

Clarity Variable Annuity Service Form



Athene Annuity and Life Company
Home Office, West Des Moines, IA 50266

Athene Life Insurance Company of New York
Athene Annuity & Life Assurance Company of New York
Home Office, Pearl River, NY 10965

1. CONTRACT INFORMATION

Contract Number				
Name of Annuitant				
Name of Contract Owner (If different from Annuitant)				
Name of Joint Contract Owner (If applicable)				
Address	City	State	Zip	Telephone Number () -

2. TELEPHONE TRANSFER AUTHORIZATION

- I hereby authorize Athene to accept transfer instructions from me by telephone.
- I hereby authorize Athene to accept telephone transfer instructions related to the above referenced insurance policy or annuity with the person or persons who can verbally confirm policy information outlined above as well as personal information listed below.

Name of Joint Contract Owner (If applicable)	SSN. or TIN No.		Date of Birth (mm/dd/yyyy) / /	
Address	City	State	Zip	Telephone Number () -

Name of Joint Contract Owner (If applicable)	SSN. or TIN No.		Date of Birth (mm/dd/yyyy) / /	
Address	City	State	Zip	Telephone Number () -

Any authorization provided to transfer funds is subject to the terms and provisions in the policy and prospectus. I accept any liability that may occur as a result of any telephone transfer or reallocation and hold Athene ("the Company") harmless against any loss, cost, or expense rising out of that telephone transfer or reallocation. I understand (a) that this authorization can be terminated by me at any time by supplying written notification to the Company; and (b) that the Company reserves the right, in its sole discretion, to terminate this authorization at any time.

This request is not valid unless signed and dated in section 7 and all pages are returned to Athene.

3. ASSET REBALANCING

This program permits you to automatically rebalance the values in your subaccounts to return to their original percentage allocations.

If telephone transfer privileges have been authorized, you may select or change this program by calling our service center. This program is subject to the terms and provisions of the policy and prospectus.

The minimum allowable period to participate in this program is 6 months. The Fixed Account options are not part of the asset rebalancing. Asset rebalancing is not available if dollar cost averaging is in effect.

Rebalance portfolios to the original percentages: Monthly Quarterly Semi-Annually Annually

Designated day: _____ (withdrawal will occur on the 15th day of the month or any other day designated (other than the 29th, 30th, or 31st). If the designated day falls on a non-business day, the withdrawal will occur the next business day.)

Variable Portfolios:			
Invesco Variable Insurance Funds		Lazard Retirement Series, Inc.	
V.I. Core Equity	%	Lazard Retirement U.S. Small-Mid Cap Equity	%
V.I. High Yield	%		
		Lord Abbett Series Fund, Inc.	
Lincoln Variable Insurance Products		Growth and Income	%
LVIP Disciplined Core Value	%		
LVIP Value	%	T. Rowe Price Equity Series, Inc.	
		Blue Chip Growth	%
BNY Mellon Stock Index Fund, Inc.	%	Moderate Allocation	%
Fred Alger Management, Inc.		Fidelity Variable Insurance Products	
Alger American LargeCap Growth	%	Fidelity VIP Contrafund®	%
Alger American Capital Appreciation	%	Fidelity VIP Growth	%
Alger American Midcap Growth	%	Fidelity VIP Investment Grade Bond	%
		Fidelity VIP Mid Cap	%
Janus Aspen Series		Fidelity VIP Government Money Market	%
Overseas	%	Fidelity VIP Overseas	%
		TOTAL	100%

4. ALLOCATION OF FUTURE PREMIUM PAYMENTS

If telephone transfer privileges have been authorized, you may select or change this program by calling our service center. This program is subject to the terms and provisions of the policy and prospectus. Allocation must be at least \$1,000 per variable portfolio selected; and must be in whole percentages totaling 100%.

