

Athene Internal Replacement Disclosure Form



Mail or fax completed form to:

P.O. Box 1555, Des Moines, IA 50306-1555 Fax: 866-709-3922

Contact us:

Annuity Customer Contact Center - Tel: 888-266-8489

Athene Annuity and Life Company

7700 Mills Civic Parkway, West Des Moines, IA 50266-3862

Athene Annuity & Life Assurance Company of New York

Pearl River, NY 10965

Please review this Disclosure carefully. If you choose to replace your existing Athene annuity with a new annuity issued by an Athene company, you must complete this form.

Customer must acknowledge paragraphs 1-5 (checkmark, checkbox or initials are acceptable).

- _____ 1. Athene currently allows certain deferred annuity contracts to be exchanged for a new Athene annuity for the full accumulated value of your existing Athene annuity. Withdrawal Charges and negative Market Value Adjustments, if any, will be waived provided you exchange your existing Athene annuity for a new Athene annuity. This company practice is strictly voluntary on your part and is being made available to you as the owner of an eligible Athene contract. Check with your Athene agent or Athene directly on our current company eligibility rules; we reserve the right to modify, amend, or exclude our eligibility rules and this company practice.
- _____ 2. Before you elect to exchange your existing Athene annuity for a new Athene annuity, we strongly suggest that you carefully consider **all** provisions of your existing Athene annuity and the new Athene annuity to determine if the new Athene policy is in your best interest. You should review the policy provisions and other relevant information to make your decision. Some of the policy provisions you may want to consider include, but are not limited to:
 - Interest crediting strategies
 - Minimum interest guarantees
 - Penalty free withdrawal limits
 - Withdrawal charge rates/lengths
 - Market value adjustments
 - Death benefits & payment options
 - Premium bonuses
 - Riders
- _____ 3. Athene strongly believes that any sale of its products should be based on the financial needs and objectives of the consumer. We encourage you to carefully review whether the new Athene annuity meets your individual needs. Our annuity products are intended as long-term insurance products.
- _____ 4. You will be entitled to a new "free look" period as contained in the contract of your new Athene annuity. If, during the "free look" period, you determine you are not satisfied with the new Athene annuity, you can return it to Athene and your current Athene annuity will be reinstated to its present condition.
- _____ 5. You understand that you have applied for a **new** Athene annuity contract and that your **new** Athene annuity will have a new set of withdrawal charges, features, and other limitations as described in the new annuity contract and disclosure forms.

You acknowledge that you have read this Disclosure Form, that you understand this company practice and that you have had an opportunity to compare the benefits and limitations of your existing and new Athene contracts. You acknowledge your decision to proceed with this internal replacement and receipt of this disclosure form.

By signing this Agreement, the Owner(s) requests immediate release of proceeds to Athene Annuity and Life Company or Athene Annuity & Life Assurance Company of New York without intervention or delay due to internal retention or conservation activity.

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|--------------------------|------|------|
| Signature of Owner | | Date |
| Signature of Joint Owner | | Date |
| Signature of Agent | Agt# | Date |

