

Making it easier to do business with Athene.



Your complete satisfaction is our goal – before, during and after the sale.

At Athene, we're committed to providing an exceptional service experience. With that in mind, we've made several enhancements with more on the way! Our hope is that these enhancements will help make it easier to do business with us both now and in the future.

Take a look at what we've been up to...



Before the sale

Virtual Sales Tool Kit – Driving Sales in a Changing World

We created resources to help producers complete and submit business electronically:

- Athene guidelines for telephone & video solicitation ([52269](#))
- Athene guide to make it easier for doing business during COVID-19 ([52270](#))
- Overview of Athene e-app functionality ([52271](#))

We also held a series of webcasts on the virtual sales process and "rules of the road." Recordings can be found on Athene Connect in our [On-Demand Library](#).



During the sale

FireLight

We added new capabilities to our FireLight electronic application (e-app) submission process.

- Producers and clients can sign new business paperwork via eSignature in all states but NY.
- We accept initial premium payments via ACH for orders submitted electronically through the Firelight platform.
- In the future, we plan to integrate "can-sell" technology into Firelight on Athene Connect to help reduce common not in good order (NIGO) issues. This technology will also be available to our IMO back offices who wish to build similar capabilities within their own version of Firelight.

Our newly created FireLight Guide ([52272](#)) will walk producers step-by-step through the e-app process.

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This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (excluding NY) and D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities in New York.



During the sale

Suitability

In an effort to further streamline our suitability process and help producers and back offices submit applications “in good order,” we made several updates to the following suitability review forms and guides:

- Rate Comparison Worksheet for Athene FIAs ([22216](#)) - **New!**
- Customer Identification and Suitability Confirmation Worksheet ([17341](#) – most states)*
 - » A step-by-step guide to completing Athene’s Suitability Worksheet ([20543](#))
- Product Comparison Worksheets (varies by product and state)*
 - » A step-by-step guide to completing Athene’s Product Comparison Worksheet ([22420](#) – most states)
- Suitability Guidelines for Producers ([52264](#), [52265NY](#))
- Athene’s Position on Annuity Suitability ([52266](#), [52267NY](#))

To learn more about these improvements, visit Athene Connect to view a [recorded webcast](#).

*To help guide you, we created color-coded versions of these forms.



Automated NIGO email notifications

- In the future, we plan to automate our NIGO email process. You can expect the following enhancements:
 - » “Best in Class” standardized and reformatted templates
 - » Improved message quality, consistency and clarity
 - » Shorter cycle times for sending NIGO notifications
 - » Emails will be based on the NIGO contact preference established by the Financial Institution’s (FI) back office



Proactive Push Notifications

- In the future, we will have the ability to send push notifications as applications reach key milestones in the new business process. Notifications will be sent to producers and/or the IMO back office based on the NIGO communication preference set by the IMO back office for these key milestones:
 - » All known outstanding requirements have been processed
 - » Suitability review is completed
 - » Transfer paperwork has been sent (if applicable)
 - » Contract has been issued

In addition, we will also offer the option to provide a daily summary of the contracts reaching these milestones in lieu of and/or in conjunction with the individual contract notifications.



During the sale

Additional enhancements

- We can now take many new business good order requirements over our recorded phone line. Please refer to the color-coded forms for details.
- We created a guide to document our service level goals when suitability is conducted by Athene. [\(22296\)](#)
- We launched the Athene Summit Club – an exclusive program for select producers and back offices.



After the sale

Post issue transactions

Your clients can now request the following transactions by calling our Customer Contact Center:

- Partial withdrawals and surrenders up to \$75K*
- Systematic withdrawals
- Required Minimum Distributions (RMDs)
- Address and servicing producer changes

*Applies to most situations. Please reach out to our Customer Contact Center for questions.

We also recently provided a guide with detailed instructions on completing servicing producer changes and book of business transfers.

In the future, you will be able to assist your clients in utilizing eSignature capabilities for a variety of post issue transactions (in all states but NY) by logging into Athene Connect.

eDelivery of client contracts & correspondence

In the future, your clients will have the option to elect eDelivery for their contract and correspondence.



We appreciate your feedback.

At Athene, we're always looking for new ways to reduce cycle times and NIGO issues. If you have any questions or have feedback to pass along, please reach out to the Customer Contact Center at **888-ANNUITY (266-8489), option 2, then 1.**

We're here to help!

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