



APPLICATION FOR
POLICY CHANGE OR REINSTATEMENT

ATHENE ANNUITY & LIFE ASSURANCE COMPANY, Wilmington, Delaware
Main Administrative Office: 2000 Wade Hampton Blvd. Greenville, SC 29615-1064

General Instructions For Using This Form

SUBMIT ONE FORM for each policy to be changed or reinstated. A separate Application for Insurance Part II must also be completed for each applicant except as noted below for Tobacco Class change for ExpressTERM.

- Reinstatement. Complete all of Section I, Section II.A., Section III, and the Application for Insurance Part II.
Face Amount Changes. Complete all of Section I, Section II.B., Section III, and the Application for Insurance Part II. Please consult your policy or product guide to determine the type of changes that can be requested, limitations may apply.
Benefit And Rider Changes. Complete all of Section I, Section II.C., Section III, and the Application for Insurance Part II. Please consult your policy or product guide to determine the type of changes that can be requested, limitations may apply.
Tobacco Class Change. Complete all of Section I, Section II.D., Tobacco Questionnaire and the Application for Insurance Part II. Agent collected saliva or a urinalysis is required for face amounts at \$100,000 and above, excluding ExpressTERM.
Rate Reduction. Complete all of Section I, Section II. E., Section III, and the Application for Insurance Part II.

Section I: Policy and Insured Information.

Policy Number
Insured's Name (Print First, Middle, Last) Male Female
Date of Birth / / State of Birth Marital Status: Married Single Separated Divorced Widowed
Height (ft/in) Weight (lbs) SSN/Tax ID E-mail
Residence Address (No PO Box) Mailing Address (if different)
City State Zip City State Zip
Phone: Day () Evening () Best time to call:
Do you have a driver's license? Yes License Number State of Issue
No If No, provide details
Are you employed? Yes Occupation/Duties Annual Income \$
No If No, provide details Household Income \$
Have you ever used any tobacco or nicotine products? Yes No
If Yes, when did you last use tobacco or nicotine products (mm/yyyy) Type Quantity

Policyowner Information (complete only if different than insured)

Owner's Name (Print First, Middle, Last)
Residence (No PO Box) Mailing Address (if different)
City State Zip City State Zip
Daytime Phone () Evening () E-mail
Relationship to Insured

Section II.

A. Reinstate *(Please indicate premium amount below and complete Application for Insurance Part II)*

Enclosed is \$ _____ premium due.

B. Face Amount Change *(If increasing Face Amount please complete Section III of this form and Application for Insurance Part II)*

Increase Base Policy by \$ _____ for a total face amount of \$ _____

Decrease* Base Policy by \$ _____ for a total face amount of \$ _____

Decrease* _____ Rider by \$ _____ for a total face amount of \$ _____

* Ultimate Face Amount must meet the minimum face amount requirements for your plan or product.

C. Benefit and Rider Changes

(Please complete Section III of this form and Application for Insurance Part II if adding or increasing a benefit or rider. Please complete an Application for Insurance Part II on each proposed insured being added)

Accident Only Disability Benefit Add Delete Decrease Benefit Amount \$ _____

Accidental Death Benefit Add Delete Decrease Benefit Amount \$ _____

Critical Illness Benefit Add Delete Decrease Benefit Amount \$ _____

Disability Income Benefit Add Delete Decrease Benefit Amount \$ _____

Term Rider Decreasing Level _____ yr. Add Delete Decrease Benefit Amount \$ _____

Children's Insurance Benefit Rider Add Delete Benefit Amount \$ _____

Waiver of Premium or Waiver of Monthly Deduction Add Delete

Death Benefit Option Change From _____ To _____

Other _____ Benefit Amount \$ _____

Other Insured Rider *(complete information below if adding)* Add Delete Benefit Amount \$ _____

Proposed Insured's Name *(Print First, Middle, Last)* _____ Male Female

Relationship to Primary Insured _____

Date of Birth ____/____/____ State of Birth _____ Marital Status: Married Single Separated Divorced Widowed

Height (ft/in) _____ Weight (lbs) _____ SSN/Tax ID _____ E-mail _____

Residence Address *(No PO Box)* _____ Mailing Address *(if different)* _____

City _____ State _____ Zip _____ City _____ State _____ Zip _____

Phone: Day (____) _____ Evening (____) _____ Best time to call: 8am – Noon Noon – 5pm 5pm – 9pm

