

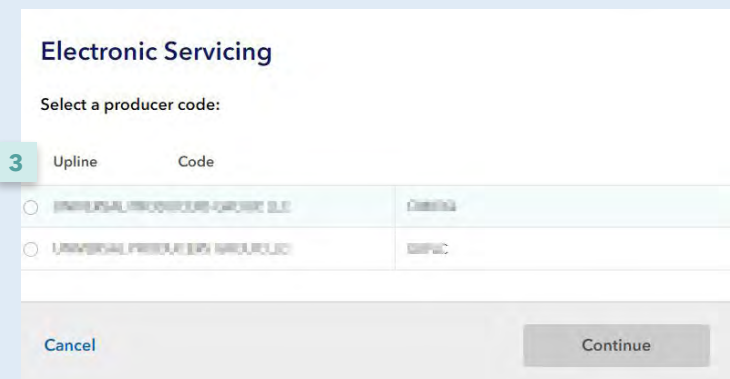
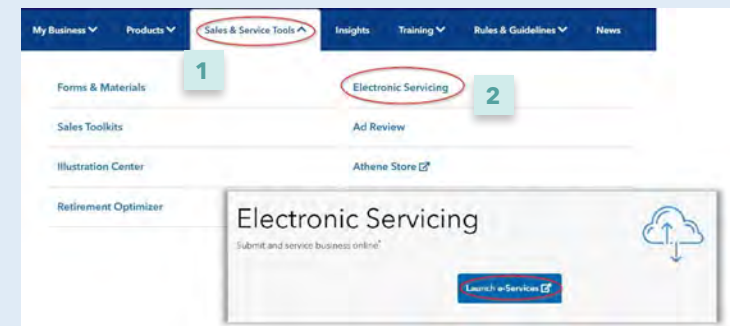
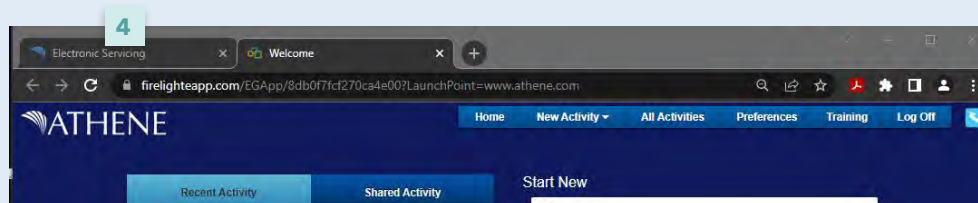
# Athene eApp User Guide

Athene eApp is a flexible platform financial professionals can use to submit applications electronically. Relevant questions and color-coded screens guide you through an easy-to-use process that saves time and ensures the application is submitted in-good-order. The process eliminates rework by populating all screens with information (such as Owner name) everywhere it's needed, the first time it's entered. You also have the option to sign the application electronically, eliminating issues with missed signatures. Electronic submission ensures delivery and reduces manual steps to mail, fax or email paperwork.

## Quick start

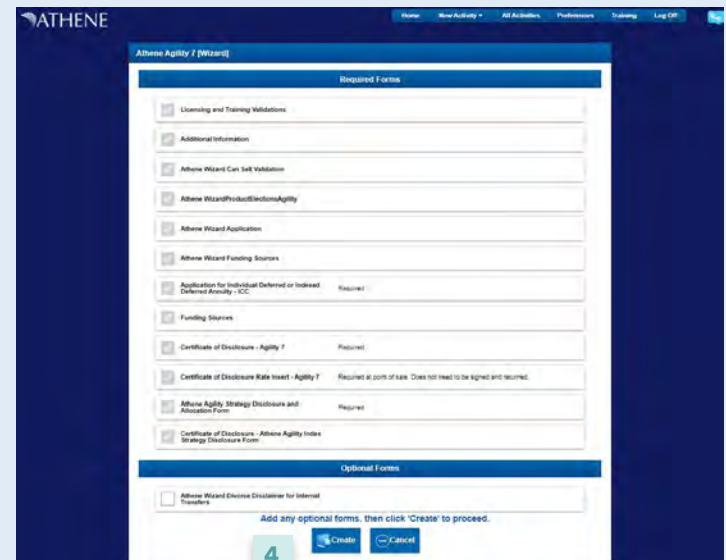
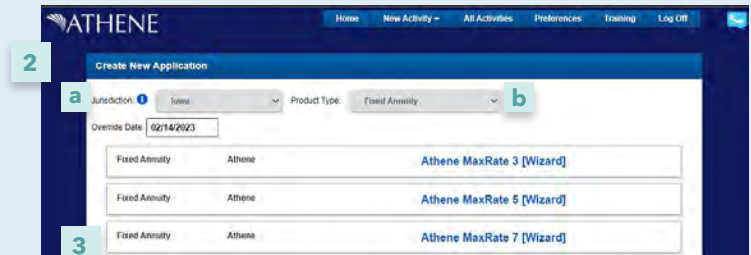
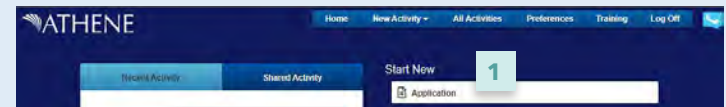
### Access Athene eApp

