

* always required

ATHENE AGILITY
IRA ROLLOVER FROM 401(K)
6407ATH19022044133



Application for Individual Deferred or Indexed Deferred Annuity

Athene Annuity and Life Company

Mailing Address: PO Box 1555, Des Moines, IA 50306-1555
Overnight Address: 7700 Mills Civic Parkway, West Des Moines, IA 50266-3862
Customer Contact Center - Tel: 888 266 8489 Fax: 866 709 3922

FINANCIAL PROFESSIONAL CODE & NAME: 1234 Edward Agent Tester	
APP SIGNED STATE:	DISTRIBUTOR ACCOUNT ID #:

1. PRODUCT

Product Name Athene Agility 10	Rider(s) Income and Death Benefit Rider
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2. OWNER

Individual or Trustee First Name Jane	M. I.	Last Name Smith	Suffix		
Trust or Company Name					
Social Security Number/Tax ID 123-45-6789	Date of Birth (MM/DD/YY) 01/01/1960	Gender <input type="checkbox"/> M <input checked="" type="checkbox"/> F	Relationship to Proposed Annuitant: <input type="checkbox"/> Spouse <input checked="" type="checkbox"/> Other:Self		
Street Address (Required - No PO Box) 123 Main St.	City Austin	State TX	Zip 73301	Country US	
Mailing Address (Optional)	City	State	Zip	Country	
US Citizen <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Country of Citizenship	Email	Phone (111) 222-3333		

Note: If the proposed owner(s) is not a natural person, for example a trust, a corporation or an association, then additional documentation will be required to establish the entity's legal identity and who has authority to legally act on behalf of the entity. If contingent owner exists, include the Contingent Owner Form.

3. JOINT OWNER Not applicable to qualified contracts or to those not owned by natural persons

First Name	M. I.	Last Name	Suffix		
Social Security Number/Tax ID	Date of Birth (MM/DD/YY)	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Relationship to Proposed Annuitant: <input type="checkbox"/> Spouse <input type="checkbox"/> Other:		
Street Address (Required - No PO Box)	City	State	Zip	Country	
Mailing Address (Optional)	City	State	Zip	Country	
US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No	Country of Citizenship	Email	Phone		

4. REPLACEMENT This section **MUST** be completed (must match section 1)

- Yes No Do you have an existing life insurance policy or annuity contract?
- Yes No Will this annuity change or replace an existing life insurance policy or annuity contract?

5. ANNUITANT (Complete if different from Owner)

First Name Jane	M. I.	Last Name Smith	Suffix		
Social Security Number 123-45-6789	Date of Birth (MM/DD/YY) 01/01/1960	Gender <input type="checkbox"/> M <input checked="" type="checkbox"/> F	Phone Number (111) 222-3333		
Street Address (Required - No PO Box) 123 Main St.	City Austin	State TX	Zip 73301	Country US	

80859df4-14fd-4614-8144-bedecfbfbd3

ICC18 18414 (01/19)



* If you do not have the address, SSN, or DOB - It is OK! *

Application for Individual Deferred or Indexed Deferred Annuity



6. JOINT ANNUITANT Not applicable to non-spouse or qualified contracts

First Name	M. I.	Last Name	Suffix		
Social Security Number	Date of Birth (MM/DD/YY)	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Phone Number		
Street Address (Required - No PO Box)	City	State	Zip	Country	

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7. BENEFICIARIES

- Proceeds will be divided equally if no percentages are listed. All beneficiaries must be living/existing at the time of Application. The sum of the percentages for Primary and Contingent Beneficiaries, respectively, must total 100%. A contingent beneficiary will receive the proceeds if the primary beneficiary dies prior to the payment of any proceeds.
- If the beneficiary is a trust, include the name and trust creation date on the Beneficiary name line.
- Please provide Social Security/Tax Identification Numbers to expedite future Death Claim processing.
- List additional beneficiaries on a separate page. Owner must sign, date and include required information.

Individual, Trust or Company Name		<input checked="" type="checkbox"/> Primary <input type="checkbox"/> Contingent	Percentage 100 %	Phone Number	
SSN/TIN	Date of Birth(MM/DD/YY)	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Relationship to Proposed Annuitant: Spouse		
Address		City	State	Zip	Country

Individual, Trust or Company Name		<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Percentage %	Phone Number	
SSN/TIN	Date of Birth(MM/DD/YY)	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Relationship to Proposed Annuitant:		
Address		City	State	Zip	Country

Individual, Trust or Company Name		<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Percentage %	Phone Number	
SSN/TIN	Date of Birth(MM/DD/YY)	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Relationship to Proposed Annuitant:		
Address		City	State	Zip	Country

Individual, Trust or Company Name		<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Percentage %	Phone Number	
SSN/TIN	Date of Birth(MM/DD/YY)	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Relationship to Proposed Annuitant:		
Address		City	State	Zip	Country

8. ANNUITY TYPE Select one option to indicate how this contract should be issued

<input type="checkbox"/> Non-Qualified	
<input checked="" type="checkbox"/> IRA (select only one):	<input checked="" type="checkbox"/> Traditional <input type="checkbox"/> Roth <input type="checkbox"/> SEP
<input type="checkbox"/> Inherited IRA (select only one):	<input type="checkbox"/> Traditional <input type="checkbox"/> Roth



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8. ANNUITY TYPE Select **one** option to indicate how **this contract** should be issued (continued)

For Qualified options, select all that apply:

Contribution Year _____ Direct Transfer/Rollover¹ Rollover within 60 Days²

If Inherited IRA selected above, complete for Decedent:

Decedent Name:

Relationship to Proposed Annuitant:

Spouse Other:

Date of Birth (MM/DD/YY)

Date of Death (MM/DD/YY)

¹Please complete and submit the applicable Request for Funds Form or ACORD 951 form, for each account to be transferred into this contract.

²I understand that, except in the case of a Roth Conversion, I can make only one rollover from an IRA (including a Traditional IRA, Roth IRA, or SEP IRA) to an IRA in any 1-year period, regardless of the number of IRAs I own.

9. PREMIUMS Make all checks payable to **Athene Annuity and Life Company**; estimate total transfer amounts

New Purchase	<i>if several different sources</i>	\$ 0.00
Transfer/Rollover	<i>list them here</i>	\$ 100,000.00
Internal Transfer	Existing Athene Contract Number(s) _____	\$ 0.00
TOTAL ANTICIPATED PREMIUM		\$ 100,000.00

10. AGREEMENTS AND SIGNATURES

The Owner agrees all statements and answers to questions in this application are true to the best of my knowledge and belief.

All states: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

I have received a copy of the disclosure material and understand the results shown, other than the Guaranteed Minimum Values, are not guarantees, promises, or warranties.

Payment must be made payable to Athene Annuity and Life Company.

