

Withdrawal Request - Annuity Contracts Only



Submit completed form to:

P.O. Box 1555, Des Moines, IA 50306-1555 Fax: 866-709-3922

Email: documents@athene.com

Contact us:

Annuity Customer Contact Center: 888-266-8489

Email: askathene@athene.com

Athene Annuity and Life Company

7700 Mills Civic Parkway, West Des Moines, IA 50266-3862

Athene Annuity & Life Assurance Company of New York

Pearl River, NY 10965

INSTRUCTIONS

Use this form to request a withdrawal from your annuity contract.

If your contract is a Tax Sheltered Annuity (TSA), use Form 55299 - Withdrawal Request-Tax Sheltered Annuity (TSA).

If you are requesting a required minimum distribution, use Form 15140 - Required Minimum Distribution (RMD) Request.

1. INFORMATION ABOUT THE OWNER

Individual, Trustee or Company Name					
If Trust, list Trust Name and Trust Date			Email Address		
Contract Number(s)			<input type="checkbox"/> Address Change Requested*		
Mailing Address		City	State	Zip	Country
Street Address (REQUIRED if mailing address is a PO Box)		City	State	Zip	Country
Social Security Number / TIN		Date of Birth (mm/dd/yyyy) / /		Personal Phone () -	

* For your protection, confirmation of your address change will be sent to you.

2. YOUR PAYMENT OPTIONS

Select ONE of the following options:

Note: Not all options are available for all contracts. Refer to your contract for available options.

<input type="checkbox"/> Penalty Free Amount
<input type="checkbox"/> Specific Dollar Amount: \$_____ <input type="checkbox"/> Net* <input type="checkbox"/> Gross**
<input type="checkbox"/> Interest (Not an option on Indexed Annuities.)
<p>*Net The amount of the withdrawal AFTER taxes and/or penalties (if applicable) are deducted. (NOTE: The actual check amount may vary slightly from the amount requested.)</p> <p>**Gross The full amount of the withdrawal BEFORE taxes and/or penalties (if applicable) are deducted.</p> <p>NOTE: If you request a withdrawal for a specific dollar amount, but do not check Net or Gross, the withdrawal will be considered a net withdrawal.</p>



3. YOUR PAYMENT METHOD

Select where you would like your distribution mailed from the options below. The Alternate Address below applies to the OWNER. If this disbursement is a transfer, send in appropriate transfer paperwork. If no option is selected, a check payable to the Owner will be sent to your address of record by regular mail. **NOTE: If no payment method is elected and EFT is on file, payment will be sent to your bank account on file.**

☐ Address of Record OR ☐ Alternate Address:

Street Address		
City	State	Zip

☐ Overnight - Send the proceeds via Overnight Mail to my address of record. I am aware there will be a charge up to \$25.00 deducted from the surrender amount. (This is not an option if your address of record is a Post Office Box.)

☐ EFT - For Athene to deposit money directly in your bank account using electronic funds transfer (EFT), please provide your banking information below. Athene will perform bank account validation using third party software and if approved, Athene will utilize the banking information provided for this request and all future disbursements until Athene receives written notification to terminate or suspend the banking information. Athene may contact your financial institution to verify information regarding the banking information and to resolve any problems related to electronic deposits or errors in deposit. The date of the disbursement is when the funds are removed from your contract, not the date the funds are posted to your bank account. It may take 2-3 business days to reach your account. This processing time is dependent on your bank. Weekends and holidays may delay access to your monies, and you can contact your bank for additional information relating to fund access. **(Note: If your contract is not eligible for EFT, we do not have validated EFT instructions on file, or your financial institution account information cannot be authenticated, your payments will be sent to your address of record by regular mail.)**

Account Name (as it appears on the account)	Bank Name
Routing Number (Bottom left of check): <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div>	Account Number (Bottom center of check): <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div>
Type of account: <input type="checkbox"/> Checking - A voided/blank check accompanying this form is not required but preferred. <input type="checkbox"/> Savings Your name must appear on the account in order to process your request.	

Name of Account →

Bank Name →

Joe Smith
123 Any Street
Any City, US 12345

1234

Date

Pay to the order of \$ Dollars

ABC Bank
PO Box 111
Any City, US 11111

Memo

:107198557: 1111111 1234

Transit / ABA No. Checking Account Number Check Number

NOTE: Your signature below authorizes Athene to electronically credit or, if necessary, electronically debit your account. If an incorrect amount is deposited this authorizes Athene to direct your bank to debit this account. This authorization will remain in effect until revoked. Direct Deposit requests can only be accepted for U.S. bank accounts. Athene reserves the right to stop EFT should suspicious activity be identified.

4. YOUR TAX WITHHOLDING ELECTION

Federal income tax withholding instructions (select one option only):

The withdrawals you receive from your annuity contract are subject to 10% federal income tax withholding. You may elect to not have withholding apply. Withholding will only apply to the portion of your withdrawal included in your income subject to federal income tax. If you choose to withhold federal income tax, we may also be required to withhold state income tax. If you DO NOT make a withholding election, 10% federal income tax with the applicable state income tax will be withheld as appropriate.

- ☐ Do not withhold federal income tax from my payment.
- ☐ Withhold federal income tax at the default rate of 10%.
- ☐ Withhold federal income tax based upon the enclosed W-4R. To elect a different rate of withholding other than 10%, the IRS requires you submit form W-4R, Withholding Certificate of Nonperiodic Payments and Eligible Rollover Distributions. You can access this form on the IRS.gov website.

State income tax withholding instructions (select one option only):

Depending on the type of withdrawal you receive, some states require a state specific form to opt out of withholding. If you do not provide this state specific form, make an election or if your state requires a greater amount of state withholding than what has been elected below, we will withhold at the rate specified by your state of residence on file until the required state specific form is received by our office. If state withholding is elected and no percentage is specified, we will default to 5% or the mandatory percentage required in your state.

- ☐ Do not withhold state income tax from my payments.
- ☐ Withhold _____% or \$ _____ state income tax from my payment.

NOTE: If you elect to not have withholding apply to your withdrawal or if you do not have enough federal income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. We recommend you consult your personal tax advisor regarding your specific tax situation.

5. YOUR STRATEGY ALLOCATIONS (Indexed Annuities Only)

Please choose how you would like your withdrawals to be taken from your strategies. If you do not specify a strategy or strategies to withdraw from, the withdrawal will default according to contract specifications.

NOTE: This option is not available on all contracts. Please check your contract regarding your ability to choose which strategies to take your withdrawal from.

- ☐ Contract Default
- ☐ Other - please specify below

6. YOUR CONFIRMATION

NOTE: I understand that this withdrawal may be subject to surrender or withdrawal charges as defined in the contract.

IRS CERTIFICATION

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 on 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 tax return.

The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.

Owner's Signature X	Owner's Title (if corporation or trust)	Signature Date (mm/dd/yyyy) / /
Joint Owner's Signature X	Joint Owner Name (please print)	Signature Date (mm/dd/yyyy) / /

If you are signing on behalf of the owner, print your name and provide your signature below and check one of the boxes to indicate the capacity in which you are signing. Provide documentation with the request that verifies your authorization to act on behalf of the owner, if you have not sent this documentation to us previously.

☐ Conservator
 ☐ Guardian
 ☐ Power of Attorney
 ☐ Assignee

Signature X	Signature Date (mm/dd/yyyy) / /
Print Name	