

## COD and PCW update

We've updated the Certificate of Disclosure (COD) and Product Comparison Worksheet (PCW)\* for the following Athene product(s):

Product	COD	PCW
Athene Agility <sup>SM</sup> 7	All States	FL
Athene Ascent <sup>SM</sup> Pro 7	All States	FL
Athene Protector <sup>SM</sup> 7	All States	FL
Athene Protector <sup>SM</sup> 5	CA	NA

These changes are effective for contracts signed on or after **September 10, 2022**. The revised CODs and PCWs (Ver. 09/22) are available now on [Athene Connect](#) and should be used immediately. Applications with outdated or missing forms received after market close (**3 p.m. CT**) on **November 30, 2022** will be considered "not in good order." **Be sure to use up-to-date materials when offering Athene annuities.**

\* Your organization may not use Athene suitability forms. Please check with your back office for guidelines.

### Athene Connect Corner

Athene's producer portal, [Athene Connect](#), is your one-stop shop for information and resources to grow and manage your Athene business.

#### Available now -

##### Enhanced user experience when running an illustration

When running an illustration, users no longer need to select an Agent ID. All products are now available for illustration upon login. Uplines, however, should continue to use the Downline Search tool under "My Business" to confirm product availability for downline firms and producers.

#### Coming September 26 -

##### Completed product specific training (PST)

Download completed PSTs from the Producer Training page for future reference.

##### Pending business alerts

You'll begin receiving a daily email listing all pending contracts that had changes over the previous business day. If you would like contract alerts to go to a different email address, you can edit your preferences on Athene Connect.

#### Coming soon -

##### Pending business redesign and enhancements

Not an Athene Connect user? [Sign up today!](#)

For additional information, download our [Athene Connect Guide \(23034\)](#) which includes helpful step-by-step [video tutorials](#).

## Stay up to date with our revised producer guide

Because the annuity business is highly regulated, it's important to understanding your regulatory and legal obligations when soliciting annuities. Our [Doing Business with Athene Producer Guide](#) was created to help you understand Athene's guidelines and procedures related to sales practices, market conduct and compliance issues.

We've recently updated this guide to include new information on Maintaining a Customer File, Trusted Contact, Market Conduct Exams and the LIMRA CAP Survey. We've also revised existing information on Standard of Care (suitability and best interest) and Telephone and Video Solicitation.

[Take a look](#)

### Stay alert with Athene's financial crime programs

Our goal is to provide valuable information on an ongoing basis that can help you in your efforts to prevent, detect and combat financial crime. Check out these valuable tips and resources that can help you understand your obligations.

#### Anti-Fraud

The federal government, as well as many states, have enacted laws that encourage and protect whistleblowers. In response, Athene has established a whistleblower hotline (Athene SafeCall) that allows for confidential and/or anonymous reporting. [Learn more](#) about the different ways you can report concerns.

#### Anti-Money Laundering

We've recently partnered with LIMRA to provide AML training to financial professionals contracted to sell Athene products. [Check out](#) valuable information you'll need to know prior to accessing LIMRA training.

**We're here to help!** If you suspect a financial crime, please contact Athene for assistance:

- Call 888-266-8489 or
- Send the [Request for Compliance Review Form](#) to Athene at [AMLFraudReferral@Athene.com](mailto:AMLFraudReferral@Athene.com)

**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)**.



## The Bottom Line

A monthly digest of important business updates.

Athene Agility GEN (09/15) NB, Income and Death Benefit Rider IR (06/18) and Enhanced Income Benefit Endorsement EIBR (06/18) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificates of Disclosure for details. Products not available in all states.

Athene Ascent Pro GEN (09/15) NB, GEN10 (04/14) and Athene Ascent Income Rider IR1 (09/15), IR2 (09/15) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Products not available in all states.

Athene Protector GEN (09/15) NB and Return of Premium Rider ICC17 ROP (08/17) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificates of Disclosure for details. Products not available in all states.

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