- 1 Log in to Athene Connect at [Athene.com/producer/login](https://Athene.com/producer/login)
- 2 Click on *Sales & Service Tools*, then *Electronic Servicing*
- 3 If needed, select the upline to show product availability
- 4 A new tab is opened, and you're now signed into the Athene eApp home page



## Create a new application

- 1 Select *Start New Application* from the Home Page.
- 2 Select the (a) *Jurisdiction* and (b) *Product Type* to see available products
- 3 Select the desired *Product* from the list.
- 4 From the list of starting forms, click on *Create Application*.  
(Optional Forms can be added to the application process, if needed.)
- 5 Use a descriptive name for the new application. (Using the client's name will make it easier to locate the application later.)



## Upload additional required documents

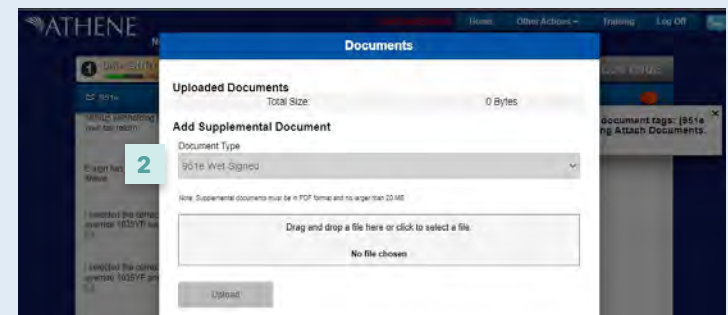
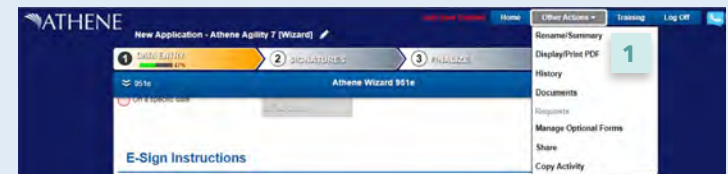
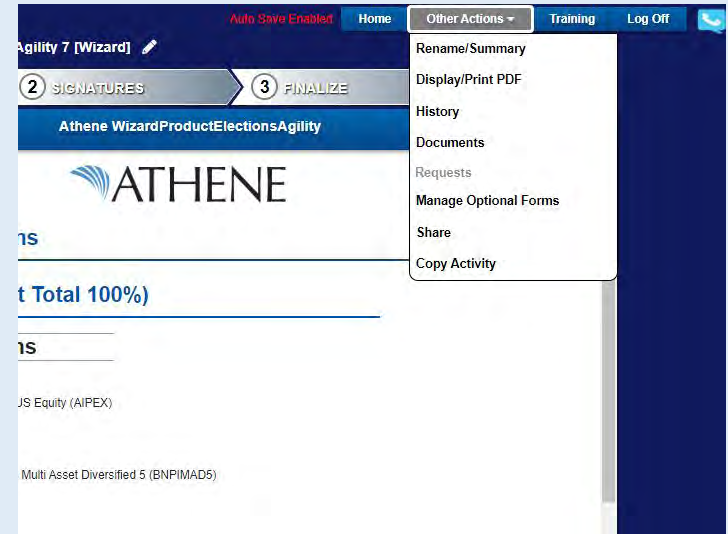
As a best practice, upload documents when applicable. Uploading docs helps ensure the fastest and most reliable experience for your clients.

