

Overview

Athene takes the responsibility for handling personal information seriously and is driven to do more to keep client information secure. FireLight® is Athene's chosen customer correspondence portal for electronic delivery (e-Delivery) of client contracts, service documents and general correspondence. This five-part guide will help you navigate the system and assist clients with their e-Delivery needs.

Click the links below to access the following:

1. Agent Dashboard Basics will help you navigate the FireLight dashboard and access electronic servicing information.

Contract Packets

Electronic contract packets can be delivered to you or your client in two ways: Delivery Only or Fill & Sign. The instructions within this guide are outlined based on the recipient being an agent or client, and if the contract requires signature upon delivery (Fill & Sign).

2. Delivery Packet Basics	This covers information and action buttons to assist with coordinating e-Delivery of the contract packet to your client.
3. Agent Directed Contract Packets	
3A. Agent Directed Deliver Only	The contract is first delivered directly to the agent for review and approval in FireLight, then released to your client. Once your client has reviewed their contract in FireLight, the e-Delivery process will be complete.
3B. Agent Directed Fill & Sign	The contract is delivered to the agent for review and approval, then released to the client to satisfy signature requirements for proof of delivery.
4. Client Directed Contract Packets	
4A. Client Directed Deliver Only	The contract is delivered directly to your client for review in FireLight. Once your client has reviewed their contract, the e-Delivery process is complete.
4B. Client Directed Fill & Sign	The contract is delivered to the client to satisfy signature requirements for proof of delivery.

5. Post-Issue Servicing is included with e-Delivery for electronic servicing of ongoing contract maintenance and general correspondence once the contract has been issued. Review these steps to understand what your client experiences when receiving electronic communications and documents from Athene.

INVESTMENT AND INSURANCE PRODUCTS ARE:

• NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY BANK AFFILIATE • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

1. Agent Dashboard Basics

The dashboard offers several features that allow you to assist with the e-Delivery of your client's contract packet.

Definitions

- 1 Filtering top bar navigation:** Filter viewed cases by specific timeframe.
- 2 Last Action:** History of last action completed for the contract.
- 3 Last Audit Entry:** Details of last action taken.
- 4 View History:** Full audit details of all actions taken.
- 5 View:** Review e-Delivery documents related to the contract.
- 6 Status:** Displays the status of the e-Delivery packet (e.g. Policy Cancelled, Request Print, Pending Agent Review, Pending Client Review, Pending E-Delivery, Change Requested by Client, Change Requested by Agent, Complete, and Expired).
- 7 Request:** Does not apply to e-Delivery actions.
- 8 Copy:** Does not apply to e-Delivery actions.

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2. Delivery Packet Basics

The contract packet main screen provides general information about your client's contract and may include the action buttons below to help coordinate e-Delivery of the contract.

Please note: Buttons will vary based on workflow, document type and/or required action.

The screenshot shows a web interface for a "Policy Delivery Receipt" from Athene Annuity and Life Company. The interface includes a top navigation bar with several buttons: "Alerts" (with a green checkmark), "Cancel E-Delivery" (with a red '2' callout), "Request Reissue" (with a red '3' callout), and "Approve" (with a red '4' callout). Below the navigation bar, there is a "Page 1" dropdown menu (with a red '1' callout) and a "PolicyPacketSign" button. The main content area is divided into sections: "APPLICATION SUMMARY ACKNOWLEDGEMENT" with a "Contract Owner" field containing "Christopher Burke"; "CONTRACT" with a contract number field containing "3300352142"; and "CONTRACT DELIVERY RECEIPT" which contains a paragraph of acknowledgment text and a numbered list of three points. At the bottom right, there is a "Next" button (with a red '5' callout) and a downward arrow icon.