Do you have a driver's license? Yes License Number _____ State of Issue _____

No If No, provide details _____

Are you employed? Yes Occupation/Duties _____ Annual Income \$ _____

No If No, provide details _____ Household Income \$ _____

Have you ever used any tobacco or nicotine products? Yes No

If Yes, when did you last use tobacco or nicotine products (mm/yyyy) _____ Type _____ Quantity _____

D. Tobacco Class Change *(Please complete Application for Insurance Part II and the Tobacco Questionnaire)*

Change to Non-Tobacco

E. Rate Reduction *(Please complete Application for Insurance Part II)*

Reduce or Remove substandard rating

Section III.

1. In the past five years, have you:	Yes	No	Provide complete details to any Yes answers
A. Been convicted of DUI/DWI, had two or more moving violations, been involved in any motor vehicle accident, in which you were found to be at fault, or had your driver's license suspended or revoked?	<input type="checkbox"/>	<input type="checkbox"/>	
B. Flown as a pilot, student pilot or crew member of any aircraft or have any intentions to do so?	<input type="checkbox"/>	<input type="checkbox"/>	
C. Engaged in underwater diving below 50 feet, racing of any motor powered land vehicle or watercraft, rock or mountain climbing, or any activity requiring the use of a parachute, or any intentions to do so in the next 2 years?	<input type="checkbox"/>	<input type="checkbox"/>	
2. Do you currently have a criminal charge pending against you or have you ever been convicted of, pled guilty or no contest to any felony or misdemeanor or to possession or distribution of drugs or any other illegal substance?	<input type="checkbox"/>	<input type="checkbox"/>	

Authorizations, Declarations & Signatures.

Authorization to Obtain and Disclose Information - I hereby authorize any licensed physician, medical practitioner, hospital, clinic, or other health care provider, pharmacy benefit manager, insurance company or reinsurer, government agency, MIB, Inc., formerly known as the Medical Information Bureau, Inc. ("MIB"), consumer reporting agency, employer or other organization, institution or person to disclose to the insurance administrators, underwriting personnel, claims personnel, investigators, legal counsel, and reinsurers of Athene Annuity & Life Assurance Company (the "Company"), the following information pertaining to me or any of my minor children proposed for coverage: (1) employment information; (2) other insurance coverage; (3) prescribed drugs; (4) past and present physical, mental, drug and/or alcohol conditions; (5) motor vehicle records; (6) avocations; (7) general reputation; and (8) other personal characteristics. I authorize the Company, or its reinsurers, to make a brief report of my personal health information to MIB.

I understand and agree to the following:

The Company may collect this information for the purpose of determining eligibility for insurance and investigating claims for benefits. The Company may disclose all or some of my information to its insurance administrators, its reinsurance companies, its agents, MIB, and other persons or organizations performing business or legal services in connection with my application. This authorization is valid for 24 months. A photographic copy of this authorization is as valid as the original and I am entitled to receive a copy of this authorization upon request. I may revoke this authorization at any time by notifying the Company in writing, subject to state law and the rights of anyone who has relied on this authorization. However, that revocation may cause the Company to reject my application.

Acknowledgement - By signing below, each person applying for coverage understands, represents, and agrees to the following: I have read this application and the statements and answers made in this application are true and complete to the best of my knowledge and belief and are made to obtain the insurance applied for. I understand that the insurance I applied for will take effect only if the Company accepts this application and issues the requested change or reinstatement and if, on the date of issue: (1) the required premium for the change or reinstatement has been paid; (2) the proposed insured is alive, and (3) all conditions used to determine the proposed insured's insurability remain as stated in the application. No agent or person other than the Company's Home Office officers has the authority to change or modify this application or the policy applied for.

I (We) also understand that under current tax law, the policy changes requested and/or subsequent policy changes may cause the policy to be a Modified Endowment Contract, which could include taxation of any loans, withdrawals, or surrenders in excess of the amount of premiums paid into the policy.

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.

All completed materials must be sent to Athene Annuity & Life Assurance Company, PO Box 789, Greenville SC 29602-1389

Signed on _____
Date

X Signature of Insured _____

X Signature of Proposed Other Insured _____

X Signature of Policy Owner _____

Section IV: For Agent Use, if applicable.

