

Overview of Athene e-app functionality



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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 (excluding NY) and D.C.

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What is the Athene e-app

The Athene E-App is built on a vendor tool called Firelight. It is a device-agnostic, flexible e-application platform that guides producers through the application process by using complex rules to improve the good order experience.

Customized Wizards

Producers are presented with guiding questions and color coding on top of the wizard interface. The questions and color coding encourage an in-good-order submission.

Global data

The Athene E-App is designed to reduce the amount of rework required when completing paper forms. As information like the Owner name is entered on the application, it is to all other forms where the owner name would need to be provided.

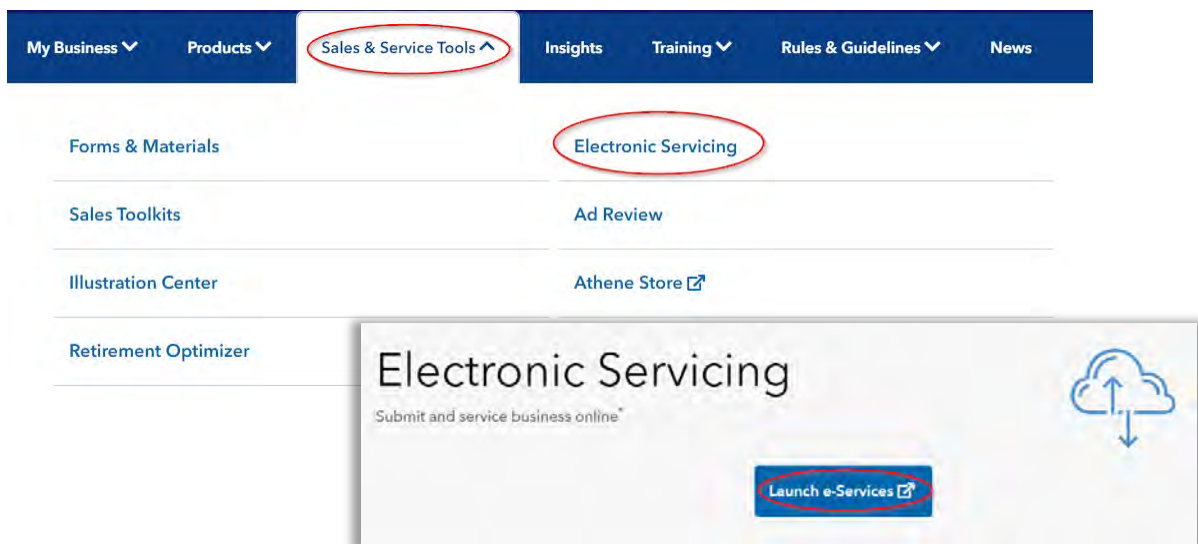
Electronic signature and submission

By offering producers and their clients the option of signing the application paperwork electronically using a mouse or touch screen, there are no longer issues with missed signature locations. Once the E-Sign process is complete, the application paperwork is automatically delivered to Athene in an electronic format, which ensures delivery and will reduce the extra manual steps needed to mail, fax, email or upload paperwork.

Accessing the Athene e-app

Step 1: Log in to Athene Connect at <https://www.atheneannuity.com/Connect>

Step 2: Click on Sales & Service Tools then Electronic Servicing, to “Launch e-Services”



Step 3: If necessary, select the upline to drive the product availability in Athene E-App.



Step 4: A new tab is opened, and the user is automatically signed into their Athene E-App account home page



Home page

The starting point for all actions on the Athene E-App.

Recent Activity: Quick list of the most recent applications. Clicking will allow producers to view the application.