Definitions

- 1 Page drop-down:** Quickly access specific pages of the contract packet.
- 2 Cancel e-Delivery:** Once selected, a paper contract will be mailed.
Please note: Cancellation does not opt your client out of future electronic communication preferences. Only the contract owner can make permanent changes to their preferences.
- 3 Request Reissue:** When selected, a dialog box will appear to capture corrections needed for reissuing the contract packet.
- 4 Approve:** If required by your organization, approve the contract packet to be delivered to your client.
- 5 Next:** Continue to the next page.

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3. Agent Directed Contract Packets

Agent directed contracts will be e-Delivered to you for review and approval before delivery to your client based on distribution preference. Once you receive the email notifying you that a contract is ready, you should confirm that the contract details are accurate prior to forwarding to your client.

Follow the steps below to review and approve contracts in FireLight.

3A. Agent Directed Deliver Only

1. When a case is available for review, it will appear in your dashboard as **Pending Agent Review**.

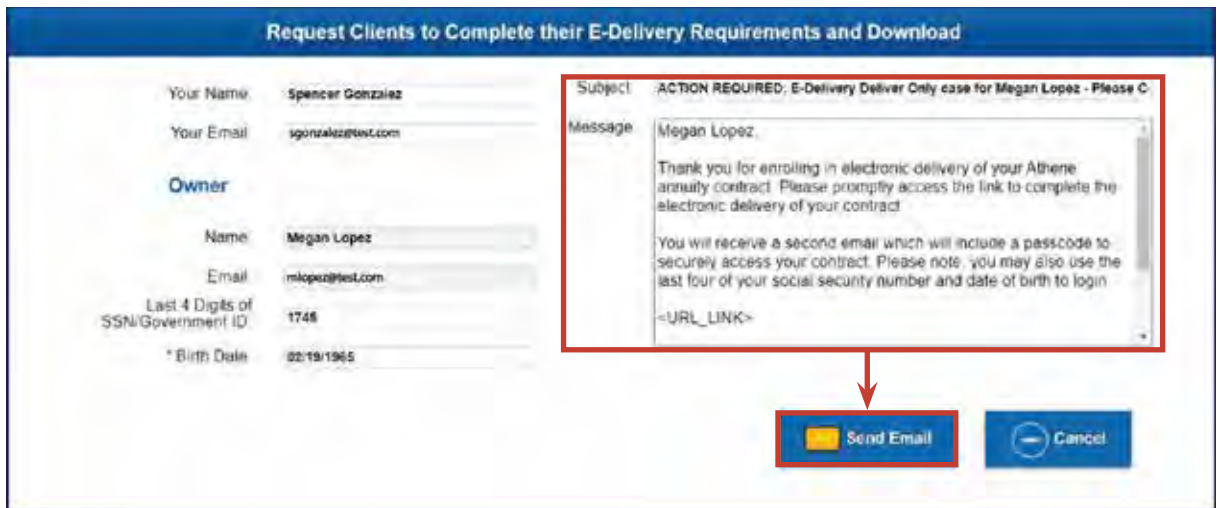


2. When reviewing, there are several options to assist with the coordination of delivery including **Cancel e-Delivery** and **Approve e-Delivery**. **Other Actions** at the top will allow you to print a copy of the delivery packet. After you've reviewed and approved, an option to resend passcodes or send a reminder email will appear in the **Requests** section under **Other Actions**.

