



Required Minimum Distribution (RMD) Form

Athene Annuity & Life Assurance Company

1. Contract Information

Contract Number

Name of Annuitant

Name of Contract Owner

Social Security Number

Street Address, City, State, Zip

Telephone Number

\$

Prior Year's 12/31 balance (This is required only if you purchased your annuity contract this year, with funds transferred from a different carrier.)

2. Distribution Election

I hereby authorize Athene Annuity & Life Assurance Company to withdraw the Required Minimum Distribution (RMD) from my IRA, TSA/403(b) or qualified retirement plan annuity contract due at age 70½ and each year thereafter, as defined by the Internal Revenue Service.

- Calculate the RMD for the current tax year, and all subsequent tax years
- I qualify under IRS rules to defer my first RMD until April 1 _____ (Indicate year) immediately preceding my *Required Beginning Date. Calculate and distribute the RMD for the prior tax year, the current year and all subsequent tax years.
- Calculate and withdraw the RMD for ONLY this current tax year.
- I have satisfied my RMD for this contract from another account for the current tax year. I understand that I must complete a new form and submit to Athene Annuity & Life Assurance Company of, if any RMD should be processed from this annuity.

*Required Beginning Date (RBD) is April 1 following the calendar year in which you attain age 70½. If you are a participant of a government or church 403(b) plan, the RBD is the *later* of April 1 following the calendar year in which you: 1) Attain age 70½, or; 2) Retire from employment.

Note: Athene Annuity & Life Assurance Company will not render tax advice. We suggest you consult your tax advisor regarding your financial situation.

3. Calculation Method

- Single Life Expectancy, using the Uniform Lifetime Table.
- Joint Life Expectancy (Available only when a spouse is the designated sole beneficiary, and is more than 10 years younger than you). My spouse's date of birth is ____/____/____.

4. Frequency, Distribution Method and Payment Date

Please answer all three items below:

1. **Frequency*:** D Monthly (Direct Deposit only) D Quarterly (Direct Deposit only) D Semi-Annually (Direct Deposit only) D Annually
2. **Distribution Method:** D Check D Direct Deposit (This must be elected if the Frequency selected is not Annually. You must complete the enclosed Electronic Funds Deposit Authorization form.)
3. **First Payment Date** _____ (MM/DD/YYYY – excluding the 29th, 30th and 31st). Subsequent payments will be generated on the same day, depending on the frequency of the payment. If this day is not a business day, the payment will be generated on the next business day.

*Except for the annual frequency, the minimum payment must be \$100.00



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5. Income Tax Withholding

FEDERAL WITHHOLDING: Please Check O One (If no election is made, 10% federal income tax will be withheld)

- Withhold 10%
- Withhold another amount: \$ _____, or _____%
- Do not withhold Federal Income Tax

STATE WITHHOLDING If you reside in one of the following states – CA, DC, DE GA, IA, KS, MA, ME, MI*, NE, NC, OK, OR, VT, or VA - and federal income tax is withheld, we will automatically withhold state income tax. If your state allows, you may opt out. See the enclosed *State Tax Withholding Information*, to determine if your state allows you to opt out. If you do not reside in one of the states previously listed, you may still elect to withhold UNLESS you live in AK, FL, NH, NV, SD, TN, TX, WA, WY. Please check one of the following boxes:

- Do not withhold. I live in one of the states listed above, but my state allows me to opt out.
- Withhold the amount required by law.
- Withhold another amount: \$ _____, or _____%

***MICHIGAN residents:** Please refer to www.michigan.gov/taxes for information regarding the MI W-4P form for tax withholding or opt out information. If the MI W-4P form is not received, State Income Tax will be withheld.

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 unless the distribution is from a tax sheltered annuity or qualified plan that is eligible to be rolled over to an IRA or qualified plan. In these cases, the distribution will be subject to a 20% mandatory withholding therefore you may not elect to waive the federal income tax withheld. 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.

Athene Annuity & Life Assurance Company will not render tax advice. We suggest that you consult your tax advisor regarding your financial situation.

6. Certification of Taxpayer Identification number

Under penalties of perjury, I certify that:

1. The Social Security Number or Taxpayer Identification Number shown on this form is correct (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because:
 - (a) I am exempt from backup withholding, or
 - (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
 - (c) The IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (as defined in the General Instructions of IRS Form W-9), and
4. The FATCA code(s) entered on this form, if any, indicating that I am exempt from FATCA reporting is correct. Exemption from FATCA reporting code, if any: _____ (FATCA reporting codes can be found in the General Instructions for IRS Form W-9.) If you are only submitting this form for an account you hold in the United States, you may leave this field blank.

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your return.

7. Signature

Signature of Contract Owner

Date

Athene Annuity & Life Assurance Company

Neither Athene Annuity & Life Assurance Company, nor any of its employees, agents or representatives gives legal, tax or accounting advice. The information provided here is merely a summary of our understanding of the withholding requirements as they relate to our contract, is not a warranty or representation concerning such matters. We will not be responsible for any penalties incurred by you, should the amount distributed be incorrect. We recommend you consult with your tax advisor.

