



Annuity Product Comparison Worksheet

Do not leave any blanks. Any missing, incomplete or incorrect information will require a new SIGNATURE and DATE by the client prior to issuing the proposed annuity contract.

Please complete separate forms for any additional contracts being replaced.

Owner Name

Product Specs and Features	Replaced Contract	2nd Replaced Contract (If applicable)	Proposed Contract Target Horizon 10
1. Name of Company			Athene Annuity and Life
2. Type of Contract			Fixed Indexed
3. Contract Number			
4. Date of Issue			
5. Initial Premium	\$	\$	\$
6. Bonus	%	%	2% for Premium up to \$50,000 3% for Premium \$50,000 or more
7. List any limitations or exclusions of bonus (bonus recapture charge or bonus vesting schedule)	Current year ____% or <input type="checkbox"/> N/A	Current year ____% or <input type="checkbox"/> N/A	0% Yrs 1-6, 20%, 40%, 60%, 80%, 100% Yrs 11+
8. Current Accumulated Value	\$	\$	
9. Current Surrender Value	\$	\$	
10. Market Value Adjustment	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, list any applicable adjustment to surrender value: + <input type="checkbox"/> - <input type="checkbox"/> \$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, list any applicable adjustment to surrender value: + <input type="checkbox"/> - <input type="checkbox"/> \$ _____	Yes
11. Surrender Charge Schedule for Remaining Years			10%, 10%, 10%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%
12. Free Withdrawal Percentage			0% Year 1; 5% After Year 1
13. Annual Minimum Guaranteed Interest Rate			Declared Rate 0.25%
14. Death Benefit	<input type="checkbox"/> Lump Sum <input type="checkbox"/> Annuitized \$ _____	<input type="checkbox"/> Lump Sum <input type="checkbox"/> Annuitized \$ _____	Lump Sum
15. Interest Crediting Method	<input type="checkbox"/> fixed ____% ____ yrs. <input type="checkbox"/> variable <input type="checkbox"/> indexed (describe strategy) _____ _____ _____	<input type="checkbox"/> fixed ____% ____ yrs. <input type="checkbox"/> variable <input type="checkbox"/> indexed (describe strategy) _____ _____ _____	Fixed Strategy ____% 1-Yr. Pt-to-Pt ____% 1-Yr. Monthly Cap ____% 1-Yr. Monthly Average ____% 1-Yr. Multiple Indx Pt-to-Pt ____% 1-Yr. No Cap Pt-to-Pt ____% 5-Yr. No Cap Pt-to-Pt ____% 100%
16. Terminal Illness Waiver (list the benefit)			100% available in years 2+
17. Confinement Waiver (list the benefit)			100% years 2+ with 60 days confinement
18. Other Waivers			n/a



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19. Riders Attached to the Contract (example: income, death benefit)			Target Pay <input type="checkbox"/> Yes <input type="checkbox"/> No Target Pay Plus <input type="checkbox"/> Yes <input type="checkbox"/> No If you do not make an election above, you will receive the TargetHorizon Income Rider at no charge.
20. Writing Agent Name			

21. The existing policy or contract is being replaced because:

22. Please list other features compared and considered, if any:

23. How will the replacement contract better assist you in meeting your insurance needs and financial objectives?
 Lifetime Income Payout Interest Rates/Index Credit Potential Penalty-free Death Benefit
 Change in Financial Objective Enhanced Benefits Increased Liquidity Multiple Index Options
 Immediate Income Other - Please Explain

24. Have you exchanged any annuities within the preceding 36 months? Yes No
If Yes, please explain

Things to consider before replacing your contract:

- You may or may not be able to overcome any surrender charge incurred due to the replacement of your existing contract.
- Once the existing contract is replaced, you may or may not be able to reinstate that contract.
- The annuity you are applying for will have a withdrawal charge on any withdrawals over the free withdrawal amount provided in the contract during the withdrawal charge period.

I have reviewed and compared the contract provisions of the existing annuity contract to the annuity contract I am applying for and believe this is appropriate for me according to my current insurance needs and financial objectives.

Prospective Owner Signature
Date (mm/dd/yy)

Prospective Joint Owner Signature
Date (mm/dd/yy)

Agent's Signature
Date (mm/dd/yy)

