

## An improved suitability experience is here

Athene is committed to providing a strong suitability program for our sales partners. With that in mind, we're updating our suitability forms and Product Comparison Worksheets (PCWs) **effective July 8, 2022**.

These improvements are designed to provide more clear and consistent language throughout our forms, which should help eliminate confusion and reduce NIGO (not in good order) status updates. Fewer NIGOs not only reduces the time required to process your applications, but also reduces the need for client corrections.

Here are just a few of the improvements you and your clients will experience:

- We've updated the financial section with NO math!
- We've removed several free form questions and "other" options that require manual review by Athene and may slow down the process.
- FireLight® users will have access to enhanced automation, including warnings and help text, that should result in cleaner form completion.

## Important processing dates

All applications will be processed as follows:

- Applications signed **on or before July 8, 2022**, AND received **on or before July 22, 2022** will require the current suitability forms and PCW.
- Applications signed **on or after July 9, 2022**, OR received **on or after July 23, 2022** will require the new suitability forms and PCW.

### Electronic applications

- **For FireLight applications using the current forms:**  
All signing ceremonies must be completed **by July 8, 2022**. If not completed by that time, the new suitability and PCW forms will be required.
- **For AnnuityNet or Affirm applications (where no sign date was provided):**  
The application submit date is the date the electronic order is submitted to your back office for final review.

Applications with outdated or missing suitability forms or PCWs will be considered "not in good order." **Be sure to use up-to-date materials when offering Athene annuities.**

## Training opportunities

Watch your inbox for invitations to live webcasts that will further discuss the benefits of these upcoming changes and how they will simplify your business.

| Most States                     | Florida                        | New York                       |
|---------------------------------|--------------------------------|--------------------------------|
| July 12, 2022, at 11:00 a.m. CT | July 12, 2022, at 1:00 p.m. CT | July 14, 2022, at 1:00 p.m. CT |

**Thank you for your business.** At Athene, we're driven to outperform so your clients can retire confidently. For product and sales support, please contact the best Sales Desk in the business at 888-ANNUITY (266-8489).



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