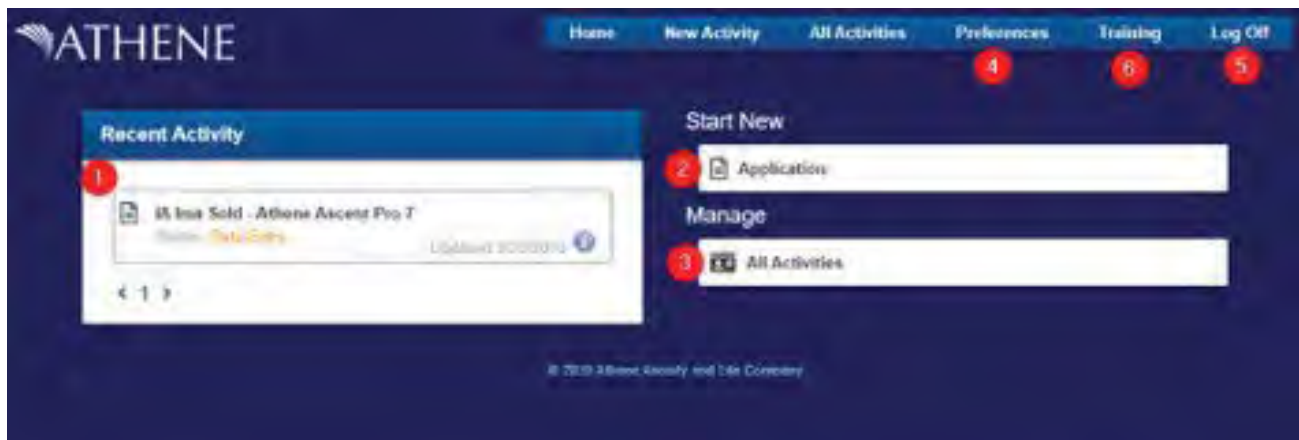
Start New - Application: Begin the application process.

Manage - All Activities: View all available applications. Applications are stored for 90 days if Pending and 180 days once Completed.

Preferences: Set default Time Zones, Solicitation State and Product Type.

Log Off: Log off of the Athene E-App.

Training: Short videos will open in a new tab to assist with the current screen. This is available throughout the application process.



All applications

The All Applications screen provides a detailed view of prior applications and search functionality.

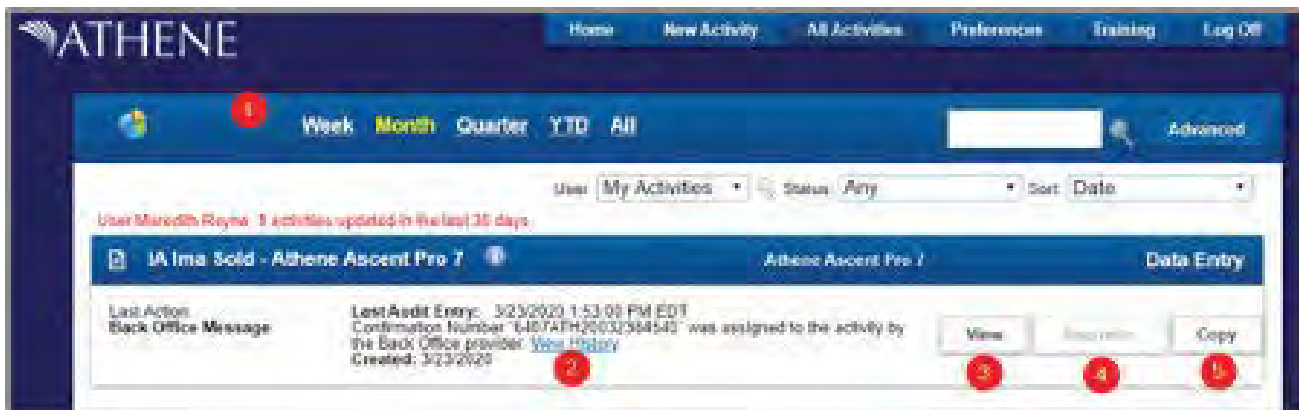
Search Bar: Allows simple sorting and timeframe filtering (Week, Month...) or the ability to search by keyword.

View History: Provides audit history of actions performed on the application.

View: Opens the application for viewing.

Requests: Displays the outstanding signature requests and the ability to cancel or resend the request to the client. This item is grayed out if no signature requests are outstanding.

