



Athene Annuity & Life Assurance Company PO Box 19086 Greenville, SC 29602-9086 Overnight Address: 2000 Wade Hampton Blvd. Greenville, SC 29615-1064

1.800.423.9398 ■ Variable Life

1. Policy Information				
Policy Number				
Name of Insured		Social S	ecurity No.	
Name of Policyowner (If different the	nan Insured)	Social S	ecurity No. or T	ax I.D. No.
Name of Joint Policyowner (If app	olicable)	Social S	ecurity No. or T	ax I.D. No.
Address	City	State	Zip Code	Telephone Number
Address	City	State	Zip Code	releptione Number
2. Telephone Transfer Authoriz	zation			
☐ I hereby authorize Athene Ann	uity & Life Assurance Company	to accept transfer inst	ructions from me	by telephone.
☐ I hereby authorize Athene Ar	nnuity & Life Assurance Comp	any to accept telepho	ne transfer instr	uctions related to the above-
referenced insurance policy o	r annuity with the person or pe			
well as personal information lis	sted below.			
Name	Driver's License, S	SN. or TIN No.	<u> </u>	Date of Birth
				()
Address	City	State	Zip Code	Telephone Number
Name	Driver's License, S	SN. or TIN No.		Date of Birth
				-
Address	City	State	Zip Code	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 Annuity & Life Assurance Company ("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.

V1103 (R09-20) Page 1 of 7

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 and you must have an un-loaned accumulation value of at least \$5,000 to participate. The Fixed Account option is not part of the asset rebalancing. Asset rebalancing is not available if dollar cost averaging is in effect.

the

100%

cost averaging is in effect.			
Rebalance portfolios to the original percentages: $\ \square$	Monthly □ Q	uarterly □ Semi-Annually □ Annually	
Designated day: (withdrawal v 29th, 30th, or 31st). If the designated day falls on a new contraction of the designated day falls on a new contraction of the designated day falls on a new contraction of the designated day.		ne 15th day of the month or any other day designat lay, the withdrawal will occur the next business day	
Variable Portfolios:			
Invesco Variable Insurance Funds		T. Rowe Price Equity Series, Inc.	
V.I. Core Equity	%	Blue Chip Growth	%
V.I. High Yield	%	Equity Income Portfolio-II	%
C		Health Sciences Portfolio-II	%
		Personal Strategy Balanced	%
American Century Investments		<i>。</i>	
VP Disciplined Core Value	%	Vanguard Variable Insurance	
VP Ultra®	%	VIF Capital Growth	%
VP Value	%	VIF Mid-Cap Index	%
		VIF Real Estate Index	%
BNY Mellon Investment Portfolios		VIF Small Company Growth	%
Small Cap Stock Index Portfolio	%	VIF Total Bond Market Index	%
		VIF Total Stock Market Index	%
BNY Mellon Stock Index Fund, Inc.	%		
		Fidelity Variable Insurance Products	
Janus Aspen Series		Fidelity VIP Contrafund®	%
Overseas	%	Fidelity VIP Growth	%
		Fidelity VIP Investment Grade Bond	%
Lazard Retirement Series, Inc.		Fidelity VIP Mid Cap	%
Lazard Retirement U.S. Small-Mid Cap Equity	%	Fidelity VIP Government Money Market	%
		Fidelity VIP Overseas	%
Lord Abbett Series Fund, Inc.			
Calibrated Dividend Growth Fund	%		
Bond Debenture	%		
Growth & Income	%		

4. Transfer Request

Mid Cap Stock

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. If you intend to adjust future allocations, section 7 of this form must be completed. You are entitled to make free transfers during a 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 with a total value of more than \$250. A minimum of \$250 must remain in either a Variable or Fixed Account after a transfer. Only one transfer out of the Fixed Account is allowed each policy year.

TOTAL

Please see list of funds on page 3

This request is not valid unless signed and dated in section 13 and all pages are returned to Athene Annuity & Life Assurance Company.

