

Q: What is e-Delivery?

A: e-Delivery is the electronic delivery of Athene customer correspondence via a secure portal called FireLight. Any correspondence that is electronically delivered will replace the physical copies that are mailed to clients. **Only annuity contracts are currently available for electronic delivery, with additional customer correspondence options to follow in the future.**

Q: How can my client elect e-Delivery?

A: Clients elect e-Delivery and provide their email address on the application. By completing these two actions the client is enrolled in e-Delivery.

Q: Who is eligible for e-Delivery?

A: Most clients who are listed as the owner on a new application are eligible for e-Delivery, if client opt-in elections are satisfied. SPIA and New York applications are not eligible for e-Delivery at this time.

Q: What does it mean for me if my client enrolls in e-Delivery?

A: Both you and your clients will receive notification when a new contract has been electronically delivered. Annuity contracts will be delivered to you or your client based on your current delivery preference.

- **Producer-directed delivery:** If annuity contracts are typically mailed to you or your back office for delivery to your clients, they will be electronically delivered to you for review and approval before they are electronically delivered to the owner. You will receive an email notification when your client's contract is ready for review. When electronically delivered to you before your clients, you are expected to promptly review the contracts and approve them for release to your clients. When reviewing contracts, you should confirm contract details are accurate. To approve the contract, access the FireLight dashboard and select 'Approve.' This will route the contract to the client who will access the contract through a secure link to complete the e-Delivery process. You will receive weekly email listings of pending e-Delivery cases where action is still required on your clients' behalf.
- **Client-directed delivery (Owner):** If annuity contracts are typically mailed directly to your clients, they will be electronically delivered to the client. Your client must access the contract through a secure link to complete the e-Delivery process. You will not be required to review or approve the contract but will have access to the contract on FireLight. A reminder notification will be sent to the client 4 days before e-Delivery of the contract expires.

Clients must access their annuity contract within 60 days from delivery; if the contract is not accessed within that timeframe, e-Delivery will be cancelled, and a physical copy of the contract will be mailed instead. In most instances, no additional action is required to complete e-Delivery once a client has accessed the contract. Some states require the Contract Delivery Receipt and any Amendments to be signed upon delivery, and clients in those states will be required to sign those documents electronically to complete the e-Delivery process.

Q: How do I access Athene’s e-Delivery portal–FireLight?

A: You access FireLight from the Sales & Service Tools tab on [Athene Connect](#). FireLight will provide you with a dashboard view of all in-flight e-Delivery cases, including cases where action is required on your part and where no action is required.

Q: How do I cancel e-Delivery?

A: You may cancel e-Delivery of your client’s contract within 60 days of issue if the client has not already completed the e-Delivery process. On the FireLight dashboard, select the pending tasks you wish to cancel. Upon selection, you can choose to ‘Cancel e-Delivery.’ A physical copy will be mailed directly to the client upon e-Delivery cancellation; this does not cancel the contract itself.

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

A: No, correspondence that is sent via e-Delivery will not also be mailed to the client. Your client may access the contract electronically on [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: No, during the e-Delivery process there is a signing ceremony that captures the client signature and a PDR will be returned to Athene. This will apply for states that require Athene to collect a Policy Delivery Receipt (PDR). The states that require the Policy Delivery Receipt to be returned are CA, LA, NV, PA, SD, and WV.

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

A: You can always view your e-delivered contracts on [Athene Connect](#) after they have been issued. Contracts accessed through Firelight will be available for up to 60 days until completed. Contracts will be available for 10 days after the client has completed the review process.