

PTE 84-24 Disclosure and Acknowledgment Individual Retirement Annuity



Contact us:

Annuity Customer Contact Center - Tel: 888-266-8489

Athene Annuity and Life Company

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Athene Annuity & Life Assurance Company of New York

Pearl River, NY 10965

You will be purchasing your annuity contract through an independent producer. This producer can recommend annuity contracts that are issued by Athene Annuity and Life Company or Athene Annuity & Life Assurance Company of New York ("Athene") or by other insurance companies not affiliated with Athene. This form provides important information you should know before making a purchase of, or payment to, an annuity contract issued by Athene. This Transaction Disclosure and Acknowledgment Form ("Form") applies to certain IRA rollover transactions.

Important Note: Pursuant to applicable federal guidelines, a fiduciary relationship may arise between you and your producer during the course of this transaction depending upon the specific facts and circumstances related to the recommendation. A fiduciary relationship is not established between you and Athene when Athene issues the policy or contract recommended to you by your independent producer. This Form's intended use is to inform you of potential commissions and fees that may arise under this transaction.

Producer Instructions: A copy of this worksheet and related disclosures shall be kept in your personal files for each client, including those that do not accept your recommendation. This Form must be maintained and producible for at least a period of six (6) years.

COMMISSIONS

The producer earns a commission from the Company for each contract sold. Your initial premium, though used to calculate the amount of commissions due, is not reduced by such commissions paid.

For some contracts, the producer chooses to receive a single commission, payable at issue, which is calculated as a percentage of the premium payment. For other contracts, the producer may choose an initial commission upon the sale calculated as a smaller percentage of the premium, followed by ongoing periodic trail commission payments calculated as a percentage of the contract value.

The chart below identifies the commission rate the Company pays to the producer(s) with respect to your contract, including any ongoing periodic trail commission commission. **The chart must be completed by the producer for your approval. The chart must be specific, and not include a range or general statement.**

_____ % of Premium Payment up front; and/or
_____ % of contract value payable (<i>circle one</i>) monthly / quarterly / annually each year the annuity contract is in force.
(write 0, N/A or leave blank if no ongoing periodic trail commission)

SURRENDER CHARGES

A description of the charges, fees, discounts, penalties or other adjustments that could be applicable to your annuity contract is provided in the certificate of disclosure signed by you at the time of sale. If you choose to withdraw any amount from your annuity contract or terminate your annuity contract, you will generally pay a surrender charge.

ACKNOWLEDGMENT / APPROVAL:

I acknowledge receipt of the disclosure information and I approve the purchase of the annuity contract for funding contributions to the IRA, including compensation and other fees under the contract. I understand and agree that this disclosure Form is not a contract and it does not create any enforceable obligations between you and your producer, Athene, or any other party.

Signature of IRA Owner X	Date (mm/dd/yyyy) / /
Signature of Producer X	Date (mm/dd/yyyy) / /