IRS CERTIFICATION

Under penalties of perjury, I certify that:

1. The Social Security Number or Taxpayer Identification Number shown on this form is correct (or I am waiting for a number to be issued to me), and

2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and

3. I am a U.S. citizen or other U.S. person (as defined in the General Instructions of IRS Form W-9), and

4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. Exemption from FATCA reporting code (if any): _____. (FATCA reporting codes can be found in the General Instructions on IRS Form W-9.) If you are only submitting this form for an account you hold in the United States, you may leave this field blank.

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.

Signed at City	State	On Date
Owner Signature X	Joint Owner Signature (if applicable) X	
Annuitant Signature (if other than Owner) X	Joint Annuitant Signature (if applicable) X	



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11. PRODUCER USE ONLY — must match section 4

1. Yes No Does the applicant have an existing life insurance policy or annuity contract?
2. Yes No Will this annuity replace or change an existing life insurance policy or annuity contract?
If (Yes) to either question, and if required by state regulation, replacement forms must accompany this application.
3. Yes No Is any participant on this contract or a dependent family member of a participant on this contract an active duty (full-time) service member (officer or enlisted) of the United States Armed Forces (Army, Navy, Air Force, Marine Corps, or Coast Guard)? If Yes, please complete Military Disclosure Form 18257.

By signing below, I certify I have truly and accurately recorded on this application the information provided by the applicant. I certify that only company approved sales materials were used and that copies of such materials were 1) left with the client and 2) retained in my files. I certify any required disclosure material has been presented to the applicant. I have not made any statements which differ from this material nor have I made any promises about the future expected values of this Contract.

Complete the following section for any additional producers and indicate the split percentages.

Producer Name	Producer Code	Producer Phone Number/Email Address	Split % - MUST Equal 100%
<i>* if more than 1 agent, list them here *</i>			

Producer Signature		Date Signed	
		100	
Producer Name (print please)	Producer Phone Number	Producer Email	
Edward Agent Tester	1234	Heather.Calvaneso@mandomarketing.com	

- Commission Option 1 Commission Option 2 (trail) Commission Option 3 (trail)
Commission options vary by product.



* always required - only need to return the signature page

Athene AgilitySM 10 Annuity
Disclosure Summary and Acknowledgement

Athene Annuity and Life Company
7700 Mills Civic Parkway, West Des Moines, IA 50266-3862

Single Premium Indexed Deferred Annuity
Contract Form: GEN (09/15) NB, IR (06/18), EIBR (06/18)

Annuity Customer Contact Center: 888-266-8489
www.atheneannuity.com

Thank you for your interest in the Athene AgilitySM 10 annuity from Athene Annuity and Life Company (the "Company"). It is important that you understand the benefits, features, and limitations of this annuity before making your purchasing decision. Please read the following information and sign the last page of this disclosure document to acknowledge your understanding of the annuity contract ("Contract") for which you are applying. This document is intended to provide you with a summary of the Contract, including benefits and limitations.

What is the Athene Agility 10 Annuity?

The Athene Agility 10 is a Single Premium Indexed Deferred Annuity which is primarily intended for customers seeking a long-term retirement savings vehicle. It automatically includes the Income and Death Benefit Rider and the Enhanced Income Benefit Endorsement.

Your fixed indexed annuity is not a security or any type of investment contract. It is not a stock market investment and does not directly participate in any stock or equity investments. External market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks. Your Premium is never directly invested in the external index that is part of the Index Strategy or Strategies you select.

What if I decide I do not want my annuity Contract after it is delivered?

After receipt of the annuity Contract, the Contract may be returned within the free look period for an unconditional refund of the amount paid for the Contract. The free look period is the amount of time you have to request a refund. The actual free look period is stated on the cover page of your Contract and is at least 20 days.

How will interest be credited to my Contract?

The Athene Agility 10 offers multiple interest crediting strategies. Your Premium will be allocated to the strategies based on the allocation percentages you select. The following is a high-level overview of different interest crediting strategies available on fixed indexed annuities, some or all of which may be offered with your annuity.

- **Fixed Strategy**

Premium that is allocated to the Fixed Strategy will be credited with a fixed interest rate that is declared by the Company and guaranteed for each Contract Year¹. This interest rate can change each Contract Year and is guaranteed to never be less than an annual interest of 0.25%. Interest is compounded daily and is credited based on a fixed interest rate that is declared annually. This strategy is not linked to the movement of an external market index.

- **Index Strategies**

Premium that is allocated to the Index Strategies will receive interest that is calculated in reference to the upward movement, if any, of an external market index, modified by limitations such as: a Cap Rate, an Annual Spread, or a Participation Rate. You are not purchasing stock or directly investing in the stock market. An external market index is a benchmark or relative measure of performance. By linking to an external market index, you select the measurement by which your interest credit will be calculated. The interest credits for each Index Strategy will be determined in accordance with the terms of the Endorsement for each strategy and are guaranteed to never be less than zero.

Please refer to the Strategy Allocation Form for information about the Index Strategies available with your annuity.

Please keep in mind that the Company may discontinue a strategy at any time during the life of your Contract. If a strategy is terminated, you may elect to have your funds allocated to one or more of your Contract's strategies. If you make no allocation, all funds will be transferred to the Fixed Account.

If the index price declines, will I receive negative interest credits?

Regardless of market conditions, the interest credits for any Index Term Period can never be less than zero. Any interest credited to the Contract will be locked in on the Index Term End Date and protected from future market declines.

Can I transfer the value of my Contract among the available strategies?

Yes, provided you submit a timely written request in accordance with Your Strategy Endorsement. Transfers will be made as of the end of the Index Term Period.

¹Contract Years are determined from the Contract Date, which is the date your Contract is issued. Here is a hypothetical example: if the Contract Date is August 1, 2018, the first Contract Year ends on July 31, 2019.

Do I have access to the value of my Contract before the Annuity Date?

Yes, Athene AgilitySM 10 provides access to the value of your Contract in several different ways. However, any Contract values accessed during the first ten Contract Years may also be subject to a Withdrawal Charge and Market Value Adjustment. Unless you request otherwise in writing, Withdrawals² from the Contract will be deducted first from the Fixed Strategy, if applicable, then on a pro-rata basis from the other strategies. Please note that Withdrawals taken from an Index Strategy during an Index Term Period will not be credited with any potential interest credits for that term.

Withdrawal Charges and Market Value Adjustments will not apply to any Free Withdrawals, required minimum distributions, or any payments received under the Confinement and Terminal Illness Waivers. Taxable amounts withdrawn from your annuity prior to age 59 ½ may be subject to a 10% IRS penalty in addition to ordinary income tax. Please consult with a tax advisor prior to utilizing these provisions.

- **Free Withdrawals**

In the first Contract Year, the greater of 10% of the Accumulated Value as of the Contract Date or 10% of the Initial Premium is available, without a Withdrawal Charge and Market Value Adjustment (this is known as the Free Withdrawal amount). After the first Contract Year, the Free Withdrawal amount is equal to the greater of 10% of the Accumulated Value as of the Contract Anniversary on the first day of that Contract Year or 10% of the Initial Premium. If you withdraw less than the Free Withdrawal amount in any Contract Year, your Free Withdrawal amount in future Contract Years will not be increased.