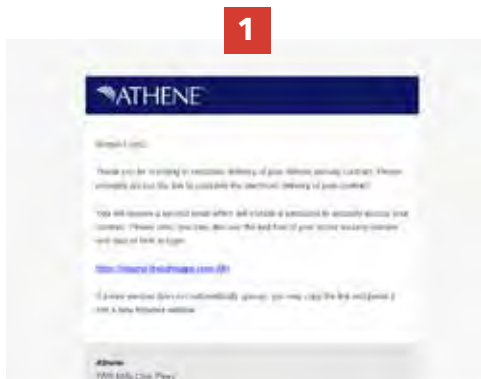


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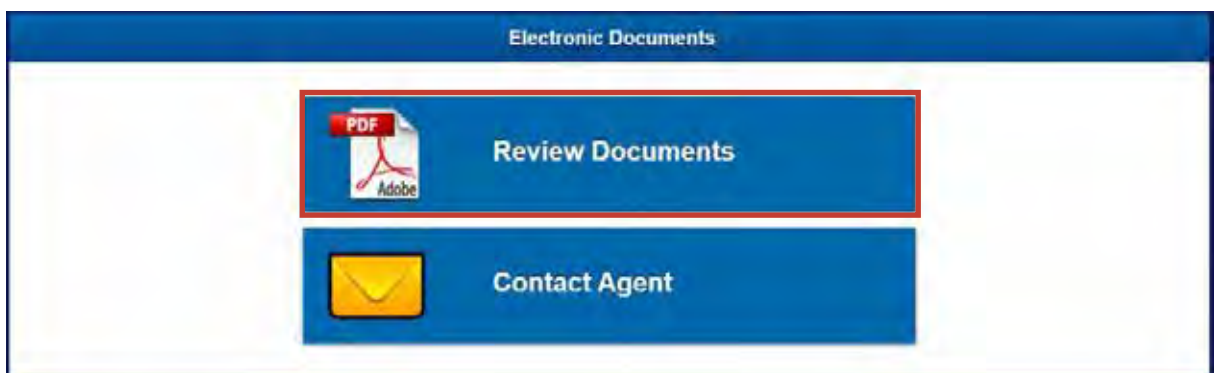
- Once approved, you can send an email to your client so they can access their contract packet. You can personalize or edit the email as needed before sending.



- Your client will receive two emails from no-reply@firelightapp.com. The first email will contain a link to FireLight **1**. The second will contain a passcode that will allow them to log into FireLight **2** without their social security number or date of birth.

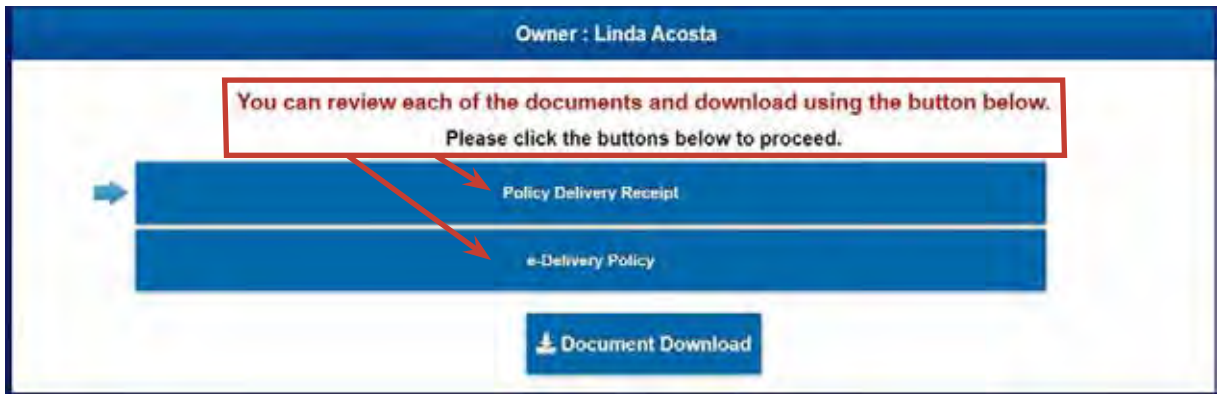


- Once your client logs into FireLight, they can **Review Documents** or **Contact Agent**. Selecting **Review Documents** allows your client to acknowledge and confirm delivery of the contract packet. Selecting **Contact Agent** will populate a window to email the agent for further communication.



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- From here, clients can review the contract packet and download a copy for their records.



- Clients can use the red navigation arrows to view pages of their contract. Once satisfied, the e-Delivery process will be complete.



3B. Agent Directed Fill & Sign

States that require this option are CA, LA, NV, PA, SD and WV.

- When a contract packet is ready for you to review and approve, you will receive an email notification to log into Athene Connect.