V1103 (R09-20) Page 2 of 7

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	\$	— Ör -	%	V.I. High Yield	\$	or -	//
v.i. riigir riciu	Ψ	_	70	v.i. riigii riola	Ψ	_	70
Fred Alger Management, Inc.				American Century Investments			
Alger American LargeCap Growth, OS	¢	Or	%	VP Disciplined Core Value	Ф	or	%
Alger American Capital Appreciation, OS	<u>\$</u> \$		// 6	VP Ultra®	<u>\$</u> \$	or _	
Alger American Gapital Appreciation, OS Alger American MidCap Growth, OS	\$	Or _ Or	%	VP Value	Φ Φ	or _	%
Alger American SmallCap	\$	_ 0 _	%	vr value	Ψ	or _	70
Alger American SmallCap	Ψ		70	BNY Mellon Investment Portfolios			
American Century Investments				Small Cap Stock Index Portfolio	¢	or	0/
American Century Investments	¢	Or	0/	Small Cap Stock Index Portiono	\$	or _	<u>%</u>
VP Disciplined Core Value	<u>\$</u> \$		%	DNV Mallan Stock Index Fund Inc	œ.		0/
VP Ultra®	<u> </u>	Or _	%	BNY Mellon Stock Index Fund, Inc.	\$	or _	<u>%</u>
VP Value	\$	Or	%	Lauren Aansen Oantaa			
BNY Mellon Investment Portfolios				Janus Aspen Series	¢	or	0/
	Φ.	0-	0/	Overseas	\$	or _	<u>%</u>
Small Cap Stock Index Portfolio	\$	Or _	%				
Socially Responsible Growth	\$	Or _	%	Lazard Retirement Series, Inc.			
				Lazard Retirement U.S. Small-Mid	•		0/
	•	_		Cap Equity	\$	or	%
Dreyfus Stock Index Fund, Inc.	\$	Or _	%				
				Lord Abbett Series Fund, Inc.	•		•
Janus Aspen Series	_	_		Calibrated Dividend Growth Fund	\$	or	%
Overseas	\$	Or	%	Bond Debenture	\$	or	%
				Growth & Income	\$	or	%
Lazard Retirement Series, Inc.				Mid Cap Stock	\$	or	%
Lazard Retirement U.S. Small-Mid Cap							
Equity	\$	Or	%				
Lord Abbett Series Fund, Inc.				T. Rowe Price Equity Series, Inc.			
Calibrated Dividend Growth Fund	\$	Or	%	Blue Chip Growth	\$	or	%_
Bond Debenture	\$	Or _	%	Equity Income Portfolio-II	\$	or	%
Growth & Income	\$	Or _	%	Health Sciences Portfolio-II	\$	or	%
Mid Cap Stock	\$	Or	%	Moderate Allocation	\$	or	%
T. Rowe Price Equity Series, Inc.							
Blue Chip Growth	\$	Or	%	Vanguard Variable Insurance			
Equity Income Portfolio-II	\$	Or	%	VIF Capital Growth	\$	or	%
Health Sciences Portfolio-II	\$	Or	%	VIF Mid-Cap Index	\$	or	%
Moderate Allocation	\$	Or	%	VIF Real Estate Index	\$	or	%
Vanguard Variable Insurance		_		VIF Small Company Growth	\$	or	%
VIF Capital Growth	\$	Or	%	VIF Total Bond Market Index	\$	or	%
VIF Mid-Cap Index	\$	Or	%	VIF Total Stock Market Index	\$	or	%
VIF Real Estate Index	\$	Or	%				
VIF Small Company Growth	\$	Or	%	Fidelity Variable Insurance Products			
VIF Total Bond Market Index	\$	Or	%	Fidelity VIP Contrafund®	\$	or	%
VIF Total Stock Market Index	\$	Or _	%	Fidelity VIP Growth	\$	or or	%
Variable Insurance Products		_ • -	70	Fidelity VIP Investment Grade Bond	\$	or or	%
Fidelity VIP Contrafund®	\$	Or	%	Fidelity VIP Mid Cap	\$	or	%
Fidelity VIP Growth	\$	Or _	%	Fidelity VIP Government Money	\$	or	%
riddity vii Growth	Ψ	0.	70	Market	Ψ	01	70
Fidelity VIP Investment Grade Bond	\$	Or Or	%	Fidelity VIP Overseas	\$	or or	%
Fidelity VIP Mid Cap	\$	Or -	%	Tidolity VIII Ovorocas	Ψ	_	70
Fidelity VIP Government Money Market	\$	— Or -	// 0	Fixed Account	\$	or	%
Fidelity VIP Overseas	\$	— Or -	%	I IXEU ACCOUNT	Ψ	_	
Federated Investment Management	Ψ	_ 0 -	70				
Company							
Federated Managed Volatility Fund II	\$	Or	%				
Neuberger Berman Advisers Management	Ψ	_ 0 -	/0				
Trust							
	¢	Or	%				
Large Cap Value	\$	_	7/0				
Wells Fargo VT Discovery	¢	Or	%				
	<u>\$</u> \$	_ Or -	<u>%</u> %				
VT Opportunity			%				
Fixed Account TOTAL	\$	_ Or -	100	TOTAL	¢	0.5	1009/
IOIAL	φ	Or	100 %	IOIAL	\$	or	100%
			7/0		_		