If your state is not mentioned below, we will not withhold state Income Tax, regardless of whether or not Federal Withholding is elected. However, upon request, we will withhold State Income Tax.

AR, CA, DC, DE, GA, IA, KS, MA, ME, MI, MS, NC, NE, OK, OR, VA, VT - Requires that if you elect to have Federal Income Tax withheld, we must automatically withhold State Income Tax also. (Some exceptions may apply, please see below)

- AR • IRAs and all other "qualified" plans - State tax withholding is required, you cannot opt out
• Non-Qualified – Periodic payments – State tax withholding is required, you cannot opt out
• Non-Qualified - Lump Sum Distributions – State tax withholding is required, unless you opt out using state form AR4P which must be completed and returned.
- CA You may opt out of State Withholding, even if you elect to have Federal Income Tax withheld.
- DC • IRAs and all other "qualified" plans - State tax withholding is required, you cannot opt out
• Non-Qualified - You may opt out of State Withholding, even if you elect to have Federal Income Tax withheld.
- DE If the distribution is subject to 20% mandatory Federal withholding on TSA or other qualified retirement plan, then State Income Tax must be withheld. Otherwise, you may opt out of State Income Tax withholding.
- GA You may opt out of State Withholding, even if you elect to have Federal Income Tax withheld.
- IA You may NOT opt out of State Withholding, even if you elect to have Federal Income Tax withheld.
- KS If the distribution is subject to 20% mandatory Federal withholding on TSA or other qualified retirement plan, then State Income Tax must be withheld. Otherwise, you may opt out of State Income Tax withholding.
- MA You may NOT opt out of State Withholding, even if you elect to have Federal Income Tax withheld.
- ME If the distribution is subject to 20% mandatory Federal withholding on TSA or other qualified retirement plan, then State Income Tax must be withheld. Otherwise, you may opt out of State Income Tax withholding.
- MI State tax withholding is required, unless you opt out using Michigan State Tax Form MI W-4Pm which must be completed and returned.
- MS State tax withholding is required on all premature distributions (typically distributions under age 59½), Otherwise, you may opt out of State Income Tax withholding.
- NC If the distribution is subject to 20% mandatory Federal withholding on TSA or other qualified retirement plan, then State Income Tax must be withheld. Otherwise, you may opt out of State Income Tax withholding.
- NE You may opt out of State Withholding, even if you elect to have Federal Income Tax withheld.
- OK You may NOT opt out of State Withholding, even if you elect to have Federal Income Tax withheld.
- OR If the distribution is subject to 20% mandatory Federal withholding on TSA or other qualified retirement plan, then State Income Tax must be withheld. Otherwise, you may opt out of State Income Tax withholding.
- VA IRA or SEP-IRA – You may opt out of State Income Tax withholding. All other distributions, you may NOT opt out.
- VT If the distribution is subject to 20% mandatory Federal withholding on TSA or other qualified retirement plan, then State Income Tax must be withheld. Otherwise, you may opt out of State Income Tax withholding.

AK, FL, NH, NV, SD, TN, TX, WA, WY – State Income Tax withholding is NOT allowed in these states.



Electronic Funds Deposit Authorization

Athene Annuity & Life Assurance Company

1. Contract Information

Contract Number	Name of Annuitant
Name of Contract Owner	Social Security Number
Street Address, City, State, Zip	Telephone Number
Name of Joint Owner (If applicable)	

2. Bank Account Information

Type of Account: Checking Account Savings Account

Name of Financial Institution	Full Name on Bank Account	Additional Name(s) on Bank Account
ABA Routing Number (9 digits)	Bank Account Number (4-17 digits)	

Please attach a VOIDED check for checking accounts; OR a deposit slip for savings accounts to be used for account information verification.
(Deposit slips will not be accepted for checking accounts)

Check this box for paperless and online accounts, and ensure both the routing number and account number are entered in the spaces above.
If you have a paperless/online account, please include a letter from the bank showing the owner name(s) of the account. If the bank's letter lists joint owners both must sign this form.

3. Authorization For Electronic Funds Deposit

As the bank account owner, I authorize Athene Annuity & Life Assurance Company to:

- Automatically deposit funds, for all withdrawals from this annuity contract, to the checking or savings account referenced above.
- Withdraw funds which may be inadvertently deposited to the account referenced above. This includes, but is not limited to, any payments made after the death of the annuitant.

This authorization will remain in effect until written notice of a change of account, or termination, is delivered to Athene Annuity & Life Assurance Company in a timely manner, so as to afford the company an opportunity to act thereon. (Such requests should be received no less than 10 business days prior to due date of the next payment.) In no event shall a "change" or "termination" request include entries processed prior to receipt of such notice.

Signature of Bank Account Owner	Signature of Co-Bank Account Owner (if applicable)	Date
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4. Acknowledgement of Contract Owner(s) (If not the same as the Bank Account Owner)

By signing where indicated below, I hereby acknowledge my approval for Athene Annuity & Life Assurance Company to withdraw funds from the annuity contract, and request that those funds be deposited into the bank account referenced above.

X _____ Signature of Owner	_____ Date
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X _____ Signature of Joint Owner (If applicable)	_____ Date
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