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2. When a case is available for review, it will appear in your Dashboard as **Pending Agent Review**.



3. When reviewing, there are several options to assist with coordination of delivery including **Cancel e-Delivery** and **Approve e-Delivery**. **Other Actions** at the top will allow you to print a copy of the delivery packet. After you've reviewed and approved, an option to resend passcodes or send a reminder email will appear in the **Requests** section under **Other Actions**.

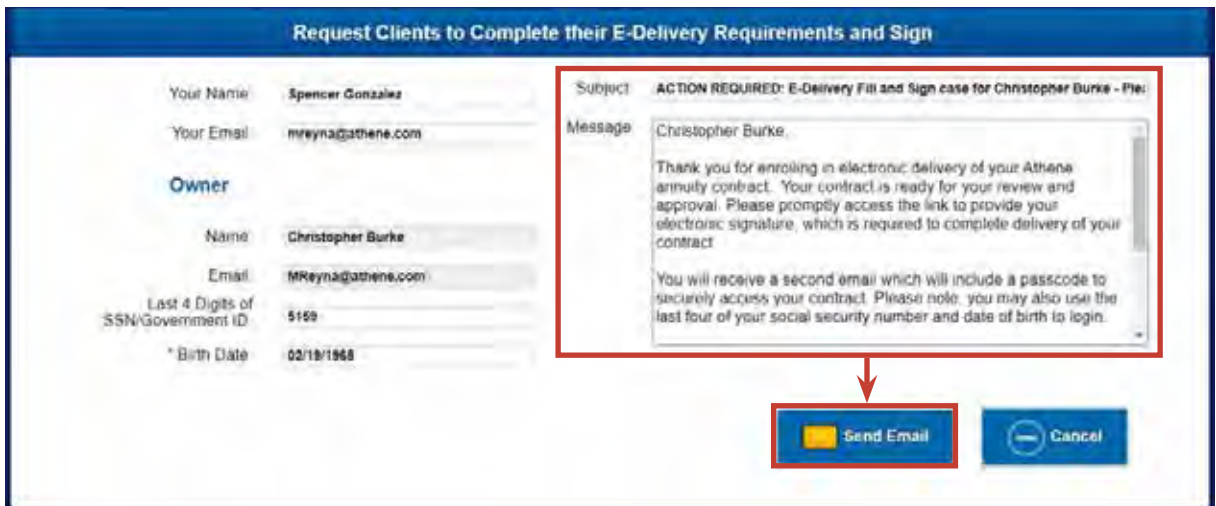


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- Once the contract packet has been approved for release to your client a link will appear under the **Approve** button, and sub case information will appear in the pop-up.



- Once the contract packet is approved, you can send an email to your client so they can access their contract packet. You can personalize or edit the email as needed before sending.

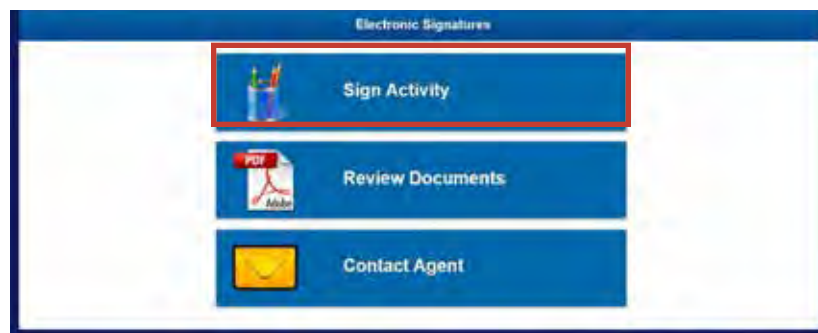


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6. Your client will receive two emails from no-reply@firelightapp.com. The first email **1** will contain a link to FireLight. The second **2** will contain a passcode that will allow them to log into FireLight without their social security number or date of birth.