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V1103 (R09-20) Page 3 of 7

If telephone transfer privileges have been program is subject to the terms and provisi			/ calling our service center. This	;
This program permits you to automatically allocated into dollar cost averaging are exc			ther subaccount(s). The amounts	;
Transfer interest in Fixed Account □ M	lonthly Quarterly	y into the following sub account(s):		
		%		
		%		
TOTAL		<u>100</u> %		
Designated day: (than the 29th, 30th, or 31st). If the design		n the 15th day of the month or any con-business day, the transfer will occu		
6. Dollar Cost Averaging				Ī
If telephone transfer privileges have been program is subject to the terms and provisi			/ calling our service center. This	;
You must have an un-loaned accumulation least 6 or 12 months (please select below rebalancing program. Dollar cost averagin Designated day: (vertex 29th, 30th, or 31st). If the designated	 If you participate g automatically terminal withdrawal will occur 	in dollar cost averaging, you may no nates if the policy value in the selecte on the 15th day of the month or any o	ot select or participate in the asset d transfer portfolio is zero. ther day you designate (other than	t
A. Please elect either 6 month OR	12 month dollar co	st averaging		
B. Select Portfolio to transfer FROM one following:	e of the	Money Market ☐ Fixed Account*	☐ Other	
C. • Select the % or \$ amount to be tran	nsferred (minimum \$2	250)	% or \$	
D. Indicate total % or \$ amount to be t	•	· -		_
To: Invesco Variable Insurance Funds V.I. Core Equity V.I. High Yield	\$ or	 T. Rowe Price Equity Series, Ir Blue Chip Growth Equity Income Portfolio-II Health Sciences Portfolio-II 	s or %	
American Century Investments VP Disciplined Core Value VP Ultra® VP Value BNY Mellon Investment Portfolios Small Cap Stock Index Portfolio BNY Mellon Stock Index Fund, Inc. Janus Aspen Series Overseas Lazard Retirement Series, Inc.	\$ or	Moderate Allocation Vanguard Variable Insurance VIF Capital Growth VIF Mid-Cap Index VIF Real Estate Index VIF Small Company Growth VIF Total Bond Market Index VIF Total Stock Market Index VIF Total Stock Market Index VIF Total Stock Market Index Fidelity VIP Contrafund® Fidelity VIP Growth Fidelity VIP Growth Fidelity VIP Mid Cap Fidelity VIP Government Man	S	
Lazard Retirement U.S. Small-Mid Cap Equity Lord Abbett Series Fund, Inc. Calibrated Dividend Growth Fund Bond Debenture Growth & Income Mid Cap Stock	\$ or	Fidelity VIP Government Mor Market Fidelity VIP Overseas % % % % % % TOTAL	\$ or % \$ or % \$ or %	

5. Interest Sweep (Available for Duo only)

* Not available in AL, MA or WA.