X Signature of Writing Agent _____ Date _____

Printed Name of Writing Agent _____

Agent Information

Name	Agency/Broker Dealer Name	Agent Code	Commission Split

Contact Information

Status updates and requests for additional information should be sent to:

Agent _____ E-mail _____

Name _____ E-mail _____

Special Instructions

Ownership and Premium Questionnaire for Conversion and Reinstatement Applications

1. Have you had a conversation or correspondence with any person about selling or transferring this proposed policy to a third party?
 Yes No

2. Have you been offered any money or other payment in connection with this application?
 Yes No

3. Will there be anyone providing money toward the premium on this policy other than you or the policyowner?
 Yes No
If yes, who and what is their relationship to you?

4. Do you intend to borrow any money to pay the premiums on this policy?
 Yes No If yes,
 - a. Who are you borrowing from?
 - b. When does the loan need to be repaid?
 - c. Is there security or collateral for the loan other than the policy itself?
 Yes No (details if yes)

5. Have you ever sold a life insurance policy that you owned to a third party? Yes No
Have any life insurance policies on your life been sold to a third party? Yes No

6. In the last two years, have you completed a medical exam for purposes other than routine health maintenance, such as a life expectancy evaluation? Yes No
If yes, who recommended this examination?

I hereby declare that my statements and answers on this form are complete and true. I agree that they will form a part of my application and become a part of any contract of insurance issued as a result of that application.

Date: _____

Insured's Signature

Owner's Signature

APPLICATION FOR INSURANCE PART II

**ATHENE ANNUITY & LIFE ASSURANCE COMPANY
Wilmington, DE**

Name _____ Date of Birth ____/____/____ Social Security No. _____
FIRST MI LAST MM/DD/YYYY

Give full details to Yes answers, including specific diagnoses, results, dates of onset and recovery, and names and addresses of all healthcare professionals and medical facilities. *(Attach additional sheets if necessary.)*

1. In the past ten (10) years, have you been tested for; received any treatment, medical advice, or consultation for; been diagnosed with; or required follow-up for:	<u>Details to Yes Answers</u>
a. high blood pressure, chest pain, irregular heart rhythm, palpitations, heart murmur, heart attack, heart failure, angina, phlebitis, peripheral vascular disease, or any other disease or disorder of the heart or blood vessels? <input type="radio"/> Yes <input type="radio"/> No	
b. epilepsy, seizures, tremors, dizziness, headaches, fainting spells, stroke, paralysis, head injury, memory loss, Alzheimer's disease, dementia, or any other disease or disorder of the brain or nervous system? <input type="radio"/> Yes <input type="radio"/> No	
c. diabetes or any disease or disorder of the pituitary, thyroid, parathyroid, or adrenal glands? <input type="radio"/> Yes <input type="radio"/> No	
d. leukemia, lymphoma, tumor or any other form of cancer or malignancy? <input type="radio"/> Yes <input type="radio"/> No	
e. anemia, polycythemia, clotting or platelet disorder, or any other disease or disorder of the blood or spleen? <input type="radio"/> Yes <input type="radio"/> No	
f. cyst, polyp, lump, or other growth, or any disease or disorder of the breast, skin, or lymph nodes? <input type="radio"/> Yes <input type="radio"/> No	
g. asthma, bronchitis, emphysema, COPD, pneumonia, sarcoidosis, sleep apnea, tuberculosis, shortness of breath, persistent hoarseness or cough, coughing up blood, or any other disease or disorder of the lung or respiratory system? <input type="radio"/> Yes <input type="radio"/> No	
h. hepatitis, ulcer, blood in stool, colitis, or any other disease or disorder of the stomach, esophagus, liver, pancreas, gallbladder, intestines, colon, or rectum? <input type="radio"/> Yes <input type="radio"/> No	
i. protein, blood, or sugar in the urine, or any disease or disorder of the kidney, bladder, prostate, or reproductive system? <input type="radio"/> Yes <input type="radio"/> No	
j. arthritis, lupus, chronic fatigue syndrome, fibromyalgia, or any other disease or disorder of the muscles, connective tissues, or bones? <input type="radio"/> Yes <input type="radio"/> No	
k. anxiety, depression, schizophrenia, bipolar disorder, suicide attempt(s), or any other mental or nervous disorder? <input type="radio"/> Yes <input type="radio"/> No	
l. any disease or disorder of the eyes, ears, nose, or throat? <input type="radio"/> Yes <input type="radio"/> No	
2. In the past year, have you used any form of tobacco or nicotine-based products? (If Yes, indicate types, date last used, and quantity per day.) <input type="radio"/> Yes <input type="radio"/> No	
3. Have you been diagnosed as having AIDS, AIDS Related Complex (ARC), or any other disorder of your immune system, or had a positive HIV test? <input type="radio"/> Yes <input type="radio"/> No	
4. Have you lost more than ten (10) pounds in the last year? (If Yes, give reason.) <input type="radio"/> Yes <input type="radio"/> No	
5. To the best of your knowledge, are you now pregnant? (If Yes, provide number of months.) <input type="radio"/> Yes <input type="radio"/> No	

