Athene Annuity & Life Assurance Company of New York

1.	Contract Information

Policy/Contract Number(s)

Name of Insured/Annuitant

Name of Policy/Contract Owner

Social Security Number

Street Address, City, State, Zip

Telephone Number

Name of Joint Owner

Social Security Number

2.	Information Pertaining to Non-Qualified Serial Annuities

The Technical and Miscellaneous Revenue Act (TAMRA) of 1988 states that "All annuity contracts entered into after October 21, 1988, which are issued by the same company to the same policyholder, during any "Calendar Year" will be treated as one annuity for the purposes of determining the amount of any distribution that is includable in income."

This rule pertains to non-qualified deferred annuities (as well as Modified Endowment Life Policies) issued on or after October 22, 1988, to any policy/contract owner. The purpose of this change was to close a "loophole" caused by purchasing multiple contracts. For example, prior to this change a policy/contract owner was able to purchase ten $10,000.00 annuity contracts, instead of one $100,000.00. The result of this was that the owner could surrender one contract at a time and spread out the taxable amount by receiving principal, as well as interest, on the surrender. Now, if multiple policies are issued within a "Calendar Year", the withdrawal is considered to be taken from the interest portion of the multiple annuities first. When all the interest is reported as taxable income from the annuities, the principal may be accessed.

3.	Acknowledgement/Signature(s)

Since the policies/contracts were all issued in the same calendar year, I understand that the requested withdrawal will be reported as taxable income to the extent of the interest earned on all the accounts indicated above. The cost basis (principal) on the policy/contract from which the withdrawal is taken, will be increased by the amount reported as taxable income.

Signature of Annuitant

Date

Signature of Policy/Contract Owner

Date

Signature of Joint Owner

Date