- **Required Minimum Distribution**

If you purchase this annuity with "tax-qualified" money (like an IRA), tax law and IRS rules may require you to take "required minimum distributions" from your Contract each year. Any required minimum distributions taken from your Contract will not be subject to Withdrawal Charges or Market Value Adjustments. These amounts will be considered part of, and not in addition to, the Contract's Free Withdrawal amount.

- **Confinement Waiver**

After the first Contract Year³, you may request a payment of up to 100% of the Contract's Accumulated Value, if the Annuitant is confined to a Qualified Care Facility for 60 consecutive days. To qualify, confinement in a Qualified Care Facility (see Definitions section for a complete definition of the Qualified Care Facility) must be recommended in writing by a Physician and must begin at least one year after the Contract Date⁴.

- **Terminal Illness Waiver**

After the first Contract Year⁵, you may request a payment of up to 100% of the Contract's Accumulated Value, if the Annuitant is diagnosed with a terminal illness that is expected to result in death within one year. To qualify, the initial diagnosis of terminal illness must be made at least one year after the Contract Date⁶ and must be certified in writing by a qualified attending Physician.

What happens on the Contract's Annuity Date (when my annuity matures)?

On the Contract's Annuity Date, you must elect one of the following annuity options: (1) receive the entire value of your Contract in the form of one of the annuity payment settlement options described in your Contract, or (2) receive the Maximum Lifetime Income Withdrawal amount under the Income and Death Benefit Rider described below. You should review these options with your tax advisor to select the most appropriate one based on your financial situation. Under no circumstances will you be assessed a Withdrawal Charge or Market Value Adjustment on or after the Annuity Date.

If you do not select a payout option, the payout option will default to the contractually selected option, depending whether you have a single Annuitant or Joint Annuitants.

What if I decide to surrender (cancel) my Contract?

If you decide to surrender your Contract, the Company will pay you the Contract's Cash Surrender Value. The Cash Surrender Value is equal to the greater of the following values as defined in your Contract:

- The Accumulated Value less any applicable Withdrawal Charges, plus/minus any applicable Market Value Adjustments.
- The Minimum Guaranteed Contract Value⁷.

²Unless otherwise specified, Withdrawal means a withdrawal of any type taken under your Contract, including a surrender of your Contract.

³This language is not applicable in Texas and Connecticut.

⁴The initial diagnosis must occur after the Contract Date in Texas and Connecticut.

⁵This language is not applicable in Texas, Maryland, Massachusetts or Connecticut.

⁶The initial diagnosis must occur after the Contract Date in Texas, Maryland, Massachusetts or Connecticut.

⁷The Minimum Guaranteed Contract Value (MGCV) is equal to each Strategy Minimum Guaranteed Strategy Value, which is defined in your Contract and is a minimum amount you are guaranteed to receive?

What is a Withdrawal Charge?

A Withdrawal Charge is the cost you incur if the Contract is surrendered or if any amount withdrawn exceeds the Free Withdrawal amount during the Withdrawal Charge period. The Withdrawal Charge on these amounts is applied at the time of the surrender or Withdrawal. Any amount withdrawn above the Free Withdrawal amount will be multiplied by the applicable percentages below, which determines the amount of the charge. Your annuity has a 10 year Withdrawal Charge Rate Schedule, listed below.

10 Year Withdrawal Charge Rate Schedule

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Percentage	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

In part, Withdrawal Charges allow the company to invest your money on a long-term basis and generally credit higher yields than possible with a similar annuity of shorter term.

What is a Market Value Adjustment?

A Market Value Adjustment (MVA) is an adjustment made to your Contract at the time of a surrender or Withdrawal, based on the changes in interest rates since you purchased your annuity. Interest rate changes are measured by the 10 year Point on the A Rated US Bloomberg Fair Value Curve.

The MVA may increase or decrease the amount of the Withdrawal or Cash Surrender Value of your Contract depending on the change in interest rates. If interest rates have increased, stayed the same, or decreased by less than 0.25%, the MVA will be negative. If interest rates have decreased by more than 0.25%, the MVA will be positive.

A positive MVA will increase your withdrawal amount or Cash Surrender Value. A negative MVA will decrease your withdrawal amount or Cash Surrender Value. In calculating the MVA applicable to any surrender or a Withdrawal in excess of the Free Withdrawal amount, we will multiply the Withdrawal amount that is subject to the MVA by the applicable Market Value Adjustment Factor. The Market Value Adjustment Factor equals $S \times (R^{N/12} - 1)$, where:

- S** is the Market Value Inclusion Percentage, which will be determined and is shown in your Contract at the time the Contract is issued;
- N** is the number of complete months remaining before the Withdrawal Charge Rate Schedule expires, calculated from the date the surrender or Withdrawal is processed by the Company; and
- R** is equal to $(1 + A) / (1 + B + C)$, where:
 - A** is the Beginning Index Value;
 - B** is the closing value of the above-referenced Market Value Adjustment Index on the day before we calculate the surrender or Withdrawal amount; and
 - C** is the Market Value Offset, equal to 0.25%⁸.

There are limits as to how high a positive MVA will be and how low a negative MVA will be. Those limits are determined by the Market Value Adjustment Factor Lower Limit and the Market Value Adjustment Factor Upper Limit.

The Market Value Adjustment Factor Upper Limit equals the greater of zero or $(D - M) / L$.
 The Market Value Adjustment Factor Lower Limit equals the lesser of zero or $(M - D) / L$, where:

- D** is the Accumulated Value minus the Withdrawal Charge applicable on full surrender of the Contract;
- M** is the Minimum Guaranteed Contract Value; and
- L** is equal to the Accumulated Value minus the remaining Free Withdrawal amount.

How does a Market Value Adjustment affect my Contract values?

An MVA is applied to any portion of a Withdrawal or surrender that is subject to a Withdrawal Charge. The following example illustrates how it works:

Assume the following:

- The following Withdrawal Charge Rate Schedule applies to the product in this example:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Percentage	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

- Accumulated Value = \$100,000

⁸The Market Value Offset is equal to 0.00% for AK, HI, IN, MN, MO, OH, OR, PA, UT, and WA.