Variable Portfolios:			
Invesco Variable Insurance Funds		Lazard Retirement Series, Inc.	
V.I. Core Equity	%	Lazard Retirement U.S. Small-Mid Cap Equity	%
V.I. High Yield	%		
		Lord Abbett Series Fund, Inc.	
Lincoln Variable Insurance Products		Growth and Income	%
LVIP Disciplined Core Value	%		
LVIP Value	%	T. Rowe Price Equity Series, Inc.	
		Blue Chip Growth	%
BNY Mellon Stock Index Fund, Inc.	%	Moderate Allocation	%

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4. ALLOCATION OF FUTURE PREMIUM PAYMENTS (continued)

Fred Alger Management, Inc.		Fidelity Variable Insurance Products	
Alger American LargeCap Growth	%	Fidelity VIP Contrafund®	%
Alger American Capital Appreciation	%	Fidelity VIP Growth	%
Alger American Midcap Growth	%	Fidelity VIP Investment Grade Bond	%
		Fidelity VIP Mid Cap	%
Janus Aspen Series		Fidelity VIP Government Money Market	%
Overseas	%	Fidelity VIP Overseas	%
		Fixed Accounts (\$5,000 minimum I or II)	
		Fixed I*	%
		Fixed II Guarantee Periods**	
		3 year	%
		5 year	%
		7 year	%
		TOTAL	100%

* Fixed Account I - not available in MA, OR, SC, WA.

**Not available in MA, OR, SC, VT or WA. Restrictions apply in FL & TX.

5. TRANSFER REQUEST

If telephone transfer privileges have been authorized, you may select or change this program by calling our service center. This program is subject to the terms and provisions of the policy and prospectus. You are entitled to make a certain number of free transfers during the policy year subject to the terms and provisions of the policy and prospectus. Additional transfers can be made at a cost of \$25 each. Minimum transfer amount is \$250 or whole percentages. A minimum of \$1,000 must remain in a variable portfolio after a transfer. At least \$5,000 must remain in Fixed Account I, or any Guaranteed Period in Fixed Account II. A transfer from a Guaranteed Period of Fixed Account II may result in an interest/market adjustment. If your request causes the variable portfolio to fall below \$1,000, the entire amount will be moved to the transferring fund.

From: Variable Portfolios				To: Variable Portfolios			
Invesco Variable Insurance Funds				Invesco Variable Insurance Funds			
V.I. Core Equity	\$	or	%	V.I. Core Equity	\$	or	%
V.I. High Yield	\$	or	%	V.I. High Yield	\$	or	%
Lincoln Variable Insurance Products				Lincoln Variable Insurance Products			
LVIP Disciplined Core Value	\$	or	%	LVIP Disciplined Core Value	\$	or	%
LVIP Value	\$	or	%	LVIP Value	\$	or	%
BNY Mellon Stock Index Fund, Inc.				BNY Mellon Stock Index Fund, Inc.			
	\$	or	%		\$	or	%
Fred Alger Management, Inc.				Fred Alger Management, Inc.			
Alger American LargeCap Growth, OS	\$	or	%	Alger American LargeCap Growth, OS	\$	or	%
Alger American Capital Appreciation, OS	\$	or	%	Alger American Capital Appreciation, OS	\$	or	%
Alger American Midcap Growth, OS	\$	or	%	Alger American Midcap Growth, OS	\$	or	%

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5. TRANSFER REQUEST (continued)

Janus Aspen Series				Janus Aspen Series			
Overseas	\$	or	%	Overseas	\$	or	%
Lazard Retirement Series, Inc.				Lazard Retirement Series, Inc.			
Lazard Retirement U.S. Small-Mid Cap Equity	\$	or	%	Lazard Retirement U.S. Small-Mid Cap Equity	\$	or	%
Lord Abnett Series Fund, Inc.				Lord Abnett Series Fund, Inc.			
Growth and Income	\$	or	%	Growth and Income	\$	or	%
T. Rowe Price Equity Series, Inc.				T. Rowe Price Equity Series, Inc.			
Blue Chip Growth	\$	or	%	Blue Chip Growth	\$	or	%
Moderate Allocation	\$	or	%	Moderate Allocation	\$	or	%
Variable Insurance Products				Fidelity Variable Insurance Products			
Fidelity VIP Contrafund®	\$	or	%	Fidelity VIP Contrafund®	\$	or	%
Fidelity VIP Growth	\$	or	%	Fidelity VIP Growth	\$	or	%
Fidelity VIP Investment Grade Bond	\$	or	%	Fidelity VIP Investment Grade Bond	\$	or	%
Fidelity VIP Mid Cap	\$	or	%	Fidelity VIP Mid Cap	\$	or	%
Fidelity VIP Government Money Market	\$	or	%	Fidelity VIP Government Money Market	\$	or	%
Fidelity VIP Overseas	\$	or	%	Fidelity VIP Overseas	\$	or	%
Fixed Accounts (\$5,000 minimum I or II)				Fixed Accounts (\$5,000 minimum I or II)			
Fixed I*	\$	or	%	Fixed I*	\$	or	%
Fixed II Guarantee Periods**				Fixed II Guarantee Periods**			
3 year	\$	or	%	3 year	\$	or	%
5 year	\$	or	%	5 year	\$	or	%
7 year	\$	or	%	7 year	\$	or	%
TOTAL	\$		100%	TOTAL	\$		100%

