

## **Q: What is e-Delivery?**

**A:** e-Delivery is the electronic delivery of Athene customer correspondence via a secure portal called FireLight®. Communications include but are not limited to:

- Contract Packet (When elected during the application process)
- Annual Statements
- Renewal Letters
- Strategy Transfer Options
- Informational mailings
- Account Change Confirmations

Please note: FireLight® service notification emails are sent from Athene Servicing (no-reply@firelighteapp.com). Clients may have to flag this email as a known sender to prevent them from appearing in other folders within their email inbox.

## **Q: Who is eligible for e-Delivery?**

**A:** Most clients who are listed as the owner on a new application are eligible if the client opt-in elections are satisfied. Here are the exceptions:

- New York applications are not eligible for e-Delivery.
- SPIA contract packets are not eligible for e-Delivery but electronic communication for service and general communications are.
- Contracts purchased from distributors who exclude electronic servicing are not eligible for e-Delivery.

## **Q: How can my client elect e-Delivery?**

**A:** Clients can elect e-Delivery during the application process and will need to provide their email address on the application. By enrolling at this time, they are agreeing to receive their annuity contract packet and service-related communications electronically.

Following the application process, clients can elect e-Delivery for annuity service statements and communications by ....

- Updating their communication preferences on [MyAthene](#)
- Completing and submitting the Electronic Signature Consent and Disclosure Form.
- Calling the Customer Contact Center for preference change assistance.

## **Q: How does my client opt out of e-Delivery once enrolled?**

**A:** For service statements and communications, your client will need to opt out of e-Delivery using the same three options outlined above.

**Q: How would I access e-Delivery information for my client?**

**A:** e-Delivery contract packets can be accessed via FireLight® through the Athene Connect portal at <https://www.athene.com/producer>.

**Q: What does it mean for me if my client enrolls during the application process?**

**A:** Annuity contracts can be delivered to you or your client electronically in two ways:

**Delivery only** - The contract packet will be delivered to the preferred email based on recipient and can be accessed through FireLight®.

- **Producer Directed Delivery** - To ensure accuracy, the contract is delivered directly to the Producer for review and approval. You can approve the contract, by going to the FireLight® dashboard and selecting 'Approve.' This action will route the contract to the client through a secure link, completing the e-Delivery process. No further action or signature is required.
- **Client Directed Delivery** - The contract is delivered directly to the client with no further action or signature required.

**Fill and Sign** - The customer is required to sign the contract electronically via Firelight®. Fill and Sign requirements are used for proof of delivery and vary by state. States that require the Contract Delivery Receipt to be returned are CA, LA, NV, PA, SD, and WV.

- **Producer Directed Fill and Sign** - To ensure accuracy, the contract is delivered directly to the Producer for review and approval. At the same time, the contract is released to the client to satisfy signature requirements for proof of delivery. You can approve the contract, by going to the FireLight® dashboard and selecting 'Approve.' This action will route the contract to the client through a secure link, completing the e-Delivery process.
- **Client Directed Fill and Sign** - The contract is delivered directly to the client to satisfy signature requirements for proof of delivery.

Clients must access their annuity contract within 60 days of e-Delivery. If the contract is not accessed within that timeframe, a reminder notification will be sent to the client 4 days before the e-Delivery of the contract expires. If e-Delivery was selected during the application process, clients will still receive future annuity service-related communications.

**Q: How do I access FireLight®?**

**A:** You can access FireLight® from the Sales & Service Tools tab on [Athene Connect](#). From the dashboard, you can view all in-flight e-Delivery cases, including cases where action is required.

**Q: How do I cancel e-Delivery?**

**A:** For contract packets, you may cancel e-Delivery within 60 days of issue if your client has not already completed the e-Delivery process. From the FireLight® dashboard, select the pending tasks you wish to cancel. Then, select 'Cancel e-Delivery.' Please note: This does not cancel the contract itself. Upon cancellation, a physical contract will be mailed directly to the client. Cancelling e-Delivery of the contract packet does not opt your client out of future service communications. Only the contract owner can make permanent changes to electronic communication preferences.

**Q: Can my client choose to receive the same document electronically and by mail?**

**A:** Correspondence that is sent via e-Delivery will not also be mailed to the client. Your client, however, may access the contract online via [MyAthene](#) and print a physical copy if desired. You can also access client documents yourself via [Athene Connect](#).

**Q: If my client chooses to have their contract e-delivered, do they have to fill out a Policy Delivery Receipt (PDR) and submit it back to Athene?**

**A: Yes,** states that require the Policy Delivery Receipt (PDR) to be returned are CA, LA, NV, PA, SD, and WV. During the e-Delivery process there is a signing ceremony that captures the client signature. A PDR will then be automatically generated and returned to Athene.

**Q: If my client receives a service document (e.g., Strategy Transfer Option) that requires action, can that be completed through e-Delivery?**

**A:** Service or action communications can be completed by printing and sending the required information using the instructions provided. In some cases, self-service options may be available on [MyAthene](#).

**Q: How do I retrieve a copy of e-delivered contracts?**

**A:** You can always view your clients' contracts on [Athene Connect](#) after they have been issued. Contracts accessed through FireLight® will be available for up to 60 days until the review process is completed. After the review process is complete, contracts will only be available for 10 days.

**Q: My client elected e-Delivery during the application process. Why are they receiving tax statements by mail?**

**A:** Electing electronic tax statements is a separate option that needs to be made on [MyAthene](#) via the service center.