An application uploaded through this process will be delivered to Athene if it is e-signed. Documents, such as transfer forms that have been signed in ink, trust documentation or other supporting paperwork, can be uploaded by following these steps.

**Tip:** Documents need to be loaded as a PDF file.

1 Select *Other Actions* (see menu in top right) then select *Documents* from the drop-down list.

2 Select the *Document Type* "Other" then *Browse* for the file.



## Sign and submit

The e-signature process is encouraged when applicable. Using eSignature helps us issue the contract faster and provides a better client experience.

**Note:** The process is voluntary and can be declined at any time by any party. If declined, it will not be sent to Athene electronically. The application packet may be printed, signed by all parties and delivered to Athene.

**Tip:** All attachments need to be uploaded before you start the e-signature process.

1 Once all required fields are complete, you'll see a message to start the signature process by clicking *Continue*.

2 Choose to either *Use* or *Decline* e-signature

3 Clients need to review each page that require their signatures. Clients will check a box on the last page to approve.

**Tip:** Some forms require initials and others require signatures. In this process, clients will be presented with forms that need initials first and will need to click on the box(es) to indicate initials. Once complete, they will then see all forms that require full signatures.

This screenshot shows the 'Advantages and Disadvantages' page. At the top, there is a progress bar with three steps: 1 DATA ENTRY (completed), 2 SIGNATURES (current), and 3 FINALIZE. A 'CONTINUE' button is visible in the top right. The main content area displays 'Advantages and Disadvantages' for 'Athene Wizard Suitability'. A message box indicates: 'Data Entry has met the requirements. You may enter more data OR CONTINUE to proceed to the next step.' A '1' is overlaid on the message box.

This screenshot shows the 'Electronic Signatures' selection screen. The progress bar at the top shows step 2 SIGNATURES as the current step. The main heading is 'Electronic Signatures'. A warning message states: 'This application will be locked upon making these choices. No changes can be made after signing.' Below this are two buttons: 'Use E-Signature' (with a green checkmark) and 'Decline E-Signature' (with a red X). Below the buttons, there are two columns of text explaining the consequences of each choice. A '2' is overlaid on the 'Use E-Signature' button.

This screenshot shows the 'List of Required Signers for New Application - Athene Agility 7 [Wizard]' page. The progress bar at the top shows step 2 SIGNATURES as the current step. The main heading is 'List of Required Signers for New Application - Athene Agility 7 [Wizard]'. Below this is a table with two rows: 'Owner - Sue Ellen Testing' and 'Agent'. Each row has a checkbox to its left. Below the table is a 'Completed Signatures' section with a list of names and checkboxes. A '3' is overlaid on the first checkbox.

4 Once all forms are approved, you'll see the option to e-sign.

**Tip:** For information on e-sign related to transfer documents, refer to the *Transfers* section on page 9.

5 When signing, include full names and location. Once signed, click *Consent*.

**Tip:** If signing for the owner in the capacity of power of attorney, trustee or similar, include the title in the signature.

6 If a client needs to re-sign, or you want to check which roles have signed, see the *Completed Signature* section on the main signature screen. The re-sign link clears the individual signature and starts the process over.

All forms are locked down once the signature process starts. If a change is needed to the application after lockdown for signatures and prior to submission, you can unlock the application at the top of the page. Once the application is unlocked, it will automatically pick up any form updates made since the last time the application was accessed. You can then restart the e-signature process.

**Once all signatures are complete, the application is automatically sent to Athene. Emails are sent to all signers and Athene begins to process the application.**

1 DRAFT 2 SIGNATURES 3 FINALIZE

Agent Identification Verification

Agent ID: 123AB

Owner: Sue Ellen Teetling - Client Identification Verification

4

Form of Identification: Drivers License

ID Issue Jurisdiction: Iowa

ID Number: 3333

Name: Sue Ellen Teetling

Last 4 Digits of SSN/Government ID: 8888

Birth Date: 01/01/1980

Email Address: email@email.com

Verified Cancel

1 DRAFT 2 SIGNATURES 3 FINALIZE

Capture Electronic Signature

Signer Full Name: Sue Ellen City: WDM

State: Iowa Today's Date: 2/14/2023

Sign on this pad to override the text script.