7. Once your client logs into FireLight, they can **Sign Activity**, **Review Documents**, or **Contact Agent**. Selecting **Sign Activity** allows the client to acknowledge and confirm delivery of the contract packet.



8. During the signing ceremony, your client will be prompted to electronically sign and initial their contract.

The image shows a screenshot of the Policy Delivery Receipt form. The form includes a list of certification instructions and a section for the owner's signature, joint owner's signature, email address, and telephone number.

Policy Delivery Receipt

1. The Social Security Number or Tax Identification Number shown on this form is correct (or I am waiting for a number to be issued to me), and I am not subject to backup withholding because:

a. I am exempt from backup withholding, or

b. I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or

c. The IRS has notified me that I am no longer subject to backup withholding, and

2. I am a U.S. citizen or other U.S. person (as defined in the General Instructions of IRS Form W-9), and

3. The FATCA code(s) entered on this form (if any): [] (FATCA reporting codes can be found in the General Instructions on IRS Form W-9). If you are only submitting this form for an account you hold in the United States, you may leave this field blank.

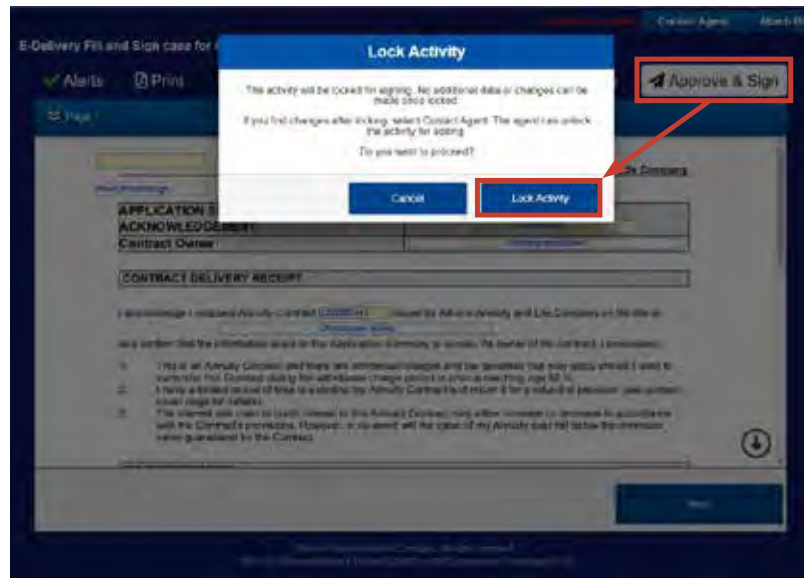
Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.

Owner's Signature	SSN or TIN	Date
Joint Owner Signature	SSN or TIN	Date
Email Address	Telephone number	

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9. When your client selects **Approve & Sign**, the activity will be locked and no additional changes can be made. Once locked, the signing ceremony will begin.



10. From here, your client will need to review and approve all signature pages of the **Policy Delivery Receipt** and the **Electronic Signature Consent and Disclosure** form. They will also have to check the box stating they have reviewed and agree with each document before moving forward.

Owner : Michael Howard

Before signing, you must review all pages of each of the 2 documents below.

Please click the buttons below to proceed.

1

Policy Delivery Receipt

2

Electronic Signature Consent and Disclosure

I have reviewed and agree with the terms expressed within this document.

Policy Delivery Receipt : Page 1 of 1

Athene Annuity and Life Company

APPLICATION SUMMARY ACKNOWLEDGEMENT	CONTRACT
Contract Owner	3300352098 Michael Howard

CONTRACT DELIVERY RECEIPT

I acknowledge I received Annuity Contract: 3300352098 issued by Athene Annuity and Life Company on the life of:
Michael Howard
and confirm that the information listed on the Application Summary is correct. As owner of the contract, I understand:

