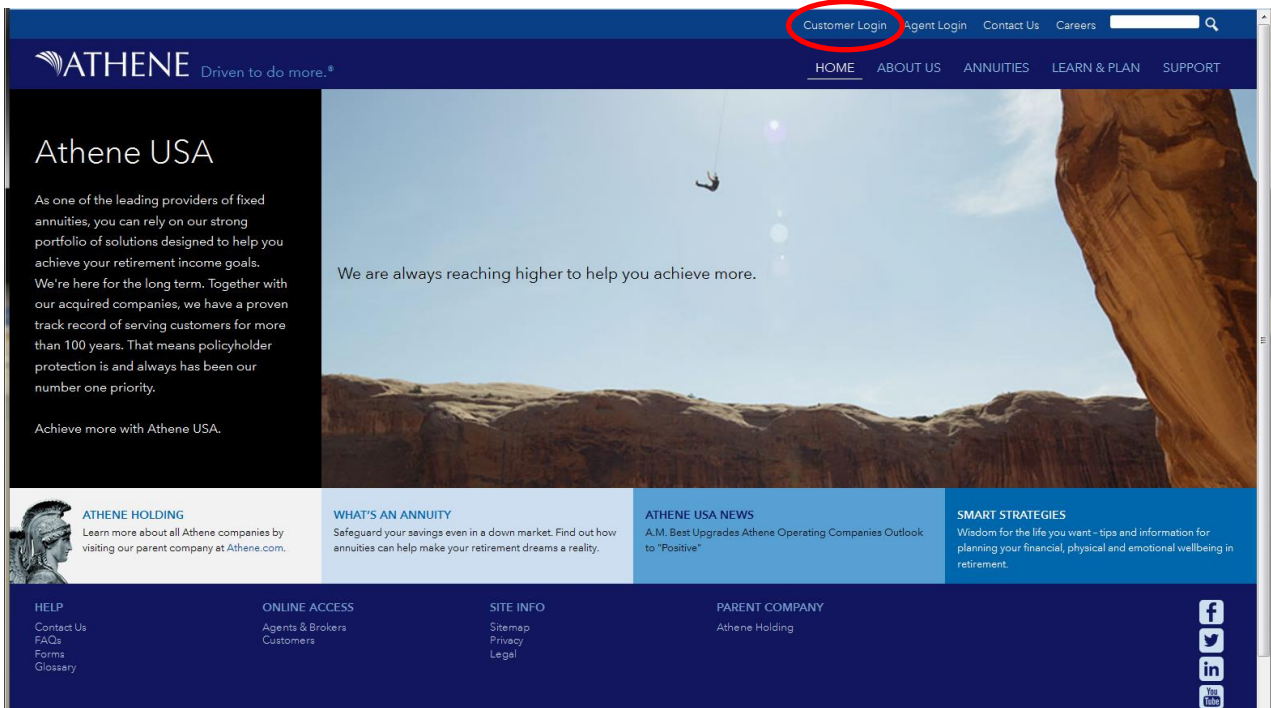
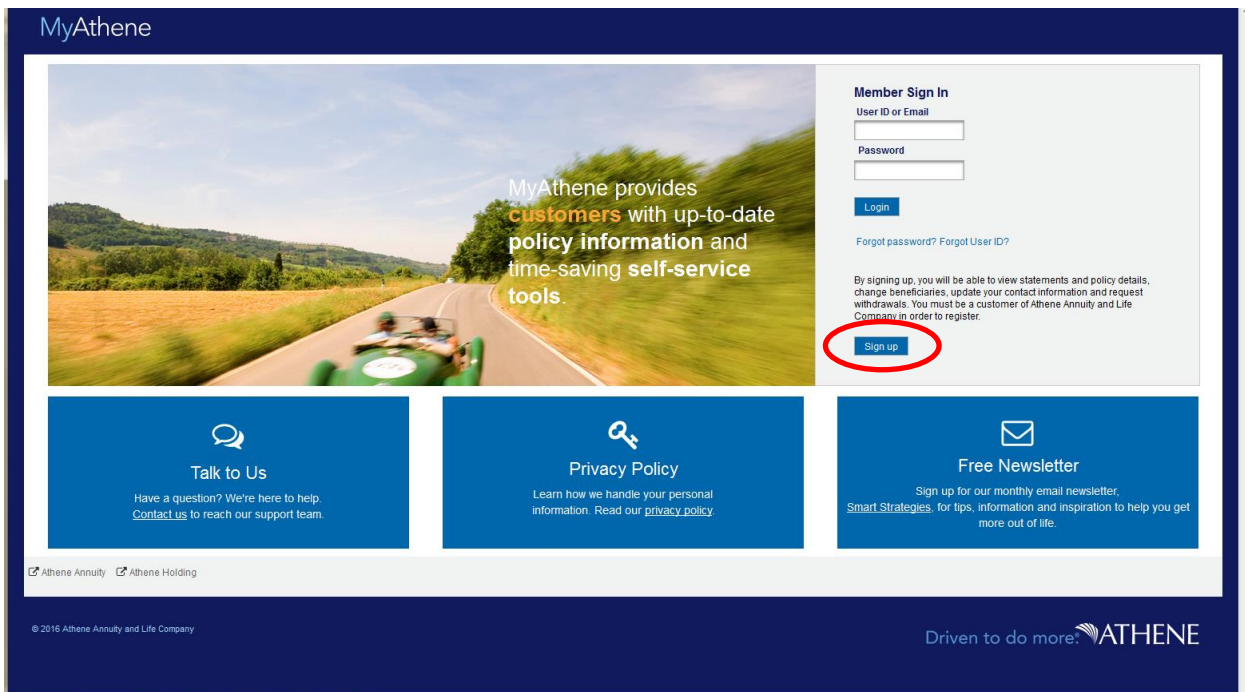


ATHENE ANNUITY – HOW TO ACCESS YOUR ACCOUNT ONLINE (Create an account)

1. Go to CUSTOMER LOGIN on the top right hand side of the page.



2. Next you will select SIGN UP on the right hand side of the webpage.



3. You will then be prompted to enter your SSN. Once this is done, click Next.

The screenshot shows the MyAthene registration interface. At the top left is the 'MyAthene' logo, and at the top right is a 'Log In' link. The main content area is a white box with a grey header that reads 'Registration: Step 1 of 2'. Inside this box, there are two input fields for 'SSN/Tax ID', each with a placeholder '9 digits without dashes'. Below these is a checkbox labeled 'Check here if your contract is owned by a non-person entity'. A blue 'Next >' button is positioned at the bottom left of the form. Below the form, there are links for 'Athene Annuity' and 'Athene Holding'. At the bottom of the page, there is a copyright notice '© 2016 Athene Annuity and Life Company' on the left and the slogan 'Driven to do more. ATHENE' on the right.

4. From there, you should be prepared to enter the following information in order to generate your registration email.

- email address
- policy number
- date of birth

5. You will receive an email titled "Your Registration is Complete." After you receive this email you will need to scroll to bottom of email and click on the link "click here to activate account." You will be guided back to the login page at www.atheneannuity.com/myathene and will be able to login. *Please note: If you do not click the activation link in the email you receive, your account will not be fully activated and you will not be able to login.*