

California COD update for Athene ProtectorSM

We've updated the California Certificates of Disclosure (CODs) for the following Athene Protector products:

- Athene Protector 5
- Athene Protector 7

The revised CODs (Ver. 01/23) 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 Applications with outdated or missing forms received after market close (3 p.m. CT) on **March 18, 2023**, will be considered "not in good order." **Be sure to use up-to-date materials when offering Athene annuities.**

Sort and save favorites when ordering Athene forms and materials

Based on your feedback, we've added a new "Favorites" feature when ordering [forms and materials](#) through Athene Connect. You can save the materials you use the most by selecting the star next to individual items. Once saved, all your favorites will be readily available from the home page. We've also added a new sorting feature that allows you to sort items by title.

New IRS forms for certain periodic or non-periodic withdrawals

New IRS forms are now required if a periodic or non-periodic withdrawal is requested with a federal income withholding election other than "no federal tax withholding" or "default withholding." Depending on the withholding election made on the withdrawal, Athene may require form W-4R or W-4P to be submitted with the request. [Learn more](#) about what's changed and how you may be affected.

EFT now available for one-time withdrawals

Clients can now select the electronic funds transfer (EFT) payment method for certain one-time withdrawal requests by completing the [Withdrawal Request Form \(13980\)](#).

Please note: EFT is not available for all contracts and will only be processed for those accounts able to be verified using GIACT. If we can't verify the account, we will require additional verification from the owner and the one-time withdrawal will be sent via paper check to the address of record.

FireLight[®] Forms to be discontinued April 21

FireLight Forms will be discontinued on **April 21** due to the recent installment of FireLight Wizard, a new enhanced platform that provides a more intuitive and user-friendly experience.

[Discover more](#) about how FireLight Wizard makes sending e-Apps easier and what you need to do before FireLight Forms is retired.

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. Check out these recent and coming enhancements.

Coming March 27 -

Improved access to missing new business forms

Save valuable time by accessing missing forms via direct links from your pending business outstanding requirements page.

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

Secure Act 2.0 Update

We previously alerted you to new legislation affecting retirement and retirement planning included as part of the fiscal year 2022 spending agreement passed by Congress and signed into law on December 29, 2022.

The new law has immediate implications and will require financial professionals to update their planning strategies, advice and training. Key provisions affecting annuities include changes to the rules governing the qualifying age and tax considerations for Required Minimum Distributions, or RMDs.

[View full update](#)

California update regarding license numbers on emails

California has issued a [notice](#) that resident and non-resident insurance producers are now required to include their license number on all emails involving activity where an insurance license is required, regardless of where the email originates.

[Learn more](#) about your responsibility as a California licensed financial professional.

Stay alert with Athene's Financial Crime Programs

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

Anti-Fraud: Account Takeover Fraud is a type of identity theft where a third-party gains access to unique details of a victim. Fraudsters do this to obtain products and services using the victim's existing accounts, including annuities. [Take a look](#) at a real-life example and the red flags you should consider.

Anti-Money Laundering (AML): We've put together guidelines for your use when writing annuity business on foreign individuals. [Check out](#) some key points to consider before submitting Athene business.

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

- Call [888-266-8489](tel:888-266-8489) or
- Send the [Request for Compliance Review Form \(16751\)](#) to Athene at AMLFraudReferral@Athene.com

Thank you for your business. At Athene, we create opportunities to do more with competitive annuity solutions for accumulation, income, protection and legacy. For insights and proven strategies that can help you outperform, contact the best Sales Desk in the business at [888-ANNUITY \(266-8489\)](tel:888-ANNUITY).