



Athene Annuity NY Rate Hold Requirements

Annuities issued by
Athene Annuity & Life Assurance Company of New York
Effective June 23, 2016

**For Producer Use Only.
Not to be used with the offer or sale of annuities.**

The following Rate Hold Procedures apply to rollovers, transfers, 1035 exchanges and non-qualified asset transfers initiated by Athene Annuity NY. While interest rates can change at any time, the examples in this document illustrate changes on a monthly basis.

Contracts will be issued, provided they meet the following requirements, at the higher of (1) the rate in place as of the Application signed date (for non-Regulation 60) or the signed date of the Authorization to Obtain Disclosure and Appendix 11 (Alternate 1) (if Regulation 60 is involved), or (2) the declared rate in effect on the contract issue date.

Non-Regulation 60

For Application with cash or transfer

Regulation 60

For Replacement that requires a Regulation 60

Paperwork deadline:

Applications must be signed and received by Athene Annuity NY prior to the new rate effective date

Regulation 60 Authorization to Obtain Disclosure and Appendix 11 (Alternate 1) must be signed and received by Athene Annuity NY prior to the new rate effective date

We accept ALL business by fax or email. Please note, however, that some Ceding Carriers may still require original signatures for transfers including rollover assets. If the application includes funds, please do not include a copy of the check.

Premium submission:

Cash premium must be received prior to the new rate effective date

Premium must be received during the applicable 90-day rate hold period. (See 'Rate Hold period begins on:')

Transfer submission:

Transfers must be received 60 days from the date of signature on the paperwork

Not applicable

Rate Hold applies to:

The **60-day rate hold period** for ATHENE MaxRate® in New York applies only to premium deposits initiated by Athene Annuity NY and received during this period

The **90-day rate hold period** for ATHENE MaxRate® in New York only applies to rollovers, transfers, 1035 exchanges initiated by Athene Annuity NY and received during this period

Rate Hold period begins on:

The **60-day rate hold begins** on the date the application is **SIGNED**

The **90-day rate hold begins** on the date the Authorization to Obtain Disclosure and Appendix 11 (Alternate 1) are **SIGNED**

Continued

Additional Premiums:	Additional premium deposits received during the 60-day rate hold will be credited with the higher of the interest rate in effect on the Application sign date or the interest rate in effect when the additional premium deposit is received	Additional premium deposits received during the 90-day rate hold will be credited with the higher of the interest rates in effect on the Authorization to Obtain Disclosure and Appendix 11 (Alternate 1) sign date or the interest rate in effect when the additional premium deposit is received
Cash with Application missing requirements:	For Cash with Application business dated and received by the deadline but missing requirements, the agent will be given 5 business days to get all missing requirements to Athene Annuity NY	<i>Not applicable</i>
Example:	60-Day rate hold example: Application is signed October 10th and the October declared interest rate is 4.00%. All funds are received on December 12th. The December declared interest rate is 3.75%. The initial premium deposit is applied as of December 12th with the December interest rate of 3.75% as it was received after the 60-day rate hold period	90-Day rate hold example: Application is signed October 10 and the October declared interest rate is 4.00%. All funds are received on January 7th. The January declared interest rate is 3.65%. The initial premium deposit is applied as of January 7th with the October interest rate of 4.00%
Important item to note:	The contract will be issued when the required minimum deposit is received unless otherwise advised at time of application	The contract will be issued when the required minimum deposit is received unless otherwise advised at time of application
Submitting Business	Fax (with coversheet): 770-690-1985 Email: NYAtheneNB@Athene.com Regular Mail: Athene Annuity & Life Assurance Company of New York PO Box 725449 Atlanta, GA 31139 Questions? Contact the Annuity Processing Center at: 866-690-1992	Express/Overnight Delivery: Athene Annuity & Life Assurance Company of New York 6425 Powers Ferry Road, Suite 300 Atlanta, GA 30339

For purposes of this document, cash is defined as a personal, business, or a Financial Institution cashier's check made payable to Athene Annuity & Life Assurance Company of New York referencing "For Benefit of" the Annuity Owner as Remitter. Money orders and currency are not accepted forms of Cash. The words 'funds' and 'premium deposit(s)' are used interchangeably. This document reflects current company practice and is subject to change at any time.

Insurance products are issued by Athene Annuity & Life Assurance Company in all states except New York and in New York by Athene Annuity & Life Assurance Company of New York. Product availability and features may vary.

Website: www.AtheneAnnuityNY.com/producer

Sales Desk: 855-4-ATHENE

Annuities issued by Athene Annuity & Life Assurance Company of New York, Nyack, NY.