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V1103 (R09-20) Page 4 of 7

7. Allocation of Future Premium Payments

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Variable Portfolios:			
Invesco Variable Insurance Funds		T. Rowe Price Equity Series, Inc.	
V.I. Core Equity	%	Blue Chip Growth	%
V.I. High Yield	%	Equity Income Portfolio-II	%
		Health Sciences Portfolio-II	%
		Moderate Allocation	%
American Century Investments			
VP Disciplined Core Value	%	Vanguard Variable Insurance	
VP Ultra®	%	VIF Capital Growth	%
VP Value	%	VIF Mid-Cap Index	%
		VIF Real Estate Index	%
BNY Mellon Investment Portfolios		VIF Small Company Growth	
Small Cap Stock Index Portfolio	%	VIF Total Bond Market Index	
oman cap clock mack remains		VIF Total Stock Market Index	
BNY Mellon Stock Index Fund, Inc.	%	The Fotol Clock Market Mack	
Ent inches eteck mack rand, mor		Fidelity Variable Insurance Products	
Janus Aspen Series		Fidelity VIP Contrafund®	%
Overseas	%	Fidelity VIP Growth	
Overeduc		Fidelity VIP Investment Grade Bond	
Lazard Retirement Series, Inc.		Fidelity VIP Mid Cap	
Lazard Retirement U.S. Small-Mid Cap Equity	%	Fidelity VIP Government Money Market	/// %
Lazara Nethernerit 0.5. Small-Mid Cap Equity		Fidelity VIP Overseas	
Lord Abbett Series Fund, Inc.		I identy vii Overseas	
Calibrated Dividend Growth Fund	%	Fixed Account	%
Bond Debenture		Fixed Account	
Growth & Income	<u>%</u>	TOTAL	4000/
Mid Cap Stock	%	TOTAL	100%

3.	Full	Surrend	er or	Partial	Surrend	er or	Loan

☐ Full Surrender	☐ Partial Surrender	□ Loan	
☐ If partial surrender or lofund percentage(s).	ean, remit to Policyowner the a	mount of \$	or complete the following amounts or

A Signature Guarantee is required if you request a surrender payable to a party other than yourself, if you request the check be mailed to an address other than the address we have on record for you, or if your address of record has been changed within 30 days of a withdrawal request.

NOTES:

- The distributions you receive may be subject to Federal Income Tax Withholding.
- Must withdraw a minimum of \$250
- Cost for each partial surrender is \$25
- \$500 of cash surrender value in the policy must remain in your account.
- Maximum of 2 partial surrenders per policy year permitted
- Surrender/Loan will be pro-rata unless otherwise indicated
- If Full Surrender requested, the original policy must be returned or a Lost Policy Affidavit completed