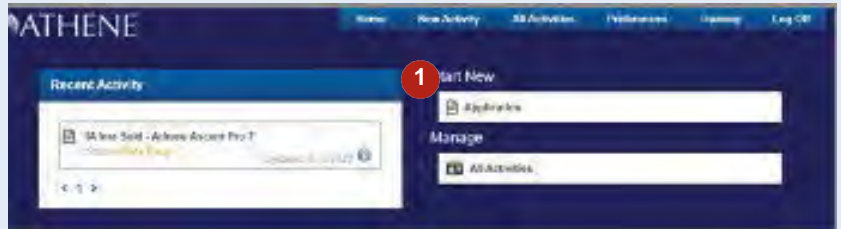
Copy: Create a copy of the application. The user will be asked if they want to “**Copy As Is**” or “**Copy with Changes**”. “**Copy with Changes**” allows the user to select a different Jurisdiction or Product. The new application will be automatically updated with any form changes.



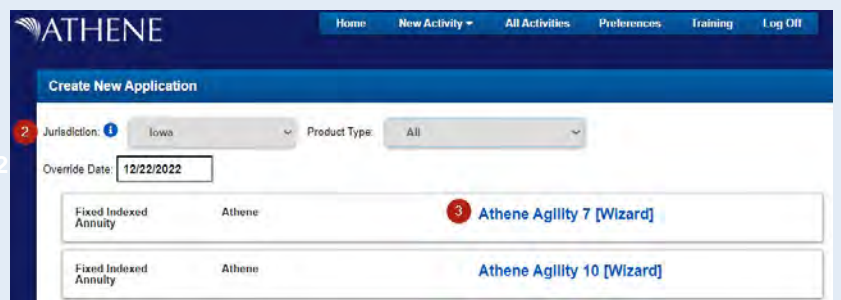
Creating a new application

Use the following steps to create a new application.

Step 1: Select **Start New - Application** from the Home Page.

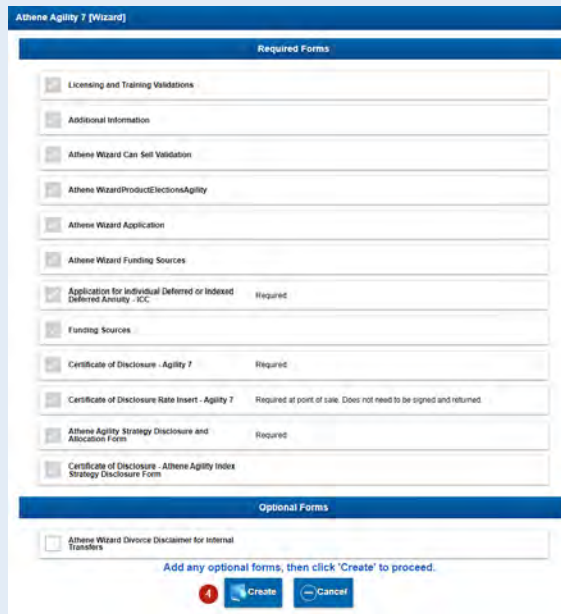


Step 2: Selecting the **Jurisdiction** and **Product Type** will display all applicable products.



Step 3: Select the desired **Product** from the list.

Step 4: A list of starting forms will be displayed. Click **Create Application** to proceed.



*Optional Forms can also be added to the application process if desired.

Step 5: Provide a descriptive name for the new application.



*Including the client name will make it easier to locate the application in the future.

Form requirements

Product and form rules are built into the Athene E-App, helping to ensure the application package is submitted completely and accurately. As questions are answered, additional questions will populate as needed and the user can view outstanding items in several ways.

Field error messages

When entering information within each field, errors are highlighted in red. The application cannot be submitted until all errors are resolved. A message explaining the requirement will display when the field is clicked.

The below image provides examples of two types of error messages.

Required field: the Social Security Number is a required field but was left empty.