Sue Ellen

5

I Consent I Decline Cancel Clear Signature

1 DRAFT 2 SIGNATURES 3 FINALIZE

List of Required Signers for New Application - Athene Agility 7 [Wizard]

Agent

6

Completed Signatures

Owner	Date	State	Re-Sign
Sue Ellen	2/14/2023	Iowa	Re-Sign

## Spotlight

Learn more about additional screens, functions and tasks available in eApp.

### Home page

**1** *Recent Activity:*  
Quick list of the most recent applications.  
Click to view the application.

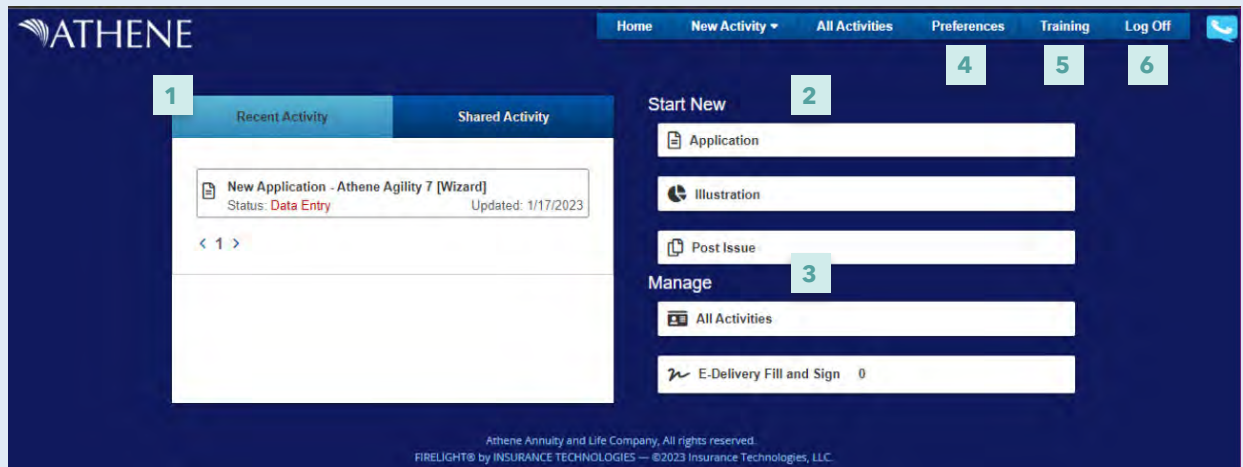
**2** *Start New-Application:*  
Start the application process.

**3** *Manage-All Activities:*  
See all available applications.  
Pending applications are stored for 60 days and completed applications are stored for 60 days.

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

**5** *Training:*  
Short videos that help explain the current screen.  
Available throughout eApp.

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



## All Applications page

### 1 Search Bar:

Allows simple sorting, timeframe filtering, and search by keyword.

### 2 View History:

View all actions taken on the application.

### 3 View:

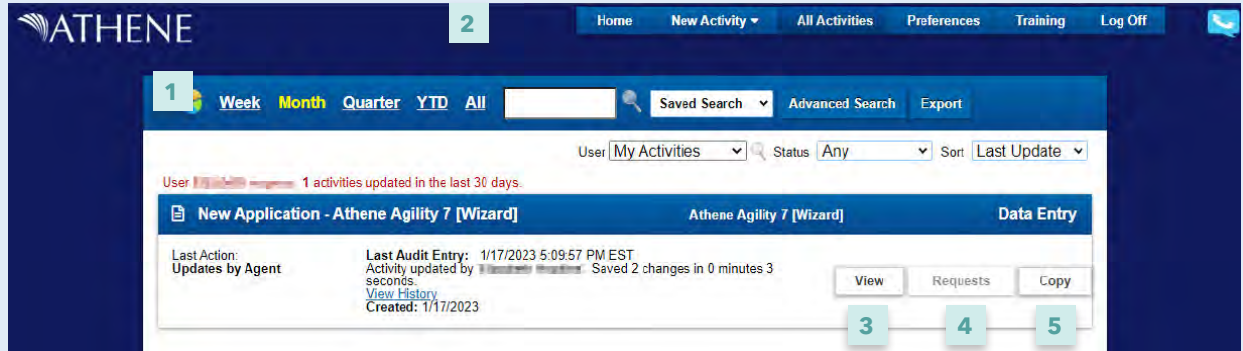
Opens the application for viewing.