- Minimum Guaranteed Contract Value = \$87,500
- Free Withdrawal Amount = \$100,000 times 10% = \$10,000
- Amount subject to Withdrawal Charge upon full surrender of the Contract = \$100,000 - \$10,000 = \$90,000
- There are 36 months remaining in the Withdrawal Charge Period
- A Withdrawal of \$15,000 is taken at this time
- The applicable Withdrawal Charge Rate is 3%
- Amount of Withdrawal subject to an MVA and Withdrawal Charge = \$15,000 - \$10,000 = \$5,000
- Market Value Inclusion Percentage = 50%
- Beginning Index Value = 3.50% (Based on an index referenced in your Contract)

Example 1 – MVA Limits:

- $D = \$100,000 - (\$90,000 * 3\%) = \$97,300$
- $M = \$87,500$
- $L = \$100,000 - \$10,000 = \$90,000$
- MVA Upper limit: $(\$97,300 - \$87,500) / \$90,000 = 10.88889\%$
- MVA Lower limit: $(\$87,500 - \$97,300) / \$90,000 = -10.88889\%$

Example 2 – MVA is Negative:

- Interest Rates have increased
- Closing Index Value on the day before the Withdrawal = 4.00%
- Withdrawal Charge = $\$5,000 * 3\% = \150
- MVA Factor: $0.50 \times (((1 + 3.50\%) / (1 + 4.00\% + 0.25\%)) ^ (36/12) - 1) = -1.07139\%$
- Market Value Adjustment: $\$5,000 * -1.07139\% = -\53.57
- Amount paid out = $\$15,000 - \$150 - \$53.57 = \$14,796.43$

Example 3 – MVA is Positive:

- Interest Rates have decreased by more than 0.25%
- Closing Index Value on the day before the Withdrawal = 2.50%
- Withdrawal Charge = $\$5,000 * 3\% = \150
- MVA Factor: $0.50 \times (((1 + 3.50\%) / (1 + 2.50\% + 0.25\%)) ^ (36/12) - 1) = 1.10290\%$
- Market Value Adjustment: $\$5,000 * 1.10290\% = \55.15
- Amount paid out = $\$15,000 - \$150 + \$55.15 = \$14,905.15$

Note: These sample calculations and all assumptions are purely hypothetical and are not an indication of the annuity's past or future activity.

Are there any tax consequences if I take Withdrawals from my annuity?

Income tax on interest credited to an annuity is deferred until Withdrawals are taken. When you surrender or take a Withdrawal from your Contract, you may be subject to federal and state income tax on a portion or the entire amount withdrawn. In addition to income tax, you may be subject to a 10% federal penalty tax if you surrender or take Withdrawals from your annuity before age 59 ½. When annuity payments are elected, a portion of each payment will be taxable and a portion will be treated as a non-taxable return of the Contract's cost basis. Distributions from a qualified annuity (e.g. IRA, 401(k), etc.) may also be taxable. You should consult with a tax advisor or attorney regarding the applicability of this information to your own situation.

What happens if the Owner/Annuitant dies?

The Owner and Annuitant must be the same, unless the Owner is a non-natural person, like a trust. If the Annuitant dies before the date on which annuity payments begin, the Company will pay a Death Benefit to the named Beneficiary. The Beneficiary has the option to receive either the Death Benefit provided in the base Contract or a payout of the Benefit Base in the Income and Death Benefit Rider, as described below. The Death Benefit provided in the base Contract will be the greater of the Accumulated Value or the Minimum Guaranteed Contract Value and is not subject to a Withdrawal Charge. If the sole Beneficiary is the Annuitant's surviving spouse, the surviving spouse may elect to continue the Contract as the sole Owner in lieu of receiving the Death Benefit. A spousal continuation may only occur once.

If the death occurs on any date other than an Index Term End Date, no partial interest credits will be added to the Death Benefit amount. However, the Company will credit interest from the prior Index Term End Date until the date the Company received proof of death based on the Death Benefit and Settlement Option Interest Rate, guaranteed never to be less than 0.5%.

If death occurs after the Annuity Date and before the entire amount of the Contract has been distributed, payments will be consistent with the Settlement Option selected. Taxes may apply.

What is the Income and Death Benefit Rider?

The Income and Death Benefit Rider ("Rider") is automatically attached to your Contract at the time of issue and provides lifetime income, an optional death benefit, and additional liquidity.

Is there a charge for the Rider?

No. There is not a charge associated with the Rider.

What are the phases of the Rider?

The Rider has two distinct phases after the initial Accumulation Years: Income Phase and Extended Income Guarantee Phase.

Accumulation Years

The Accumulation Years begin on the Rider Effective Date and will never exceed the Maximum Accumulation Years. The Accumulation Years are the period of time during which Interest Credits are added to the Benefit Base. The Benefit Base is used in the calculation of Lifetime Income Withdrawals and the Rider Death Benefit.

During the Accumulation Years, you may elect to start receiving Lifetime Income Withdrawals at any time after the Lifetime Income Waiting Period⁹ has elapsed and the life or lives on which payments are based has reached the Minimum Attained Age for Lifetime Income Withdrawals¹⁰.

The Accumulation Years will stop if this Rider enters the Extended Income Guarantee Phase.

Income Phase

The Income Phase occurs when you are taking Lifetime Income Withdrawals and your Accumulated Value is greater than zero. During the Income Phase, the Benefit Base may continue to earn Interest Credits and will be decreased by any Withdrawals. The Maximum Lifetime Income Withdrawal has the potential to increase based on the amount of Interest Credits added to the Accumulated Value of your Contract and the Earnings-Indexed Income Credit Percentage.

Extended Income Guarantee Phase

If during the Income Phase the Accumulated Value of your Contract reaches zero, not as a result of an Excess Lifetime Income Withdrawal, the Extended Income Guarantee Phase begins. During the Extended Income Guarantee Phase, you will receive Lifetime Income Withdrawals for the remainder of your life, or until the date of death of the last surviving person, if Lifetime Income Withdrawals are based on joint lives. Lifetime Income Withdrawals have the potential to increase in the same manner as during the Income Phase.

What is the Benefit Base?

The Benefit Base is used in the calculation of Lifetime Income Withdrawals and the Rider Death Benefit only. The Benefit Base is not part of the Contract's Accumulated Value and is not used to determine the Contract's Cash Surrender Value. **The Benefit Base is not a value that can be withdrawn in a lump sum.** It is utilized prior to and during the Income Phase.

The Initial Benefit Base is equal to the Premium plus any applicable Benefit Base Bonus. The Benefit Base will be proportionally reduced by any Withdrawals. The Benefit Base may increase based on the growth of your Contract's Accumulated Value. On each Contract Anniversary during the Accumulation Years, your Benefit Base will be increased by the sum of all Interest Credits added to the Accumulated Value, if any, during the current Contract Year, multiplied by the Interest Credit Applied Percentage.

How is the Maximum Lifetime Income Withdrawal determined under the Rider?

The initial Maximum Lifetime Income Withdrawal is equal to your Benefit Base multiplied by the current Lifetime Income Withdrawal Percentage. The percentages are based upon the Annuitant's Attained Age (or the younger life, if Joint Life Withdrawals are elected at the time you elect to receive a Lifetime Income Withdrawal). Please contact us for current declared Lifetime Income Withdrawal Percentages.

Can I withdraw more than the Maximum Lifetime Income Withdrawal amount?