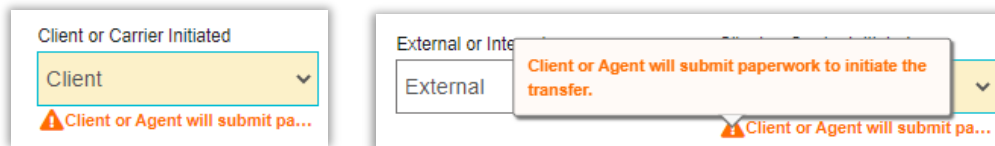
Invalid value: the Annuitant's Date of Birth is outside the range allowed for this product.



Field informational messages

Informational messages are highlighted in orange and will not prevent the application from being submitted. These exist to warn of potential problems or to provide additional guidance to.


The next example is meant to define Athene's expectations for client-initiated transfers.

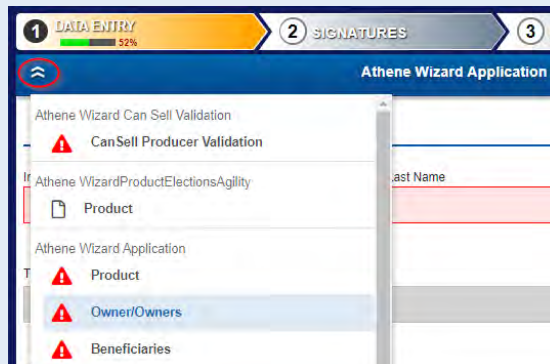


The example above is meant to educate the user on a point where processes might be misunderstood. The choices made will not prevent them from moving forward.

Finding field messages

At times, users may have difficulty locating an error message that is preventing them from moving forward with the submission. The Athene E-App provides three tools to locate outstanding errors.

- A **percentage complete** is shown in the top left (under **data entry**). Clicking the percentage complete displays a list of outstanding requirements. Clicking on one of the outstanding requirements will take the user to the specific page and item of concern.
- Clicking the  in the top left corner will display the current pages in the package. Pages highlighted in red have fields with outstanding requirements that must be completed prior to submission. Clicking the **page name** will take the user to that location in the application packet.
- Clicking the **Message bubble** in the top right will trigger every message on that page to be displayed. This can be helpful if the system indicates an error on the page if the user can't find it. Click again to hide the messages.



Transfer/replacement paperwork

State replacement requirements and the processes of other financial institutions can make the transfer process difficult. Information gathering forms, questions and warning messages have been specifically inserted into the application process to assist with completing this paperwork.

Funding sources

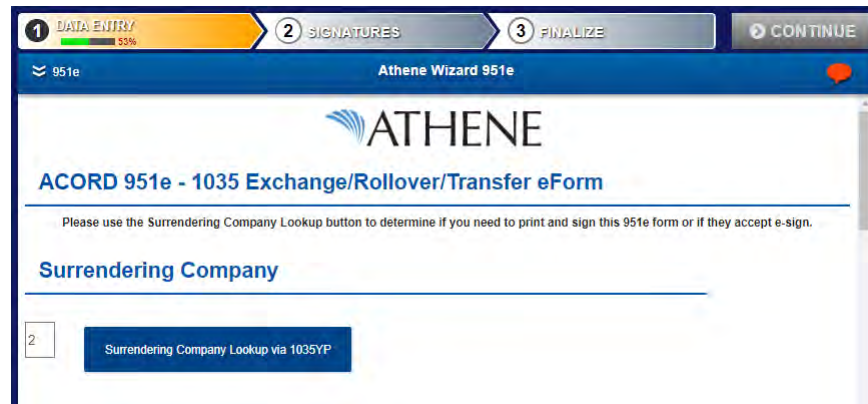
The funding sources page has been designed to ask questions necessary to generate and auto-fill some information on Transfer, Replacement, and Product Comparison Worksheet forms while additionally helping to prevent inconsistencies when completing other supplemental forms. The Athene E-App process can support up to 8 different funding sources for each application.