6. Are you currently taking any medications (prescription, injection, over the counter) or herbal remedies? (If Yes, list the medication[s]/remedy[ies] with dosage[s] in space provided below.) Yes No

MEDICATION/ HERBAL REMEDY	DOSAGE	CONDITION	CURRENTLY TAKING?	MEDICATION/ HERBAL REMEDY	DOSAGE	CONDITION	CURRENTLY TAKING?
_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No	_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No
_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No	_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No
_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No	_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No
_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No	_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No
_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No	_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No
_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No	_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No

Name _____ Date of Birth ____/____/____ Social Security No. _____
FIRST MI LAST MM/DD/YYYY

Give full details to Yes answers, including specific diagnoses, results, dates of onset and recovery, and names and addresses of all healthcare professionals and medical facilities. *(Attach additional sheets if necessary.)*

7. Do you consume alcoholic beverages? (If Yes, provide amount and frequency.) <input type="radio"/> Yes <input type="radio"/> No	<u>Details to Yes Answers</u>																			
8. Have you:																				
a. ever used heroin, cocaine (including crack), LSD, PCP, amphetamines, barbiturates, any derivative of these drugs, or any other controlled substance except as prescribed to you by a healthcare professional licensed to prescribe controlled substances? <input type="radio"/> Yes <input type="radio"/> No																				
b. ever been arrested for, convicted of, or pled guilty or no contest to drug possession or distribution? <input type="radio"/> Yes <input type="radio"/> No																				
c. sought counseling for suicide prevention or for thoughts about suicide? <input type="radio"/> Yes <input type="radio"/> No																				
d. received or been advised by a healthcare professional to receive treatment or counseling for alcohol or drug use? <input type="radio"/> Yes <input type="radio"/> No																				
e. been advised by a healthcare professional to reduce or stop alcohol or drug use? <input type="radio"/> Yes <input type="radio"/> No																				
f. been a member of Alcoholics Anonymous (AA) or Narcotics Anonymous (NA)? <input type="radio"/> Yes <input type="radio"/> No																				
9. Have you requested or received any Worker's Compensation, Social Security, sickness or disability benefits or compensation? <input type="radio"/> Yes <input type="radio"/> No																				
10. During the past five (5) years, have you:																				
a. been advised to have any diagnostic test, surgery, or hospitalization which has not been completed? <input type="radio"/> Yes <input type="radio"/> No																				
b. had surgery, or been admitted to any medical facility for any condition not disclosed in the preceding questions? <input type="radio"/> Yes <input type="radio"/> No																				
c. consulted, been examined, or been treated by any healthcare professional for any condition not disclosed in the preceding questions? <input type="radio"/> Yes <input type="radio"/> No																				
11. Have your natural parents, brother(s) or sister(s) been diagnosed with or died from any of the following conditions prior to age 60? (Check <input checked="" type="checkbox"/> all that apply.) <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> cancer <input type="radio"/> diabetes <input type="radio"/> stroke <input type="radio"/> high blood pressure <input type="radio"/> heart attack, heart failure, or any other cardiovascular disease (If Yes, please provide full details.)																				
<table style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:20%; text-align:center;">RELATIVE</th> <th style="width:30%; text-align:center;">CONDITION(S) SUFFERED</th> <th style="width:10%; text-align:center;">AGE AT ONSET</th> <th style="width:10%; text-align:center;">AGE AT DEATH</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </tbody> </table>	RELATIVE	CONDITION(S) SUFFERED	AGE AT ONSET	AGE AT DEATH	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
RELATIVE	CONDITION(S) SUFFERED	AGE AT ONSET	AGE AT DEATH																	
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_____	_____	_____	_____																	
_____	_____	_____	_____																	
_____	_____	_____	_____																	
12. Do you have a personal physician? <input type="radio"/> Yes <input type="radio"/> No																				
a. Name _____																				
b. Street _____																				
c. City/State/Zip Code _____																				
d. Telephone # () _____																				
e. Date and reason for last consultation _____																				