### 4 Requests:

Shows outstanding signature requests and the option to cancel or resend the request to the client. If there are no signature requests, this field is not clickable.

### 5 Copy:

Create a copy of the application. Options include "Copy As Is" or "Copy with Changes," which allows you to select a different *Jurisdiction* or *Product*. The new application will be automatically updated with any form changes.



## View outstanding requirements

Application requirements will adjust based on how questions within the application are answered. Here's how you can see what's needed.

### Error messages:

If a field is highlighted in red, you can see the reason for the error by clicking on the field.

For example:

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

The screenshot shows a form field for 'SSN / TIN' which is highlighted in red. To its right is a 'Date of Birth' field with the value '01/01/1920' and a red error message: 'Owner age must...'. The 'Date of Birth' field is also highlighted in red.

The screenshot shows a form field for 'SSN / TIN' which is highlighted in red. To its right is a red error message: 'Owner age must be equal to or between 40 and 83 but is 102'. Below the message is a red icon and the text 'Owner age must...'. The 'Date of Birth' field from the previous screenshot is also visible.

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

### Informational messages:

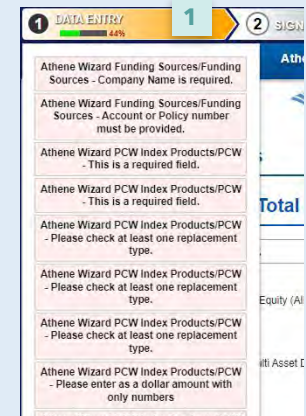
If a field is highlighted in orange, review the field for a potential problem or provide additional guidance. For example, this message is meant to clarify an additional process.

The screenshot shows a form field for 'Client or Carrier Initiated' with a dropdown menu set to 'Client'. The field is highlighted in orange. Below the field is a red error message: 'Client or Agent will submit pa...'. There is also a red icon.

The screenshot shows a form field for 'External or Internal' with a dropdown menu set to 'External'. The field is highlighted in orange. To its right is a red error message: 'Client or Agent will submit paperwork to initiate the transfer.' Below the message is a red icon and the text 'Client or Agent will submit pa...'. There is also a red icon.

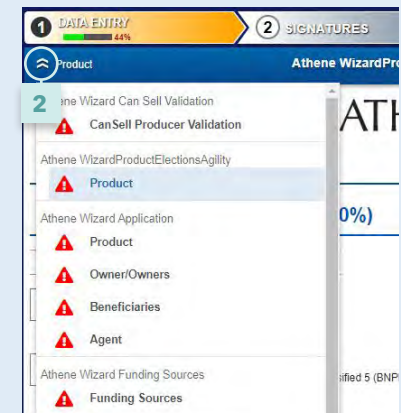
**1** *Percentage complete:*

Click on the percentage in the top left under Data Entry. You can then click on an outstanding requirement to go to the page and issue to be resolved.



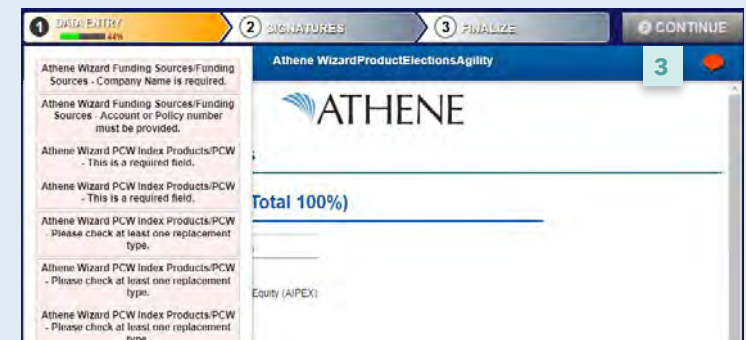
**2** *Arrow icon:*

Click on the arrow icon to see current pages in the application. Any page listed in red has outstanding requirements. You can click on the page to go to that page and outstanding requirement.



**3** *Message bubble icon:*

Click the message bubble in the top right to see messages related to the current page. Click again to hide messages.





## Transfer or replacement business

The following pages are specific to forms and tasks needed by individual states and financial institutions when a contract is transferred or replaced.

