

Product updates for Performance Elite

Effective **November 22, 2025**, we're making the following changes to the Performance Elite[®] (PE) fixed indexed annuity products.

1. Alaska and Delaware

PE 10 Premium Bonus increases

Good news! The Premium Bonus is increasing for PE 10 (Base & Plus) in Alaska and Delaware.

PE 10	Current	Effective 11/22
Alaska	Base: 6% Plus: 10%	Base: 13% Plus: 18%
Delaware	Base: 4% Plus: 8%	Base: 13% Plus: 18%

2. Alaska, Delaware, Nevada and Oklahoma:

PE 10 minimum premium decreases

We're also decreasing the PE 10 (Base & Plus) minimum premium from \$10,000 to \$5,000 in Alaska, Delaware, Nevada and Oklahoma.

3. Alaska, Delaware, Nevada and Oklahoma:

PE 15 discontinued

We're discontinuing PE 15 (Base & Plus) in Alaska, Delaware, Nevada and Oklahoma. All other PE products will remain available in these states.

Important processing dates for PE 15

Applications signed on or before **November 21**, **2025** and received in good order by Athene no later than market close **(3 pm CT) on December 21**, **2025** will be issued as written. Applications that do not meet the deadline will be returned and another suitable product

will need to be selected.

Please note: for electronic applications submitted on AnnuityNet or Affirm, the application signed date is determined by the final date you submit the electronic order to your back office, not the physical signature date.

4. Most states:

PE COD forms update

These updates have resulted in a variety of PE Certificate of Disclosure (COD) and COD rate insert changes in most states in addition to the states identified above.

The new forms (Ver. 11/25) will be available on <u>Athene Connect</u> by end of day **November 21** and should be used beginning **November 22**. Applications with outdated or missing forms signed on or after **December 23, 2025**, will be considered "not in good order." **Be sure to use up-to-date materials when offering Athene annuities**.

Athene Performance Elite GEN (09/15) NB, GEN10 (04/14), TBS15 (09/12) Athene Performance Elite Plus BONUS (04/17) and Enhanced Liquidity Rider ICC15 PEPR (11/14) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Products not available in all states.

© 2025 Athene, 7700 Mills Civic Parkway, West Des Moines, IA, 50266

For financial professional use only. Not to be used with the offer or sale of annuities. Athene Annuity and Life Company (61689), headquartered in West Des Moines, lowa, and issuing annuities in 49 states (excluding NY) and in D.C., and Athene Annuity & Life Assurance Company of New York (68039), headquartered in Pearl River, NY, and issuing annuities in New York, are not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. This material should not be interpreted as a recommendation by Athene Annuity and Life Company, Athene Annuity & Life Assurance Company of New York or Athene Securities, LLC.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED