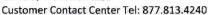
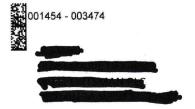
Athene Annuity and Life Company P.O. Box 18015

Norfolk, VA 23501-1829







July 10, 2023

Certificate Number:

Certificate Number:

RE: Athene Group Annuity Contract Number(s): 5028

Dear Manual Company,

We are pleased to welcome you to Athene! We wanted to take this opportunity to provide you with some important information. You were recently notified by AT&T that the responsibility for your retirement benefits accrued under the AT&T Pension Benefit Plan ("Pension Plan") has been transferred to Athene Annuity and Life Company ("Athene"). This means all administration of your annuity benefit(s) and related inquiries about your benefit(s) also transition to Athene.

Please review this welcome letter in its entirety, including the enclosed Frequently Asked Questions (FAQs) and the Data Verification Form. Please retain this communication for helpful reference and contact information.

Beginning with your August benefit payment, Athene will pay your annuity benefits directly to you. There is no action required for you to receive your monthly benefit. Your monthly annuity amount will continue unchanged. Athene will use your current tax withholding elections and payment method, which is either by check or direct deposit. Checks are mailed 4 business days prior to your payment date. Direct deposits are available on your payment date unless your payment date falls on a holiday or weekend. In this case, your monthly direct deposit payment will be available the preceding business day in the same calendar year. No separate advice statement will be sent. You can always view your payment details and change your current tax withholding or payment method through the Athene website or by calling Athene's customer service center.

If you stop depositing paper checks or your automatic deposits fail, we will make multiple attempts to contact you. If we are unable to contact you, you must contact us and complete a proof of life affidavit provided by Athene. Otherwise, no further annuity payments will be due and payable unless and until we receive a proof of life affidavit.

Each January, you will receive a 1099-R tax reporting form (1099-R) from Athene reflecting payments made to you for the previous tax year. For the 2023 tax year, you will receive multiple 1099-R forms, including one from Fidelity Investments, the recordkeeper of the Pension Plan and another from Athene. You will also have the option to view and download your 1099-R from The Northern Trust via a single-sign-on link inside the Athene portal. For more information, please review the Portal Registration and Use section of the FAQ. All 1099-R forms will need to be filed with your 2023 income tax return. Please consult your personal tax advisor regarding your specific tax situation.

Enclosed is a Data Verification Form containing information provided to us by AT&T. Please review the information for accuracy and supply us with any corrections or missing information. If you have changes, please refer to the following Athene contact information to request an update to your information. No action is necessary if all the information is correct.

Home Office: 7700 Mills Civic Parkway, West Des Moines, IA 50266-3862 lifeatworkportal.com/Athene 21200 (05/17)

(USM) 806042304



How to Contact Athene:

- Go online at www.lifeatworkportal.com/Athene (see the last section of the enclosed FAQs for registration instructions) to view benefits and update your information. Registration on the website is NOT required to receive your benefit.
- Call Athene at 877.813.4240 to speak with an Athene customer service representative Monday through Friday
 9:00 a.m. to 5:00 p.m. ET.

Following state regulatory approval, you will receive an annuity certificate(s) from Athene, which will show our name and address and will clearly outline our irrevocable obligation to provide your retirement benefits.

In the meantime, if you would like to learn more about Athene or your annuity payments, please review the enclosed Frequently Asked Questions.

Additionally, state insurance law requires you to be informed that Athene has contracted Conduent to assist us with the administration of your annuity benefit. We have also contracted with The Northern Trust to handle payment administration on behalf of Athene.

We are proud to provide your annuity benefit and are committed to providing you with prompt and accurate service. All questions or updates related to your benefit mentioned in this letter should be directed to Athene using the contact information above.

Sincerely,

Customer Service Enclosure(s)

