



Athene Annuity & Life Assurance Company of New York

1. Contract Information

Contract Number, Name of Annuitant, Name of Owner, Social Security No. or Tax I.D. No., Street Address, City, State, Zip, Telephone Number, Name of Joint Owner, Social Security No. or Tax I.D. No.

2. Distribution Election – I wish to withdraw or surrender from my annuity, the amount indicated below.

(This form may not be used for TSA/403(b) contracts. Please call the service center for appropriate form.)

Please Check [X] One

[ ] Maximum amount available without a surrender charge

For the following two options, please select one of the following: [ ] Gross Amount [ ] Net Amount. If no selection is made, a "Gross Amount" withdrawal will be processed.

- [ ] Specified Dollar Amount of \$ \_\_\_\_\_
[ ] Specified Percentage of: \_\_\_\_\_% of the accumulation value

[ ] Full Surrender – the policy, or policy Data Page, must be submitted with this request. If you lost your policy, please check the box below:

[ ] Declaration of Lost Policy: I declare this policy has been lost or destroyed and it has not been assigned, pledged or otherwise disposed of, and, I release the Company from all liability under the original policy and agree to return the policy to the Company if found.

3. Income Tax Withholding - Please Check [X] 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 Income Tax – If you reside in one of the following states - CA, DC, DE, GA, IA, KS, MA, ME, MI\*, NE, NC, OK, OR, VT, VA - and you elect to have federal income tax withheld, we will automatically withhold for state 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. Check here, if you live in one of these states, and you DO NOT want to have State withholding.

[ ] Do not withhold State Income tax

\*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 this 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 of New York 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 of New York is unable to render tax advice, and therefore, we suggest that you consult your tax counsel or tax advisor regarding your financial situation.

**4. Disclosure**

Please Read Carefully

- 1) I understand that by requesting a surrender or partial withdrawal of my annuity contract I may incur surrender charges.
- 2) I understand that requesting a surrender or partial withdrawal of my annuity contract may result in tax consequences.
- 3) I have no plans to replace this annuity contract with another policy or annuity contract or,
- 4) I do plan to replace this annuity contract and have made my agent aware so that appropriate replacement forms and other required documentation can be completed.

The National Association of Insurance Commissions (NAIC) definition of a replacement includes any transaction in which a new policy or contract is to be purchased, and it is known or should be known to the proposing agent that by reason of the transaction, an existing policy or contract has been or is to be surrendered.

**5. Certification of Taxpayer Identification Number**

Under Penalty of Perjury, I certify that:

1. The number shown on this form is my correct Taxpayer Identification Number.
2. I am not subject to backup withholding as a result of failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding.
3. I am a U. S Citizen, or other U.S. Person

**Certification Instructions:** You must cross out item (2) above, if you have been notified by the IRS that you are subject to backup withholding because of underreporting interest or dividends on your tax return. However, if after being notified by the IRS you were subject to backup withholding you received another notification from the IRS that you are no longer subject to backup withholding, do not cross out item (2).

\*If you are not a U.S. person, you must complete IRS Form W-8 Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding AND IRS Form W7 Application for IRS Taxpayer Identification Number. You can locate these forms at [www.irs.gov](http://www.irs.gov).

**5. Required Signature(s)**

X \_\_\_\_\_  
Signature of Owner

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Signature of Joint Owner (if applicable)

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Signature of Spouse (if community property state)

\_\_\_\_\_  
Date