

Athene Service Level Goals: New Business, Suitability, Transfers and NIGO Communication

Suitability is performed by Athene

New applications with cash (IGO)	
Summary of key step taking place	Service Level Goal*
New Business enters the application into the administrative system. A contract number is assigned and viewable on Athene Connect .	Within 5 business days of receipt of the paperwork and funds.
Suitability team completes their review. The decision is posted on Athene Connect . Note: Suitability review may require additional time if a client call is required and/or a heightened level of review is needed due to the complexity of the case.	Within 10 business days of receipt of the paperwork and funds.
If approved the contract is issued and mailed via Fedex 2 day. A copy of the contract is available on Athene Connect along with the tracking number. If declined, a notification is sent to your back office/producer.	Within 11 business days of receipt of the paperwork and funds.

Driven to do more.  **ATHENE**

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This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (including MA) and D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities only in New York.

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New applications without cash (IGO)		
Summary of key step taking place	Paper Application	Electronic Application
New Business enters the application into the administrative system. A contract number is assigned and viewable on Athene Connect .	Within 7 business days of receipt of the paperwork.	Bypass this step. <ul style="list-style-type: none"> • Does not apply to internal transfers. • May not apply if forms are received with incomplete information.
Suitability team completes their review. The decision is posted on Athene Connect . Note: Suitability review may require additional time if a client call is required and/or a heightened level of review is needed due to the complexity of the case.	Within 7-14 business days of receipt of the paperwork.	Within 7 business days of receipt of the paperwork.
If suitability is approved and Athene is initiating the transfer/exchange, the transfer/exchange paperwork is sent to the ceding carrier. Please check Athene Connect for the details related to the timing for the transfer paperwork being sent. If suitability is not approved, a notification is sent to your back office/producer.	Within 14 business days of receipt of the paperwork.	Within 7 business days of receipt of the paperwork.
Transfer team makes follow-up calls to ceding carrier. Please check the follow-up call status updates on Athene Connect . If we learn of additional requirements from the ceding carrier during our follow-up attempts, the requirements will be posted to Athene Connect . We will also include this requirement in our future NIGO communications.	<ul style="list-style-type: none"> • The initial follow-up call is made 10 business days after the paperwork is sent by Athene for ceding carriers that accept faxes and 13 business days for ceding carriers requiring the LOA and transfer paperwork to be mailed. • After the initial call, three more follow-up calls are made 10 business days apart unless the ceding carrier provides specific processing guidelines. • If we re-fax or re-mail transfer paperwork, the next follow-up is 3 or 6 days, respectively, followed by the three more follow-up attempts as described above. 	
Funds received and applied to the contract. The contract is issued. Note: If the funds require additional review or are NIGO (i.e. the amount varies by 10% of the anticipated premium), we cannot proceed with the issuance of the contract until the NIGO is resolved or the check is approved. In certain circumstances, suitability re-review will be required resulting in new requirements or a decision to decline the application (higher surrender charges than disclosed on the paperwork, etc.)	Within 5 business days of the funds being received.	
The contract is mailed via Fedex 2 day. A copy of the contract is available on Athene Connect along with the tracking number.	Within 1 business day of the contract being issued (6 business days after the funds are received so long as the funds are IGO).	

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Additional Service Level Goals*		
Applications with cash	NIGO follow-ups	<ul style="list-style-type: none"> • Within 5 business days of receipt of initial paperwork. • Follow-up NIGO notifications are sent 5 business days after the prior attempt. • The contract will be cancelled after 4 attempts.
	Reviewing pending requirements	Within 5-10 business days of receipt.
Applications without cash	NIGO follow-ups	<ul style="list-style-type: none"> • Within 14 business days of receipt of initial paperwork. • Follow-up NIGO notifications are sent 7 business days after the prior attempt. • The contract will be cancelled after 4 attempts.
	Reviewing pending requirements	Within 7-14 business days of receipt.
Heightened suitability review (if required)		Within 3 business days
Client calls (if required)		<ul style="list-style-type: none"> • The initial call is made within 5-7 days of receipt, unless heightened suitability review is required. • Follow-up calls are made 2 business days after the prior client call. • If we are unable to connect with the client after 2 attempts, we will engage the producer for help.
Contract issuance and mailing		<ul style="list-style-type: none"> • Once an application with cash is approved for suitability, the contract will be issued within 5 business days. • The contract will be mailed within 24 hours of issue.

* Athene's service level goals are intended to be guidelines only. Although we will make every effort to meet these goals, there may be circumstances that require additional processing time, even when paperwork is received "in good order (IGO)". Items received after market close (3pm CST) will be considered received next business day for SLA purposes.

Pending Requirements on Athene Connect:

As the application moves through our New Business and Suitability process, Athene Connect will be updated in real time to reflect the outstanding requirements once an initial NIGO Communication has been sent. The service level guide referenced above will help identify the processing timeframes along with when to expect the NIGO communication to be sent to your back office.