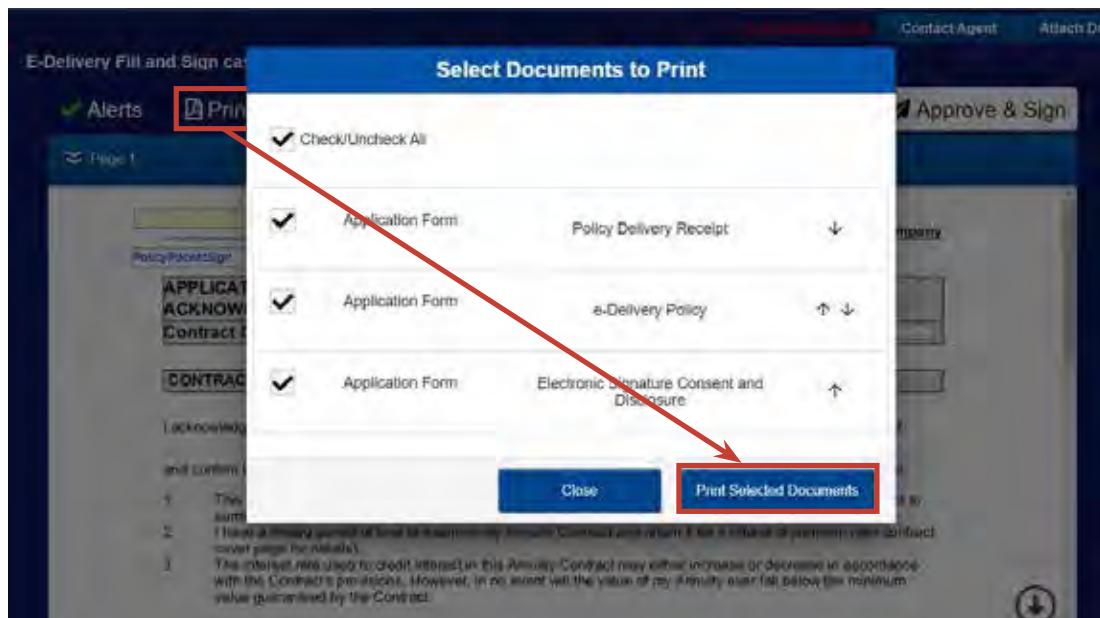
1. This is an Annuity Contract and there are withdrawal charges and tax penalties that may apply should I elect to surrender this Contract during the withdrawal charge period or prior to reaching age 59 ½.
2. I have a limited period of time to examine my Annuity Contract and return it for a refund of premium (see contract cover page for details).

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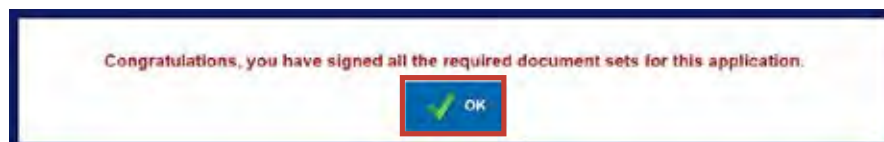
11. During the signing ceremony, your client will need to enter their full name, city, state and date. A signature box is available for touchscreen compatible devices. Selecting **I Consent** will acknowledge and capture your client's signature.