Yes, but there are implications. Withdrawals in excess of the Maximum Lifetime Income Withdrawal amount may be taken in any contract year until the Extended Income Guarantee Phase. Any such Withdrawal shall be referred to as an Excess Lifetime Income Withdrawal. An Excess Lifetime Income Withdrawal may be subject to Withdrawal charges or Market Value Adjustments, if applicable. If Excess Lifetime Income Withdrawals, Withdrawal Charges or Market Value Adjustments reduce the Contract's Accumulation Value to Zero, your Lifetime Income Withdrawals will stop and the Rider will automatically terminate. Excess Lifetime Income Withdrawals reduce the Benefit Base by the same proportion that the Contract's Accumulated Value is reduced for the Withdrawal. Excess Lifetime Income Withdrawals reduce the Minimum Guaranteed Contract Value by the amount of the withdrawal.

⁹The Lifetime Income Waiting Period is the minimum period of time that must elapse after the Rider Effective Date before You can receive an Lifetime Income Withdrawal.

¹⁰The Minimum Attained Age for Lifetime Income Withdrawals is age 50, which is based on the life of the younger of the lives on which Lifetime Income Withdrawals are based.

Will my Lifetime Income Withdrawals increase?

Yes. During both the Income Phase and Extended Income Guarantee Phase, the Maximum Lifetime Income Withdrawals may increase depending on the performance of the index strategies You selected.

Will my Lifetime Income Withdrawals decrease?

Yes, but only if an Excess Lifetime Income Withdrawal is taken.

What is the Rider Death Benefit?

Prior to and during the Income Phase, the Beneficiary may elect to receive the Benefit Base in equal periodic payments paid out over a period that is currently set to 5 years and is guaranteed not to exceed 10 years.

Can my spouse continue this Rider?

Yes, if the surviving spouse is the sole primary beneficiary and elects to continue your Contract per the Death Provisions section of the Contract, the Rider may continue if the following conditions are met:

- The surviving spouse's age at the time of issue is at least equal to the minimum age requirements for this Rider; and
- The surviving spouse becomes the sole Owner of your Contract.

If the Income Phase has not yet begun at the time of the spousal continuance, this Rider continues in the same manner.

If the Rider is in the Income Phase at or prior to the time of spousal continuance, the surviving spouse may continue the Rider only if the Lifetime Income Withdrawals were based, in part, on the life of the surviving spouse. If the Lifetime Income Withdrawals were based solely on the life of the deceased spouse, this Rider will terminate. If the Rider is in the Extended Income Guarantee Phase, the surviving spouse may continue the Rider only if the Lifetime Income Withdrawals were based, in part, on the life of the surviving spouse. If the Lifetime Income Withdrawals were based solely on the life of the deceased spouse, this Rider will terminate.

The Spousal Continuation of this Rider provision can apply only once.

Will the Rider terminate?

The Rider and all its provisions will terminate on the earliest of the following dates:

- A. the date on which annuity payments begin under a Settlement Option as described in the Annuity Payments provision of this Rider; or
- B. the date on which your Contract's Accumulated Value and Benefit Base are both equal to zero, and there are no outstanding Lifetime Income Withdrawals payable; or
- C. when the Owner is a natural person, the date on which the Owner and the Annuitant are not the same person; or
- D. there is a change in any Owner or assignment of any benefits under the Contract or this Rider in exchange for anything of value.

If this Rider is not yet in the Income Phase at the time annuity payments are to begin, the Maximum Lifetime Income Withdrawal for purposes of (B) above will be calculated as if this Rider entered the Income Phase on the date annuity payments are to begin.

Once this Rider terminates, it may not be reinstated.

What is the Enhanced Income Benefit?

The Enhanced Income Benefit Endorsement ("Endorsement") is attached to your Rider. After the first Contract Year and during the Income Phase, your Lifetime Income Withdrawal may be doubled if you (if the Owner is not a natural person, "you" means the Annuitant) or your spouse (if you elect a joint income option) are confined to a Qualified Care Facility for at least 180 of the last 250 days. This benefit is available until the Accumulated Value reaches zero. Additional requirements and restrictions may apply and availability may vary by state. You will not qualify for this benefit if your contract is in the Extended Income Guarantee Phase, and increased payments will cease if you enter the Extended Income Guarantee Phase.

- **Will my Lifetime Income Withdrawal continue to increase in accordance with the Earnings-Indexed Income calculation?**
 - Yes. These increases will apply while you are receiving increased payments under the Enhanced Income Benefit.
- **What if I no longer meet the eligibility requirements of the Enhanced Income Benefit?**
 - The Maximum Lifetime Income Withdrawal is recalculated without the Enhanced Income Benefit Multiplier.

Taxability

Income tax on interest credited to an annuity is deferred until withdrawals are taken. When you take Lifetime Income Withdrawal Benefit payments from your Contract, you may be subject to federal and state income tax on a portion or the entire amount withdrawn. In addition to income tax, you may be subject to a 10% federal penalty tax if you surrender or

take withdrawals from your annuity before age 59½. Neither the Company nor its agents or representatives may give tax or legal advice. The Owner should consult with a tax advisor or attorney regarding the applicability of this information to his/her own situation.

How is the insurance producer compensated?

The insurance producer earns a commission from the Company for each Contract sold. The commission will be paid by the Company and will not be deducted from the premium paid for the Contract. Insurance producers may receive additional compensation from the Company as a reward for achieving certain sales volume levels. In addition to commissions, the Company may provide for education, training or other services at no cost to the insurance producer. Commissions and other compensation items impact contract pricing (including interest rates and Cap Rates) and may place limitations on access to your funds (such as Withdrawal Charges).

Other Important Information about Your Annuity

- This annuity is not a bank or credit union deposit, obligation, or guarantee.
- This annuity may lose value.
- This annuity is not FDIC or NCUA/NCUSIF insured.
- This annuity is not insured by any federal government agency.
- The guarantees provided by annuities are subject to the financial strength and claims paying ability of Athene Annuity and Life Company.
- The guarantees provided by annuities are subject to interest-rate risk.
- If this annuity is being purchased to replace an existing life insurance policy or annuity contract, you should compare the two products carefully. You should consider any withdrawal charges and/or market value adjustments that maybe incurred on the surrender of the existing policy or contract.
- Under current tax law, the Internal Revenue Code already provides tax deferral to qualified money, so there is no additional tax benefit obtained by funding a qualified contract, such as an IRA, with an annuity. Consider the other benefits provided by an annuity, such as lifetime income and a death benefit.
- Tax-deferral may not be available if the owner of the annuity is not a natural person such as a corporation or certain types of trusts.
- It is within the Company's sole discretion to set the interest rates, such as Cap Rates and Participation Rates for this annuity, subject to any minimum or maximum guarantees contained in the Contract.
- Withdrawals in excess of the Contract's Free Withdrawal amount may be subject to Withdrawal Charges or Market Value Adjustments.
- Index linked interest credits will not be credited to any amount withdrawn during an Index Term Period.
- Past activity of the market indices is not intended to predict future activity.
- The Company's insurance producer may not make any statements that differ from what is stated in this disclosure form or the Athene Agility 10 brochure. No promises or assurances have been made about the future value of any nonguaranteed elements of the annuity.
- Please note that the provider of an external index has the right to change the methodology of index calculations in the middle of a strategy term or at any time during the lifetime of your Contract. We strongly recommend that you monitor the publicly available index information in order to be informed of any changes to the index.