Please see list of funds on page 6

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V1103 (R09-20) Page 5 of 7

FROM:							
Invesco Variable Insurance Funds				T. Rowe Price Equity Series, Inc.			
V.I. Core Equity	\$	or _	%	Blue Chip Growth	\$	or	%
V.I. High Yield	\$	or	%	Equity Income Portfolio-II	\$	or	%
				Health Sciences Portfolio-II	\$	or	%
				Moderate Allocation	\$	or	%
Fred Alger Management, Inc.				Vanguard Variable Insurance			
Alger American LargeCap Growth, OS	\$	or	%	VIF Capital Growth	\$	or	%
Alger American Capital Appreciation, OS	\$	or	%	VIF Mid-Cap Index	\$	or	%
Alger American MidCap Growth, OS	\$	or	%	VIF Real Estate Index	\$	or	%
Alger American SmallCap	\$	or	%	VIF Small Company Growth	\$	or	%
-				VIF Total Bond Market Index	\$	or	%
American Century Investments				VIF Total Stock Market Index	\$	or	%
VP Disciplined Core Value	\$	or	%				
VP Ultra®	\$	or _	%				
VP Value	\$	or _	%	Fidelity Variable Insurance Products			
				Fidelity VIP Contrafund®	\$	or	%
BNY Mellon Investment Portfolios				Fidelity VIP Growth	\$	or _	%
Small Cap Stock Index Portfolio	\$	or	%	Fidelity VIP Investment Grade Bond	\$	or _	%
Socially Responsible Growth	\$	or	%	Fidelity VIP Mid Cap	\$	or _	%
•				Fidelity VIP Government Money	\$	or	%
				Market			
BNY Mellon Stock Index Fund, Inc.	_\$	or	%	Fidelity VIP Overseas	\$	_ or _	%
Janus Aspen Series				Federated Investment Management			
_	_			Company			
Overseas	\$	or	%	Federated Managed Volatility Fund II	\$	_ or _	<u>%</u>
				Neuberger Berman Adivsers			
				Management Trust	_		
Lazard Retirement Series, Inc.				Large Cap Value	\$	or _	<u>%</u>
Lazard Retirement U.S. Small-Mid Cap	•	or					
Equity	\$		%	·			
				Wells Fargo	•		0.1
Lord Abbett Series Fund, Inc.	•		0.4	VT Discovery	\$	_ or _	<u>%</u>
Calibrated Dividend Growth Fund	\$	or	%	VT Opportunity	\$	_ or _	%
Bond Debenture	\$	or	%		•		0.4
Growth & Income	\$	or	%	Fixed Account	\$	_ or _	<u>%</u>
Mid Cap Stock	_\$	or	%	TOTAL	\$	or	100%
Please Check ☑ One (If no election is	mada: E	Endoral i	noomo	,		_ `' _	.0070
`	maue, F	euerai li	iicome	tax wiii automatically be withield.)			
☐ Withhold 10%				~			
		, or		_%			
□ Do not withhold Federal Income Ta	ìΧ						
State income tax will be withheld if Federal In	come Tax	x is withhe	eld and	you live in one of the following states: CA	DF GA	IA. KS.	MF. MA.

State income tax will be withheld if Federal Income Tax is withheld and you live in one of the following states: CA, DE, GA, IA, KS, ME, MA, NC, OK, OR, VT, VA

Notice: Federal law requires withholding a minimum of 10% Federal Income Tax from taxable distributions, unless you elect not to have taxes withheld or specify a different withholding amount. Withholding will only apply to that portion of your distribution that is includable in your income subject to Federal Income Tax. You may revoke this withholding election at any time by contacting Athene Annuity & Life Assurance Company in writing. Electing not to withhold at this time does not release the liability for payment of Federal and, if applicable, State Income Tax on the taxable portion of your payment. You may incur tax penalties if your withholding and tax payments are not adequate.

<u>Note:</u> Athene Annuity & Life Assurance Company is unable to render tax advice, and therefore, we suggest that you consult your tax counsel or tax advisor regarding your financial situation.

NOTE: A delay in processing and/or backup withholding may result if the tax withholding option is not indicated above.

As owner of the Policy shown on page 1, I warrant and represent that I have the right under the policy to make this requested withdrawal or loan. I certify that the said Policy is not assigned or pledged as collateral to any person or corporation and that no proceedings in bankruptcy or insolvency, voluntary or involuntary, have now or ever been instituted.

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V1103 (R09-20) Page 6 of 7

 If owner is other than the insured, own Evidence of insurability may be require 		signatures are required in	n Section 13.	
☐ Level Death Benefit to Adjustable Death 1, 8 & 13. Submit the application with a				28 (in Oregon use A1020):
☐ Adjustable Death Benefit to Level Death	ı Benefit			
10. Change Premium				
Please change my Modal Premium FROM :	☐ Monthly	☐ Semi-Annual	□ Annual	
TO:	☐ Monthly	☐ Semi-Annual	□ Annual	
Please change my Planned Premium from \$		to \$		
11. Change Specified Amount				
 If owner is other than the insured, of Evidence of insurability may be required. 		ed signatures are require	d in Section 13.	
Please INCREASE my Specified Amount to				
Please DECREASE my Specified Amount to	\$		·	
12. Other Information				
13. Signature of Owners				
I submit this request for the proposed chang request that such changes be made.	ges with a full a	nd complete understand	ing of each and every re	equested change. I hereby
X		X		
XSignature of Owner	Date	Signature	of Joint Owner	Date
Y				
X	Date te)	Printed Na	me of Owner's Spouse	

9. Death Benefit Option Change

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V1103 (R09-20) Page 7 of 7