



Accordia Life and Annuity Company
as administrator for Athene Annuity and Life Company

NOTICE OF TRANSFER

[Date]

**IMPORTANT: THIS NOTICE AFFECTS YOUR CONTRACT RIGHTS.
PLEASE READ IT CAREFULLY.**

TRANSFER OF INSURANCE COVERAGE

Dear Policyholder:

Accordia Life and Annuity Company ("Accordia") has agreed to replace Athene Annuity and Life Company ("Athene") (formerly known as Aviva Life and Annuity Company) as your insurer under your life insurance policy. The proposed effective date of this transfer is [Proposed Transfer Date].

Accordia's principal place of business is 215 10th Street, Suite 1100, Des Moines, Iowa 50309, 877-661-8121. Athene's principal place of business is 7700 Mills Civic Parkway, West Des Moines, Iowa 50266, (800) 800-9882. The following financial information concerning both companies is included:

- Exhibit I:** Ratings for the last 5 years from nationally recognized insurance rating services;
- Exhibit II:** Balance sheets for the previous 3 years and from the most recent quarterly statement; and
- Exhibit III:** A copy of Management's Discussion and Analysis that was filed as a supplement to the previous year's annual financial statement.

You may obtain additional information concerning Accordia from reference materials in your local library or by contacting your Insurance Commissioner at [Address and phone number].

Accordia is licensed to write life insurance in your state.

EXPLANATION OF THE REASON FOR THE TRANSFER

Athene was formerly a member of the Aviva plc ("Aviva") family of companies. Aviva continually evaluates its business to ensure that it is providing customers with the

highest quality programs, products and services at the best price. After a thorough analysis, Aviva made the strategic decision to sell its U.S. annuity and life insurance business, including the company that issued your insurance coverage, to Athene Holding Ltd. Athene Holding Ltd. simultaneously sold the company's life insurance business to Accordia and changed the name of the company to Athene Annuity and Life Company.

Accordia is a Global Atlantic Life & Annuity company. Global Atlantic is a leading reinsurance provider and an established participant in the life reinsurance field. Accordia is committed to developing its individual life insurance business, and to providing its customers with products and services of the highest quality and value. Accordia currently reinsures Athene's life insurance business, and Athene and Accordia desire that Accordia become the direct insurer of such business, subject to the right of each policyholder to reject the transfer of the policyholder's coverage to Accordia.

ACCEPTING THE TRANSFER

If we do not receive a written rejection from you within 120 days, you will be deemed to have consented to the transfer.

You also may choose to consent to the transfer by checking the appropriate box on the enclosed pre-addressed, postage-paid card and by signing and returning it to us, or by writing to us at: Accordia Life and Annuity Company, P.O. Box 85864, Westland, MI 48185 or by facsimile at 1-855-283-8658.

If you accept the transfer, Accordia will be your insurer and you will receive in the mail an Assumption Certificate evidencing the transfer of your coverage to Accordia. If you accept the transfer, Accordia will have direct responsibility to you and your beneficiaries for the payment of all claims, benefits and all other policy obligations. Athene no longer will have any obligations to you or your beneficiaries. This will be reflected in communications to you regarding your coverage, including communications relating to premium payments and claims submissions, which will identify Accordia as your insurer.

REJECTING THE TRANSFER

You may choose to reject the transfer of your insurance coverage to Accordia. If you **do not** want your coverage transferred, you **must** notify us in writing within 120 days of the date of this Notice by checking the appropriate box on the enclosed pre-addressed, postage-paid card and signing and returning it to us, or by writing to us at: Accordia Life and Annuity Company, P.O. Box 85864, Westland, MI 48185 or by facsimile at 1-855-283-8658.

If you reject the transfer, the obligations and liabilities under your coverage will remain with Athene. However, Athene will use the services of Accordia to administer your coverage.

If you have any questions about this notice, you may contact Athene or Accordia.

Sincerely,

Athene Annuity and Life Company

7700 Mills Civic Parkway
West Des Moines, Iowa 50266

Accordia Life and Annuity Company

215 10th Street, Suite 1100
Des Moines, Iowa 50309

RESPONSE CARD

_____ I accept the transfer of my insurance coverage from Athene Annuity and Life Company to Accordia Life and Annuity Company.

_____ I reject the transfer of my insurance coverage from Athene Annuity and Life Company to Accordia Life and Annuity Company and wish to retain my coverage with Athene Annuity and Life Company.

(Signature)

(Date)

Print Name: _____

Street Address: _____

City, State, Zip: _____