* Fixed Account I - not available in MA, OR, SC, WA.

** Not available in MA, OR, SC, VT or WA. FL & TX residents have restrictions that apply on moving money from Fixed Account II.

6. DOLLAR COST AVERAGING

If telephone transfer privileges have been authorized, you may select or change this program by calling our service center. This program is subject to the terms and provisions of the policy and prospectus.

Total contract value must be \$10,000 to participate. You must participate in dollar cost averaging for a minimum of 6 months. If you participate in dollar cost averaging, you may not select or participate in either an Automatic Withdrawal or Minimum Distribution Program. Dollar cost averaging automatically terminates if the contract value in the selected transfer portfolio is zero.

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6. DOLLAR COST AVERAGING (continue)

Designated day: _____ (withdrawal will occur on the 15th day of the month or any other day you designate (other than the 29th, 30th, or 31st). If the designated day falls on a non-business day, the transfer will occur the next business day.)

- A. Please elect either 6 month OR 12 month dollar cost averaging
- B. Select Portfolio to transfer FROM one of the following: Money Market Fixed Account* Other
- C. Select the % or \$ amount to be transferred (minimum \$250) _____ % or \$ _____
- D. Indicate total % or \$ amount to be transferred (minimum \$1,500) _____ % or \$ _____

To:			
Invesco Variable Insurance Funds		Lazard Retirement Series, Inc.	
V.I. Core Equity	%	Lazard Retirement U.S. Small-Mid Cap Equity	%
V.I. High Yield	%		
Lincoln Variable Insurance Products		Lord Abbett Series Fund, Inc.	
LVIP Disciplined Core Value	%	Growth and Income	%
LVIP Value	%		
BNY Mellon Stock Index Fund, Inc.		T. Rowe Price Equity Series, Inc.	
	%	Blue Chip Growth	%
	%	Moderate Allocation	%
Fred Alger Management, Inc.		Fidelity Variable Insurance Products	
Alger American LargeCap Growth	%	Fidelity VIP Contrafund®	%
Alger American Capital Appreciation	%	Fidelity VIP Growth	%
Alger American Midcap Growth	%	Fidelity VIP Investment Grade Bond	%
		Fidelity VIP Mid Cap	%
Janus Aspen Series		Fidelity VIP Government Money Market	
Overseas	%	Fidelity VIP Overseas	%
		TOTAL	100%

*Not available in MA, OR, SC or WA.

7. YOUR CONFIRMATION

I submit this request for the proposed changes with a full and complete understanding of each and every requested change. I hereby request that such changes be made.

Owner Signature X	Owner's Title (if corporation or trust)	Date (mm/dd/yyyy) / /
Joint Owner Signature (if applicable) X	Print Name	Date (mm/dd/yyyy) / /

If you are signing on behalf of the owner, print your name and provide your signature below. Check the box that applies to the capacity in which you are signing. If you have not already done so, please provide your Power of Attorney, Conservatorship, or Guardianship documents to verify you are authorized to act on behalf of the owner.

- Conservator Guardian Power of Attorney Assignee

Signature (if applicable) X	Date (mm/dd/yyyy) / /
Print Name	