

USA PATRIOT Act Anti-Money Laundering

Customer Identification Program Notice

PLEASE READ BEFORE COMPLETING THE APPLICATION IMPORTANT INFORMATION YOU NEED TO KNOW ABOUT APPLYING FOR A CONTRACT WITH ATHENE ANNUITY AND LIFE COMPANY

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all insurance companies to obtain, verify, and record information that identifies each person who applies for a contract.

What types of information will I need to provide?

For Individuals

We will ask your name; date of birth; physical address (no Post Office Box); identification number (U.S. Citizen: taxpayer identification number i.e., social security number or employer identification number / Non-U.S. Citizen: taxpayer identification number, passport number and country of issuance, alien identification card number, or non-expired government-issued identification showing nationality, residence, and a photograph of you).

You may also need to show your driver's license or other identifying documents. If these documents are not available, your producer will explain other verification options to you.

For Legal Entities

A trust, power of attorney or other legal entity will be asked to provide its principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement, or a trust agreement.

What happens if requested information is not provided or my identity can't be verified?

Athene Annuity and Life Company may not be able to approve the application for a contract or carry out transactions for you. If a contract is issued during the verification process, it may have to be cancelled.

We thank you for your patience and your confidence in our company. We hope you will support the insurance industry's efforts to deny terrorist and money launderers access to America's financial system.