Definitions:

Accumulated Value – The Accumulated Value is equal to the sum of the Strategy Values. Simply put, it is equal to your Premium plus any Interest Credits received, less any Withdrawals.

Annuitant – The Annuitant is the natural person named on the application and is the person whose life determines the annuity payments made at the Annuity Date.

Annuity Date – The Annuity Date is the date on which annuity payments will begin.

Excess Lifetime Income Withdrawal – An Excess Lifetime Income Withdrawal is defined as any portion of the total amount of Withdrawals taken during a Contract Year that is in excess of the Maximum Lifetime Income Withdrawal.

Interest Credit Applied Percentage – This is the proportion of Interest Credits, if any, made to your Accumulated Value that will increase your Benefit Base.

Accumulation Years – The Accumulation Years are the period of time during which Interest Credits are added to the Benefit Base. The Accumulation Years will never exceed the Maximum Accumulation Years.

Qualified Care Facility – Qualified Care Facility means a Convalescent Care Facility, Hospice Facility or Hospital as

described below:

- Convalescent Care Facility means an institution which: (i) is licensed by the State as a convalescent nursing facility, a qualified nursing facility, a convalescent hospital, a convalescent unit of a Hospital, an intermediate care facility, or a custodial care facility; and (ii) is primarily engaged in providing, in addition to room and board accommodations, continuous nursing service by or under the supervision of a Physician or a licensed registered nurse (R.N.); and
- (iii) maintains a daily record of each patient which is available for our review; and (iv) administers a planned program of observation and treatment by a Physician (which for purposes of this provision also cannot be the proprietor or an employee of such facility) which is in accordance with existing standards of medical practice for the confinement. Convalescent Care Facility does not mean a facility or any part of a facility used primarily for: rest care, training or education, or the treatment of alcoholism or chemical dependency.
- Hospice Facility means an institution which provides a formal program of care for terminally ill patients whose life expectancy is less than 6 months, provided on an inpatient basis and directed by a Physician. It must be licensed, certified or registered in accordance with State law.
- Hospital means an institution which: (i) is licensed as a hospital and operated pursuant to law; and (ii) is primarily engaged in providing or operating (either on its premises or in facilities available to the hospital on a prearranged contractual basis and under the supervision of a staff of one or more duly licensed Physicians) diagnostic and surgery facilities for the medical care and treatment of injured and sick persons on an inpatient basis for which a charge is made; and (iii) provides 24-hour nursing service by or under the supervision of a licensed registered nurse (R.N.). Hospital does not mean a facility or any part of a facility used primarily for: rest care, training or education, or the treatment of alcoholism or chemical dependency.

TERMS OF YOUR ANNUITY CONTRACT

- **Withdrawal Charge:** Your annuity is subject to a Withdrawal (or “surrender”) Charge during the first 10 Contract Years. A Withdrawal Charge is the cost you incur on an amount surrendered or withdrawn that exceeds the Free Withdrawal amount available under your annuity Contract. The Withdrawal Charge is described in your annuity Contract and summarized above under the heading “What if I decide to surrender (cancel) my Contract?” The Withdrawal Charge is applied at the time of the surrender or withdrawal and is calculated by multiplying the applicable percentage shown in the table in the Withdrawal Charge section by the amount withdrawn in excess of the Free Withdrawal amount.

Applicant Acknowledgement

By signing below, I acknowledge that I have read, or have been read, this disclosure form and understand its contents. I have also received and reviewed the information contained in the Athene Agility 10 brochure, the Buyer's Guide, and the Certificate of Disclosure Rate Insert. I understand that I have applied for a Single Premium Indexed Deferred Annuity. In doing so, I have discussed my financial status, tax status, current insurance products and investments (including my financial objectives) with my agent and believe this annuity and the attached Rider will assist me in meeting my current financial needs and objectives. I also confirm I am not currently confined.

This annuity contains a Market Value Adjustment which may increase or decrease values available under the policy.

Owner(s)/Applicant(s) Name (Please print) Jane Smith

Owner(s)/Applicant(s) Signature(s) _____

Phone # (111) 222-3333 Date _____

Joint Owner(s)/Applicant(s) Name (Please print) _____

Joint Owner(s)/Applicant(s) Signature(s) _____

Phone # _____ Date _____

Producer Confirmation

By signing below, I acknowledge that I have reviewed this disclosure form and the Athene Agility 10 brochure with the applicant. I certify that a copy of this disclosure form, the Athene Agility 10 brochure, the Buyer's Guide, and the Certificate of Disclosure Rate Insert, as well as any advertisements, all of which were approved by the Company, used in connection with the sale of this annuity, have been provided to the applicant. I have not made any statements that differ from what is stated in this disclosure form or the brochure and no promises or assurances have been made about the future value of any non-guaranteed elements of the annuity.

Producer Name (Please print) Edward Agent Tester Producer Number 1234

Producer Signature _____ Date _____

* always required - only need to return signature page

This form contains important information regarding the interest crediting strategies available on your annuity Contract. Your premium will be allocated based on the percentages you select. It is within Athene's ("Company") sole discretion to set rates, such as Cap Rates and Participation Rates, subject to any minimum or maximum guarantees contained in the Contract. Rates may change throughout the lifetime of your annuity. This form must be accompanied by the Index Strategy Disclosure Form, which provides additional information about the indices available.

Fixed Strategy. Premium allocated to the Fixed Strategy will be credited with a fixed interest rate declared by the Company and guaranteed for each Contract Year. This rate can change each Contract Year and will never be less than an annual interest rate of 0.25%. Interest is compounded daily. This strategy is not linked to the movement of an external market index.

Index Strategies. Premium allocated to one of the Index Strategies will receive interest calculated in reference to the upward movement, if any, of an external market index, modified by limitations such as a Cap Rate or a Participation Rate (explained below). The interest credited by the strategies may be different than the performance of the indices. The interest credits for each Index Strategy will be determined based upon the strategy or strategies you choose as described below. Interest credits are guaranteed to never be less than zero. Past activity of an external market index is not intended to predict future activity.

Keep in mind the Company may discontinue a strategy at any time during the life of your Contract. If a strategy is terminated, you may elect to have your funds allocated to one or more of your Contract's remaining strategies. If you make no allocation, all funds will be transferred to the Fixed Strategy.

Note that the provider of an external index has the right to change the methodology of index calculations at any time during the lifetime of your Contract. We strongly recommend that you monitor the publicly available index information to be informed of any changes to the index.

Following are key terms you should understand when choosing Index Strategies.