Automated Clearing House (ACH) Payment Form

When funding an application from a checking or savings account, the user may elect to transfer funds to Athene electronically via ACH. On the Funding Sources page when “Personal Check” is elected, an additional checkbox for ACH will appear on the right. Checking this box will trigger the ACH form and image requirement for a check or deposit slip. The image must be uploaded and satisfy the image requirement before the order can be submitted. Acceptable image formats are .jpg, .tiff, .png, .gif, and .bmp.

Exchange/Rollover/Transfer form

The Athene E-App has been designed to support the **ACORD 951e** form for all Exchanges, Rollovers and Transfers of funds. This form was designed by an industry working group which allows it to be accepted by more financial institutions than Athene's form. Several Insurance Carriers have additionally stated that they will accept e-signatures on this specific form even if collected by another carrier.



The Surrendering Company Lookup button found on the ACORD 951e form utilizes a service from Cooperative Technologies called **1035 Yellow Pages** to look up most common carriers. Based on the user selection it will then fill in the company information on page 1 of the ACORD 951e form and will drive whether e-sign is available or not for that transfer. If the correct company cannot be found, X out of the pop-up.

Step 1: Enter the **surrendering company name**.

Step 2: **Search**.

Step 3 (optional): Enter additional search criteria and repeat Step 2.

Step 4: Select the desired company **processing location**.

Step 5: Review the information provided and **Select**.

* 1035 YP will always default to the more conservative approach of requiring wet signatures if the surrendering company has limited conditions in which they will allow e-signatures that cannot be verified systematically.

In the event that a financial institution cannot be found via the 1035YP or the producer has confirmed different acceptance criteria with the surrendering company for e-signatures, the producer will have the opportunity to override the e-signature settings provided by 1035YP. There is also a quick button to print all transfer forms for wet signatures. These should then be attached prior to submission.

Search Ceding Company Athene 1 2

Line of Business: Not Applicable

Jurisdiction/Application State Code: Not Applicable 3

Contract Number:

10 records. << >>

- Athene Annuity & Life Assurance Company » Annuity - Liberty Life
- Athene Annuity & Life Assurance Company » Fixed Annuity 4
- Athene Annuity & Life Assurance Company » Fixed Annuity - RBC/Liberty Life
- Athene Annuity & Life Assurance Company » Variable Annuity
- Athene Annuity & Life Assurance Company of New York » Annuity
- Athene Annuity & Life Assurance Company of New York » Life

Athene Annuity & Life Assurance Company

CedingCarrierID : 17208
 LocationId : 19666
 UniversalLocationId : C000005393
 Phone : 8882668489
 Corporate Resolution 232 : This form can be faxed or emailed as a PDF attachment.
 Replacement Form 127 : This form can be faxed or emailed as a PDF attachment. Officer's stamped signature is accepted.
 Replacement Letter (LOA) 128 : This form can be faxed or emailed as a PDF attachment. Officer's stamped signature is accepted.

Mailing Address
 PO Box 1555
 Des Moines, IA 50306-1555

Street Address
 ...

Select 5

E-Sign Instructions

Check this box if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Subject to Back-up Withholding

E-sign has been Enabled/Disabled according to 1035YP using the Lookup button above.

I selected the correct location using the Lookup button above and would still like to override 1035YP surrendering company requirements and ENABLE e-sign. Override to ENABLE E-sign

I selected the correct location using the Lookup button above and would still like to override 1035YP and DISABLE e-sign. Override to DISABLE E-sign

Spousal e-signature needed? Yes

[Print all 951e forms for wet signatures](#)

*Excluding a transfer form from the e-sign process will also prevent it from being automatically delivered to Athene. A Transfer Instruction acknowledgment will appear in the wizard with details about how to deliver transfer paperwork when it is not e-signed.

