



TRUST AND OTHER NON-NATURAL OWNER
72(U) CERTIFICATION FORM

Athene Annuity & Life Assurance Company

CONTRACT INFORMATION

CONTRACT NUMBER

NAME OF ANNUITANT

NAME OF CONTRACT OWNER

SSN/TIN NUMBER OF CONTRACT OWNER

STREET ADDRESS

CITY

STATE

ZIP CODE

TELEPHONE NUMBER

Please read the following if you intend to designate a non-natural entity as the owner of your Athene Annuity & Life Assurance Company ("Athene Annuity") annuity contract.

Definition of non-natural owner - a non-natural owner is an owner which is not a living person, and would include including trusts, estates, corporations, partnerships, and other similar entities.

Section 72(u) of the Internal Revenue Code provides that if an annuity contract is owned by a non-natural owner, the income on the contract shall be treated as ordinary income received or accrued by the owner during the taxable year unless certain exceptions apply. As a result, Athene Annuity will not treat this contract as tax deferred unless this contract is:

- An annuity acquired by the estate of a decedent by reason of death of the decedent, or
An annuity that is held by a trust or other entity as agent for a natural person.

If either of the above exceptions applies to you, Athene Annuity will treat your contract as tax deferred. In order to notify Athene Annuity of your qualifying exception, you must sign this form and submit it to Athene Annuity.

Athene Annuity is unable to render tax advice. Therefore, we suggest you consult your tax counsel or tax advisor to determine if you qualify for an exception under Section 72(u). Even if an exception applies, Athene Annuity may not accept certain ownership arrangements.

Certification of Beneficial Owner (s)

To help the United States government fight financial crime, federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. For purposes of this form, a legal entity includes a corporation, limited liability company, partnership, and any other similar business entity form in the United States or a foreign country. Athene may require a valid copy of your identification (i.e. non-expired governmental identification: driver's license, passport, etc).

Person(s) updating the annuity on behalf of a Legal Entity or naming such as Beneficiary must provide the following information:

Name of Person(s) updating the annuity or naming the Legal Entity as beneficiary:

Name of the Legal Entity for which the annuity is being updated or being named as beneficiary:

The Beneficial Owner may or may not be the owner or annuitant. The following information is required for each individual, if any, who directly or indirectly, through any contract, arrangement, understanding or otherwise owns 25% or more interest in the Legal Entity listed above:

Check here if no individual meets the above definition. This box is only to be checked if no individual controls or owns 25% or more interest in the Legal Entity.

Name Date of Birth Social Security Number For Foreign Person(s): Passport Number and Country of Issuance or other similar identification number1

1 In lieu of a passport number, foreign persons may also provide an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

To ATHENE ANNUITY:

I understand that, under Section 72(u) of the Internal Revenue Code, a non-natural owner may own an annuity contract and be entitled to tax-deferred status only if certain exceptions apply. Otherwise, the income on the contract shall be treated as ordinary income received or accrued by the owner during the taxable year.

I certify that the non-natural owner will qualify for a tax-deferral exception under Section 72(u) of the Internal Revenue Code. I have consulted with my tax advisor regarding the foregoing certification. I hereby agree to indemnify and hold Athene Annuity harmless from any adverse tax consequences or other liability that may arise as a result of an incorrect interpretation of Section 72(u).

Signature of Trustee or Other Non-Natural Owner

Date

Printed Name and Title

ATHENE ANNUITY SERVICE CENTERS

For contracts beginning with MA:
Athene Annuity & Life Assurance Company
PO Box 725449
Atlanta, GA 31139
Phone: 1-866-690-1992/Fax: 770-690-1985

For all others:
Athene Annuity & Life Assurance Company
PO Box 19087
Greenville, SC 29602-9087
Phone: 1-800-234-5514/Fax: 866-860-4024