Cap Rate. The maximum rate of interest that may be applied to the change in the index value before interest is calculated. For example, if the applicable index increases by 5%, and there is a 3% Cap, the interest credited would be 3%.

Participation Rate. A percentage which is applied to the change in the index value before interest is calculated. For example, if the applicable index increases by 5% and a 60% Participation Rate is applied, the interest credited would be 3%.

Index Term Period. The time-period over which any interest is calculated.

Index Term End Date. The last day of an Index Term Period and the date on which interest credits, if any, are calculated from an Index Strategy.

Following are the Index Strategies available to you.

S&P 500[®] Point-to-Point Index Strategy, subject to a Cap Rate or Participation Rate

How interest is credited: Interest credits are based on any positive percentage change in the index from the beginning to the end of the 1-year or 2-year term, subject to the Cap Rate or Participation Rate.

Cap Rate: Declared by the Company at the beginning of each Index Term Period and guaranteed never to be less than 0.5%.

Bailout Cap Rate: Provides you with the opportunity to withdraw your Accumulated Value without penalty if the declared Cap Rate for the 1-Year Point-to-Point Strategy is lower than the Bailout Cap Rate, which is on your Contract's Data Page. If this occurs you have up to 30 days after the Contract Anniversary (the Bailout Window) to withdraw an amount up to your Accumulated Value. The Bailout Window will be available to you even if you don't have funds allocated to the 1-Year Point-to-Point Strategy. After the 30-day Bailout Window, Withdrawal Charges and Market Value Adjustments will apply to any Withdrawals exceeding the Free Withdrawal.



Participation Rate: Declared by the Company at the beginning of each Index Term Period. It is guaranteed to never be less than 10% on a 1-Year or 2-Year Point-to-Point Index Strategy.

No Cap Point-to-Point Index Strategy, subject to a Participation Rate

You may elect to utilize this strategy with the following indices: BNP Paribas® Multi Asset Diversified 5 IndexSM (BNPIMAD5), Morningstar® Dividend Yield Focus Target Volatility 5 IndexSM (MSDIHDVA) and Janus SGMarket Consensus Index (SGMDJMCI).

How interest is credited: Interest credits are based on any positive percentage change in the selected index from the beginning to the end of the 1-year or 2-year index term (as elected by you), subject to a Participation Rate.

Participation Rate: Declared by the Company at the beginning of each Index Term Period. It is guaranteed to never be less than 10% on a 1-Year or 2-Year No Cap Point-to-Point Index Strategy.

Initial Strategy Allocation Percentages – The sum of the percentages allocated to each strategy must total 100% and must be whole percentages.

Fixed	100.00 %	2-Yr Point-to-Point (SPX)	_____ %
1-Yr Point-to-Point (SPX)	_____ %	2-Yr Point-to-Point (BNPIMAD5)	_____ %
1-Yr Point-to-Point (BNPIMAD5)	_____ %	2-Yr Point-to-Point (SGMDJMCI)	_____ %
1-Yr Point-to-Point (SGMDJMCI)	_____ %	2-Yr Point-to-Point (MSDIHDVA)	_____ %
1-Yr Point-to-Point (MSDIHDVA)	_____ %		

Owner(s)/Applicant(s) Name (Please Print) Jane Smith

Owner(s)/Applicant(s) Signature(s) _____ Date _____

Joint Owner(s)/Applicant(s) Name (Please Print) _____

Joint Owner(s)/Applicant(s) Signature(s) _____ Date _____

Producer Signature _____ Date _____

* allocations must equal 100%. *



* always required

Customer Identification and Suitability Confirmation Worksheet



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 complete this worksheet in its entirety and submit with your application. The worksheet helps your producer assess your insurance needs and financial objectives. The financial and personal information requested on this form is required by Athene to verify if the product meets your needs and objectives. If additional space is needed, please attach a cover letter of explanation.

Please Note: Separate worksheets must be completed by joint owners, unless the owners are spouses. For Irrevocable Trust ownership, questions 1 & 2 for occupation, type of government issued photo ID and State or country of issue must be completed on the annuitant. For the remainder of the information on questions 1 & 2 and the remainder of the worksheet, the information should be completed on behalf of the trust. For Revocable Trust ownership, the information on the worksheet must be completed on behalf of the grantor/settlor. For all other non-natural owners, the information on the worksheet must be completed on behalf of the entity.

1. Jane Smith 123-45-6789 01/01/1960 Case Manager
 Owner name Owner SSN Date of birth Occupation
 Type of gov't issued photo ID: Drivers license Passport Other _____ State or country of issue TX

2. _____
 Joint owner name Joint owner SSN Date of birth Occupation
 Type of gov't issued photo ID: Drivers license Passport Other _____ State or country of issue _____

FINANCIAL STATUS

3. Indicate total value, including premium bonus, of all active and pending Athene annuities for the household, excluding the premium for this contract. <i>Household means applicant and applicant's spouse or domestic partner as determined by state law.</i>	\$ 0
4. Indicate total accumulated value of all active non-Athene annuities for the household. <i>Exclude pending Athene annuities.</i>	\$ 50000
5. Monthly household gross income <i>For example: salary, social security payments, pension/retirement benefits, investment and rental income</i> <i>Exclude income currently earned on the money to be used to purchase the annuity.</i>	\$ 5000
6. Monthly household living expenses <i>For example: housing, transportation, insurance, food, health care and property taxes.</i>	\$ 3000
7. Approximate household net worth NOTE: Additional information may be required if the annuity to net worth ratio exceeds 50%. <i>Approximate net worth = total assets less total debts (not including home and automobile)</i>	\$ 350000 <i>* Biggest number on the page</i>
8. Available liquid assets after annuity purchase (net of premiums) <i>For example: checking, savings, short term CDs, bonds, stocks, mutual funds, etc.</i> Exclude: Qualified funds, 401(k)s and all existing annuity values at Athene and/or other carriers	\$ 200000

9. Source of income: (Check all that apply) Current wages Pension plan Social security Investment income
 Other, please explain: _____

10. Federal income tax bracket (Select one): 0% 10% 12% 22% 24% 32% 35% 37%

11. Do you have emergency funds for at least 3 months of expenses, not including funds from this annuity?
 # 11 * Always YES * Yes No

12. Do you anticipate any significant changes in your household's monthly income, monthly living expenses or liquid assets during the surrender charge period of this annuity?..... Yes No
 If yes, please explain: _____

FINANCIAL OBJECTIVES

always yes

always "NO"