E-sign Decline Transfer Instructions

- 1. Using 'Other Actions' and 'Display/Print PDF' you may print the Firelight Transfer Instruction Form (also a cover page) to be included in your submission.
- 2a. Forms may be returned to Athene by attaching the signed and dated forms prior to submission. (In the 'Other Actions' menu select 'Documents' and the select 'Other' as the document type in the subsequent pop-up. Click Browse to find and attach your wet-signed PDF forms. Upload.)
- 2b. Forms may be returned to Athene via Mail or Fax to our Service Center (details can be found on the printed instruction page).



Agent acknowledges the need to submit completed transfer paperwork signed by the client.

Shortcut to upload wet-signed documents



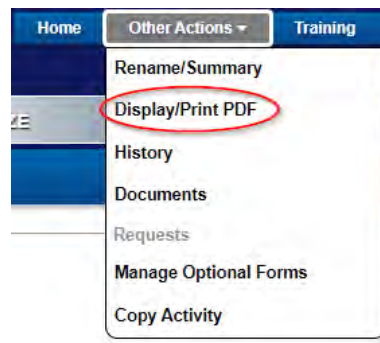
Upon completion of all application requirements, a pop-up message will also appear reminding producers one last time that they must take additional steps to print transfer forms and obtain signatures in ink if they have excluded them from e-signing.



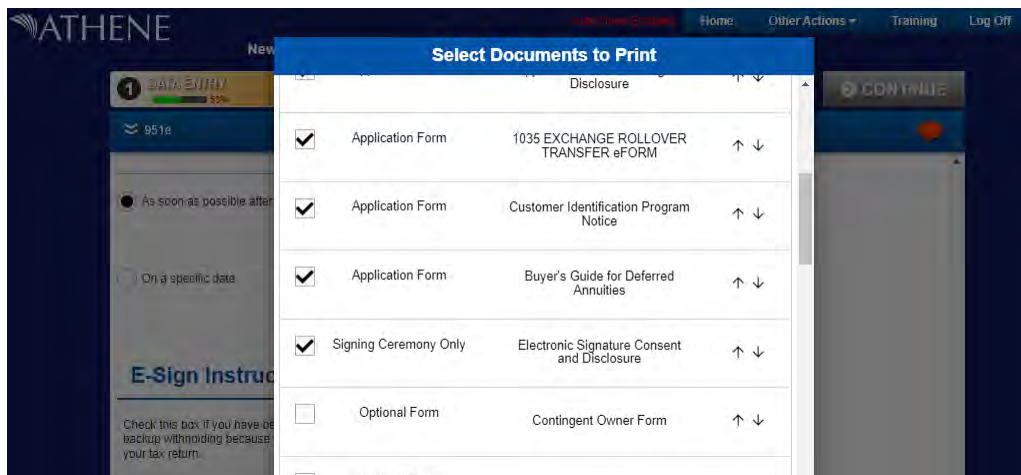
Printing forms

The Athene E-App allows the application packet to be printed any time before or after submission. The documents generated will contain all data entered through the application process. This allows producers to use the benefits of the Athene E-App form and validation process even if there is a scenario preventing 100% completion.

Select the **Other Actions** menu item in the top right, then select **Display/Print PDF** from the dropdown list.



On the following page, all forms which have been included in the form packet will be included in the print by default. Producers may choose to **add** or **remove forms** from the print list **by clicking the checkbox next to the form name**.

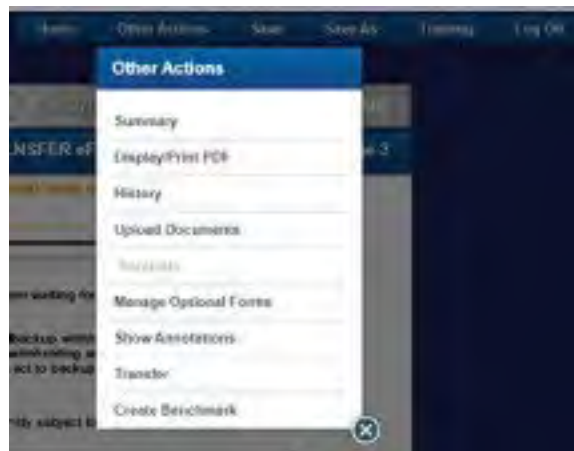


Uploading forms

The Athene E-App offers the ability to upload additional documents as part of the application submission.