Integrated with 1035 Yellow Pages, this option provides you with reliable carrier information to help fast-track replacement and ensures your requests are sent to the correct carrier location in-good-order, the first time.

### 1 Funding sources:

Athene eApp can support up to eight separate funding sources for each application. This page prompts questions that help generate and autofill to Transfer, Replacement and Product comparison worksheets.

### 2 Automated Clearing House (ACH) payment form:

ACH is used to electronically transfer funds from a checking or savings account. On the *Funding Sources* page, select "Personal Check" then select "ACH." Acceptable image formats for checks or deposit slips are: .jpg, .tif, .png, .gif, and .bmp.

**Tip:** The document type, "Check or Deposit Slip," must be included before the contract can be submitted.

**Tip:** Confirm with client that funds are available in the account before submitting.

### 3 Exchange/Rollover/Transfer form:

The ACORD 951e form is supported on eApp. As a standard, industry-recognized form, several carriers will accept e-signatures on this form, even if collected from another carrier.

A screenshot of a web application interface for searching a ceding company. At the top, there is a search bar labeled 'Search Ceding Company' with the text 'Athene' entered. Below the search bar are three dropdown menus: 'Line of Business' (set to 'Not Applicable'), 'Jurisdiction/Application State Code' (set to 'Not Applicable'), and 'Contract Number' (empty). Below these is a list of 10 records. The first record is selected, showing details for 'Athene Annuity & Life Assurance Company'. The details include: CedingCarrierID: 17208, LocationId: 19666, UniversalLocationId: C000005393, Phone: 8882668489, Corporate Resolution 232, Replacement Form 127, and Replacement Letter (LOA) 128. There are also fields for Mailing Address (PO Box 1555, Des Moines, IA 50306-1555) and Street Address. A 'Select' button is at the bottom right of the details panel.

A screenshot of the 'Athene Wizard 951e' form. The top navigation bar shows three steps: '1 DATA ENTRY' (53% complete), '2 SIGNATURES', and '3 FINALIZE', with a 'CONTINUE' button. The main header displays the 'ATHENE' logo and the title 'ACORD 951e - 1035 Exchange/Rollover/Transfer eForm'. Below the header, there is a note: 'Please use the Surrendering Company Lookup button to determine if you need to print and sign this 951e form or if they accept e-sign.' The 'Surrendering Company' section contains a button labeled 'Surrendering Company Lookup via 1035YP'.

A screenshot of the 'E-Sign Instructions' section. It contains several instructions and options: '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.' with a radio button for 'Subject to Back-up Withholding'. 'E-sign has been Enabled/Disabled according to 1035YP using the Lookup button above.' with a dropdown menu set to 'ENABLED'. Two radio buttons for overriding requirements: 'Override to ENABLE E-sign' and 'Override to DISABLE E-sign' (selected). A 'Spousal e-signature needed?' question with a 'Yes' radio button. A 'Print all 951e forms for wet signatures' button is at the bottom.

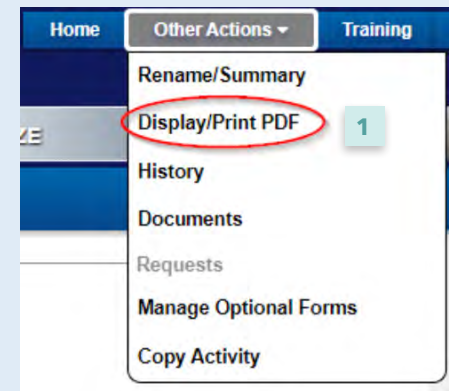
**Tip:** You have the option to override e-sign if you believe the e-sign will be accepted, either because of previous experience or a current exception.

- A** Enter the surrendering company name and then *Search*. Additional search criteria can be added if preferred.
- B** Select the desired company processing location.
- C** Review the information provided and *Select*.

Excluding a transfer form from the e-sign process will also prevent it from being automatically delivered to Athene. You'll see a Transfer Instruction acknowledgment message with details about how to deliver transfer paperwork when it is not e-signed.

## Printing forms

1. Select *Other Actions* in the top right, then *Display/Print PDF*.



2. On the next page, all forms in the form packet will be listed. You can choose to add or remove forms from the print list by clicking the checkbox next to the form name.



Still need help? Contact the best Sales Desk in the business at [888-ANNUIITY \(266-8489\)](tel:888-ANNUIITY).

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