13. Indicate in years, how long you have owned or have previously owned each of the following products:
 Certificates of deposit _____ years. Fixed/variable annuity 10 years.
 Stock/bond/mutual funds 15 years. None _____ Other _____ years, please explain: _____
14. Do you have a reverse mortgage?..... Yes No
15. If yes, is any of the premium intended for this annuity from a reverse mortgage?..... Yes No
16. Did you discuss your current financial situation and insurance products with your producer before deciding to purchase this annuity?..... Yes No
17. Do you understand and accept you could possibly lose some of your principal if you surrender your annuity early during the surrender charge period (if your cash surrender value is less than your premium)? Yes No N/A
18. Do you understand and accept that your interest credits may fluctuate depending on the annuity you are purchasing and, if applicable, the strategy allocation you have selected?..... Yes No N/A
19. What is your general risk tolerance? (Check one)
 Conservative Moderately conservative Moderate Moderately aggressive Aggressive
20. Why are you purchasing this annuity? (Check all that apply)
 Accumulation Tax deferral Death benefit rider Pass assets to beneficiaries
 Liquidity Lifetime income rider Provides guarantees
 Other (please explain) _____
21. How do you anticipate taking distributions from this annuity?
 Penalty free/systematic withdrawals Required minimum distributions Lifetime income rider
 Lump sum Not anticipating taking distributions from this annuity
22. How long do you plan to keep this annuity? 0-5 years 6-10 years More than 10 years
23. Is the purchase of this annuity related to the establishment of a trust dated less than six months from the date the application was signed?..... Yes No

INCOME RIDER (ONLY COMPLETE if purchasing an income rider or an income rider is automatically included on the Athene annuity)

24. Are you planning to utilize the Athene Income Rider?..... Yes No
 If no, skip questions 25, 26 & 27 and provide a written explanation for why the income rider will not be utilized.
25. Age income will begin 75
26. Will the Athene contract be replacing a contract with an Income Rider or a two-tiered annuity contract that provides an income payout?..... Yes No
 If no, skip question 27
27. Replaced company's GUARANTEED annual income at age listed above \$ _____
 If questions 24 and 26 are answered yes, attach a copy of Athene illustration. Income start age must match. If multiple replacements, please attach a cover letter.

SOURCE OF FUNDS

28. What is the funding source for this annuity? (Check all that apply) Checking/savings Annuity Life insurance
 Certificates of deposit Stocks/bonds/mutual funds 401(k) Other please explain: _____
29. Are there penalties associated with the funding source?..... Yes No
 Penalties include surrender charges, bonus recapture charges, rider fees, processing fees and other costs or fees
30. If yes, please provide the company name and contract number for each funding source and include the dollar amount and percentage of any penalties.

Company Name	Contract Number	Penalty Amount \$	Penalty Amount %
		\$	%
		\$	%
		\$	%



Please ensure all questions are answered, unless otherwise noted.

Any updates may require the owner to initial and date changes, prior to form resubmission.

PRODUCER'S CONFIRMATION

A. Please describe how the annuity you recommended will assist the applicant in meeting his or her needs and objectives.

List the reasons why you recommended the annuity here - NEVER LIST THE SAME THINGS!

please be sure to list different reasons for each case

B. Please describe the disadvantages you discussed with your client in selecting this annuity. (n/a or none are not acceptable)

Surrender schedule

C. How long have you known the proposed contract owner (Select one):

- Less than 1 year 1-5 years More than 5 years

D. Have you sold this owner any existing (active) insurance or other financial products?..... Yes No

If yes, please provide the following information.

Product Type	Company	Policy or Account Number	Issue Date

By signing below, I acknowledge that:

- I made a reasonable effort to obtain information from the owner concerning the owner(s)' financial status, tax status, financial objectives and other information considered reasonable.
- It is my belief that based on the information the owner provided and based on all the circumstances known to me at the time the recommendation was made, the annuity being applied for, based on my recommendation is suitable for the owner(s)' insurance needs and/or financial objectives.
- I verified the identity of the owner(s) and believe the information the owner(s) provided to me regarding his or her identity is true and accurate.
- I attest that the owner's decision to purchase this annuity was based on my recommendation. I further attest I have considered and discussed the advantages and disadvantages with the owner.

Producer's Signature

Date



Please ensure all questions are answered, unless otherwise noted.

Any updates may require you to initial and date changes, prior to form resubmission.

OWNER'S CONFIRMATION

A. Please describe how the annuity will assist you in meeting your needs and objectives.

Have the client list their reasons for purchasing the annuity and how it will help them!

B. Please describe the disadvantages you discussed with your producer in selecting this annuity. (n/a or none are not Surrender schedule

CALIFORNIA ONLY *Questions below required for applications signed in California*

Do you intend to apply for means-tested government benefits, including, but not limited to, Medi-Cal or the Veterans Aid and Attendance benefit?..... Yes No

If yes, are you purchasing this annuity in order to qualify for means-tested government benefit Yes No

By signing below, I acknowledge that:

- I reviewed the Customer Identification Notice (form number 10200) and agree with the terms of the notice.
- The information I provided on pages 1 through 3, regarding my financial status, tax status, financial objectives, identification information and any other information requested by my producer is complete and accurate to the best of my knowledge.
- Neither the Company nor its representatives offer legal or tax advice and that I have been advised to consult my own personal attorney or tax advisor on any tax matters. I am aware that any withdrawals taken from the annuity may result in a taxable event.
- I believe the annuity I am applying for is suitable according to my insurance needs and/or financial objectives.
- I attest that my decision to purchase this annuity was based on my producer's recommendation. I further attest I have discussed and considered the advantages and disadvantages of this annuity.

New Jersey Residents: Please be advised that the sale and suitability of annuities is regulated by the Department of Banking and Insurance and that consumers may obtain assistance from the Department by contacting 609-292-7272 or 1-800-446-7467, or by visiting the Department's website at www.state.nj.us/dobi.

Owner's Signature

Date

Joint Owner's Signature

Date



* always required - even if you are not replacing

Athene Annuity and Life Company

Mailing Address: PO Box 1555, Des Moines, IA 50306-1555
Overnight Address: 7700 Mills Civic Parkway, West Des Moines, IA 50266-3862
Annuity Customer Contact Center - Tel: 888 266 8489 Fax: 800 531 0038
Life Customer Contact Center - Tel: 800 800 9882 Fax: 800 531 0038



www.athene.com

**IMPORTANT NOTICE:
REPLACEMENT OF LIFE INSURANCE OR ANNUITIES**

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy, to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interest. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

If you answered "yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured, or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

INSURER	CONTRACT OR POLICY #	INSURED OR ANNUITANT	REPLACED (R) OR FINANCING (F)
1. "Allianz"	"710000"	"Jane Smith"	"R"
2. _____	if replacing, fill this out		
3. _____	_____	_____	_____

Make sure you know the facts. Contact your existing company or its producer for information about the old policy or contract. If you request one, an in-force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the producer in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because "better rates"

I certify that the responses herein are, to the best of my knowledge, accurate:

Applicant's Signature and Printed Name

Date

Producer's Signature and Printed Name

Date

I do not want this notice read aloud to me. _____ (Applicants must initial only if they do not want the notice read aloud.)

RETURN TO ATHENE, PROVIDE COPY TO APPLICANT, KEEP COPY FOR YOUR RECORDS