Anything uploaded through this process will be delivered to Athene if the submission is e-signed. This is beneficial for transfer forms that have been signed in ink, trust documentation or any other supporting paperwork producers would like to include.

Select the **Other Actions** menu item in the top right, then select **Upload Documents** from the dropdown list.



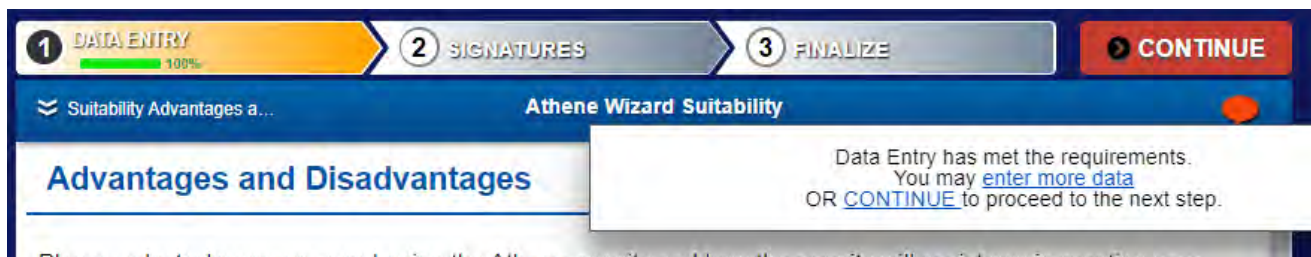
Producers will be presented with a pop-up menu for uploading additional documents. Select the **Document Type** "Other" from the dropdown list then **Browse** for the file. Uploaded files must be in PDF format.



E-signature process

The Athene E-App supports electronic signatures where parties to the application can complete the signature process using a mouse, signing pad or touchscreen. **Ensure all additional attachments or documents have been uploaded prior to beginning the e-sign process.**

When all required fields have been completed, a message will appear indicating the user may begin the signature process by clicking **Continue**. The Continue button in the top right will also be highlighted at this point.



Producer E-signature accept or decline

Upon clicking **Continue**, the users will be presented with the option to **Use** or **Decline E-signature**.



The e-signature process is voluntary and can be declined at any point in the process by any party. If any party elects to decline the e-signature process, the application packet may still be printed for traditional signatures by all parties and delivered to Athene.