I represent that the statements and answers given in this Application Part II are true, complete, and correctly recorded.

Signed at: _____
CITY STATE

X _____ **X** _____
SIGNATURE OF THE PROPOSED INSURED DATE SIGNATURE OF THE EXAMINER, BROKER OR WITNESS DATE



Athene Annuity & Life Assurance Company PO Box 19084 Greenville, SC 29602-9084

Insured's Name _____ Date of Birth _____

Social Security Number _____ - _____ - _____ Policy Number _____

PART I - TOBACCO QUESTIONNAIRE

1. Do you currently use tobacco in any form? Yes No

If "Yes", which type? (Check all that apply) Cigarettes Dip/Chew/Snuff

Pipe/Cigar Nicotine gum, patch, or other nicotine substitute?

2. Have you previously used a tobacco product and quit? Yes No

If "Yes", how long has it been since you quit? _____

3. Did you use any prescribed medication or one of the nicotine substitutes (gum, patch, spray, lozenge, etc.) to assist you in tobacco cessation? Yes No

If "Yes", list type(s): _____

Do you continue to use this product? Yes No

4. Were you advised by a member of the medical profession to quit smoking as a result of the diagnosis of any of the following: lung or oral cancer, coronary artery disease, angina, heart attack, coronary bypass/stent, chronic bronchitis, or emphysema? Yes No

If "Yes", please give details (diagnosis, date of diagnosis, and treatment).

PART II - TOBACCO STATEMENT

I do not now smoke or use tobacco, nor have I smoked or used any form of tobacco for at least the past twelve months.

Signature of Insured _____ Date _____



Authorization for Release of Health Information to Athene Annuity & Life Assurance Company (“Company”)

NAME OF INSURED (PLEASE PRINT) DATE OF BIRTH and POLICY NUMBER(S)

I, the undersigned person, authorize any health plan, physician, healthcare professional, hospital, clinic, laboratory, pharmacy, medical facility, pharmacy benefit manager, or other healthcare provider that has provided payment, treatment, or services to the above-referenced Insured or on the Insured’s behalf (the “Providers”) to disclose the Insured’s entire medical record any other information that may be considered protected health information under the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) concerning the Insured to the Company, its agents, employees, representatives and reinsurers. This includes information on the diagnosis and treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

I also authorize any insurance company, the Medical Information Bureau, or other organization, institution, or person (“Other Persons”) that has any records or knowledge of the Insured or the Insured’s health, to give to the Company, its agents, its employees, its representatives and its reinsurers any such information. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

By my signature below, I terminate any agreements the Insured made with the Providers or with Other Persons to restrict the Insured’s protected health information and I instruct the Providers and Other Persons to release and disclose the Insured’s entire medical record and other records or knowledge of the Insured or the Insured’s health without restriction.

This protected health information is to be disclosed under this Authorization so that the Company may administer claims and determine or fulfill responsibility for coverage and provision of benefits in respect to the above Policy or Policies.

This Authorization shall remain in force for 24 months following the date of my signature below, and a copy of this Authorization is as valid as the original. I understand that I have the right to revoke this Authorization in writing at any time by sending a written request for revocation to Athene Annuity & Life Assurance Company. I understand that a revocation is not effective if the Providers and Other Persons have relied on this Authorization or to the extent that the Company has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this Authorization may be re-disclosed and no longer covered by certain federal rules governing privacy and confidentiality of health information.

I also understand that if I refuse to sign this Authorization, the Company may not be able to make any claim or benefit payments under the above Policy. I understand that I have a right to receive a copy of this Authorization.

Signature

Date

Printed Name of Insured, Claimant or Personal Representative

Description of Personal Representative’s authority or relationship to Insured or Claimant