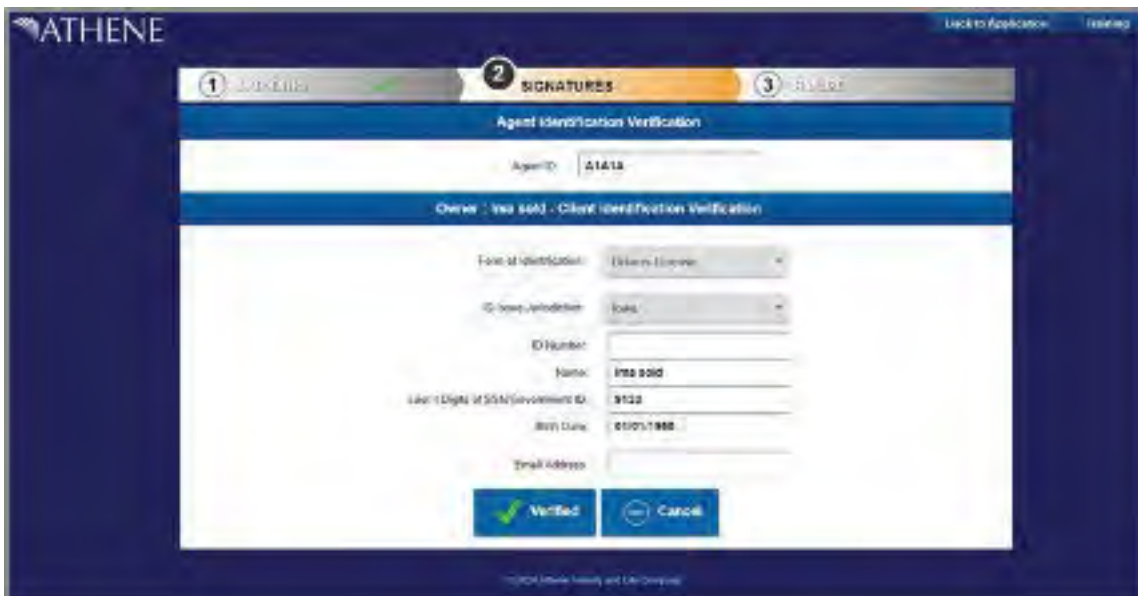
Signing roles

Upon election to use e-signatures, the user will be presented with a list of all required signers for the application. This list of roles is based on the forms within the application packet and will change based on the specific needs of the order.



Client identification

When the individual is e-signing an application, it will be necessary for producers to obtain a form of identification and email address. The email address will be used to deliver the completed application packet.



*The user may also elect to cancel the e-sign process at this time.

Form review

Clients are required to review every page of each form needing their signature. When the user reaches the last page of each form, they will be able to check a box indicating their approval.

The screenshot shows the 'SIGNATURES' step of the process. At the top, there are three progress indicators: 1. Application (checked), 2. SIGNATURES (active), and 3. Review (disabled). Below this, the text reads: 'Before signing, you must review all pages of each of the 3 documents below. Please click the buttons below to proceed.' There are three blue buttons: 'Application for Individual Deferred or Indexed Deferred Annuity', 'Individual Retirement - Annual Statement (R-10)', and 'Liquidity Event/Income Withdrawal'. A checkbox at the bottom left is labeled 'I have reviewed and agree with the above items and endorse this document.' Below the buttons, a preview of the 'Application for Individual Deferred or Indexed Deferred Annuity' form is visible, showing a 'PRODUCER USE ONLY' section with several questions and checkboxes.

Upon approval of all forms, an option will appear to sign.

This screenshot is similar to the previous one, but the three document buttons now have green checkmarks on their right side, indicating they have been reviewed. Below the buttons, there are two buttons: 'Sign' and 'Cancel'. The 'I have reviewed and agree with the above items and endorse this document.' checkbox is now checked. Below the buttons, a preview of the 'Individual Retirement - Annual Statement (R-10)' form is visible, showing a 'OWNER'S CERTIFICATION must be completed.' section with several questions and checkboxes.

*The user may also elect to cancel the e-sign process at this time.

E-signature capture

The electronic signature capture screen will require the full name of the signer to be entered as well as the signing location. The signer may then choose to write their signature within the signing section or use their typed name prior to clicking Consent.



* The signer is presented with their final opportunity to decline using an e-signature.

E-signature status screen

If producers need to check which roles have already been signed or allow the client to re-sign, the main signature screen will display a Completed Signature section.

Within the **Completed Signature** section, the user may view which e-signature roles have been completed and which are still outstanding. This section additionally displays the individual's information that was entered on the signature capture screen (full name, signing state and date). Clicking the Re-Sign link will clear the individual's signatures and begin their signing process again.



Unlock an application

Once the signature process has started all forms are locked down. If a change is needed to the application after lockdown for signatures and prior to submission, the user may unlock the application at the top of the page. Once the application is unlocked, it will automatically pick up any form updates deployed since the last time the application was accessed. The e-signature process will then need to be restarted.



Final submission

After all e-signatures have been obtained or if producers choose to decline e-sign, they will be presented with the application page again. A pop-up message will indicate that producers have only completed 2 of 3 steps in the application process.

Once all signatures are complete, the application will automatically be submitted to Athene from our E-app.



When the application has been finalized, an email notification will be sent to all signers allowing them to review or download their completed documents. At this time, Athene will also receive all forms e-signed and the new business processing will begin.

Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (excluding NY) and D.C. is not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice.

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