12. After reviewing the contract packet, your client can print or download a copy to retain for their records.

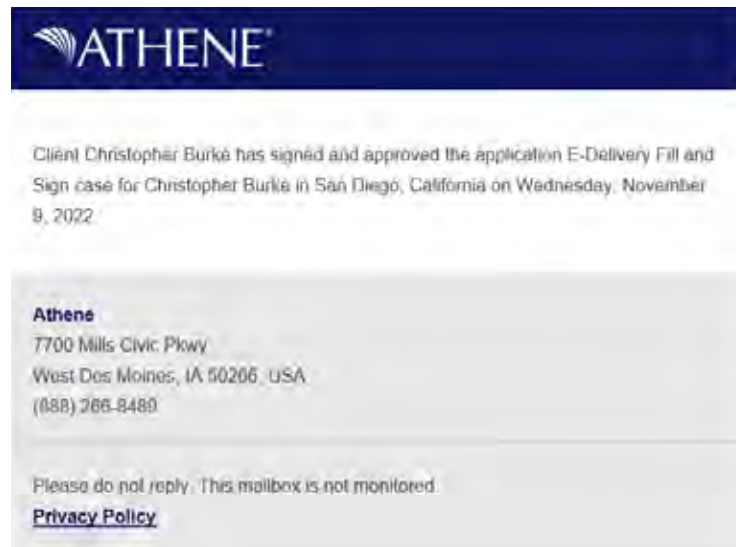


13. Once your client selects **OK**, the e-Delivery process will be complete and they will be logged out of the system.



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- You'll receive a confirmation email once your client has completed the e-Delivery process.



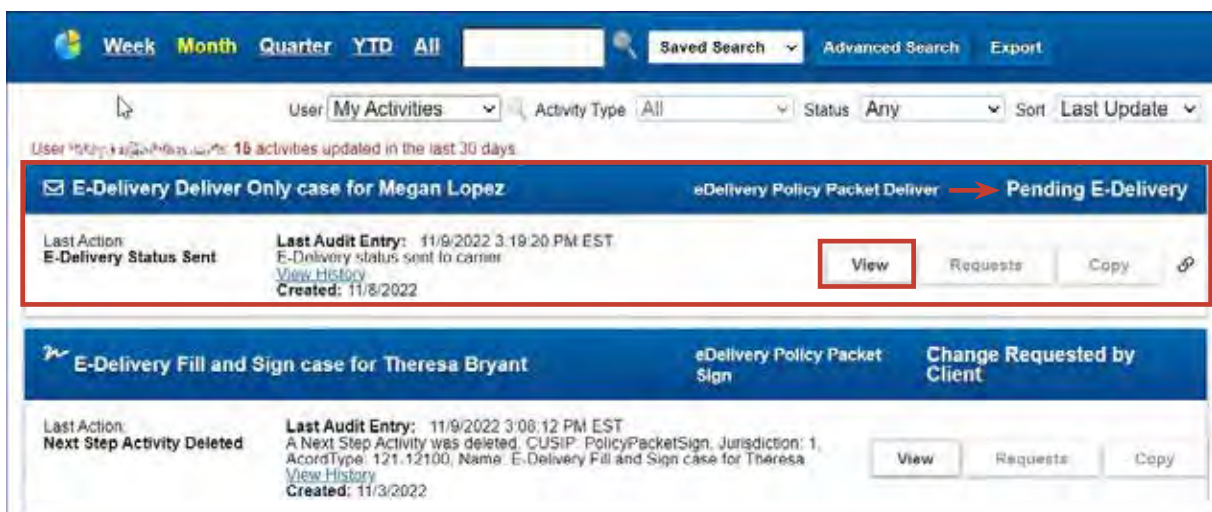
4. Client Directed Contract Packets

Client directed contracts will be e-Delivered to your client as Delivery Only or Fill & Sign. As soon as your client receives their contract packet, it will be ready for your review.

Follow the steps below to complete your review and help coordinate the client directed process.

4A. Client Directed Deliver Only

- When a case is available for review, it will appear in your dashboard as **Pending E-Delivery**.

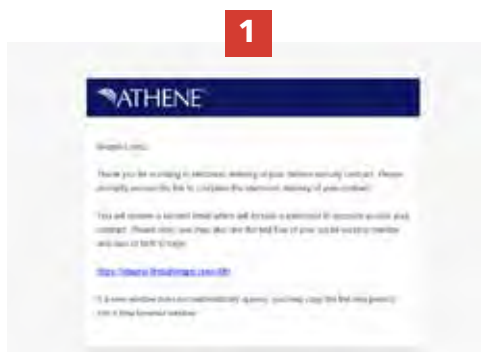


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- Once the contract packet is accessed, you can review the contract, resend access passcodes or cancel e-Delivery. Once your client has accessed their contract packet via FireLight, cancellation will no longer appear as an option.

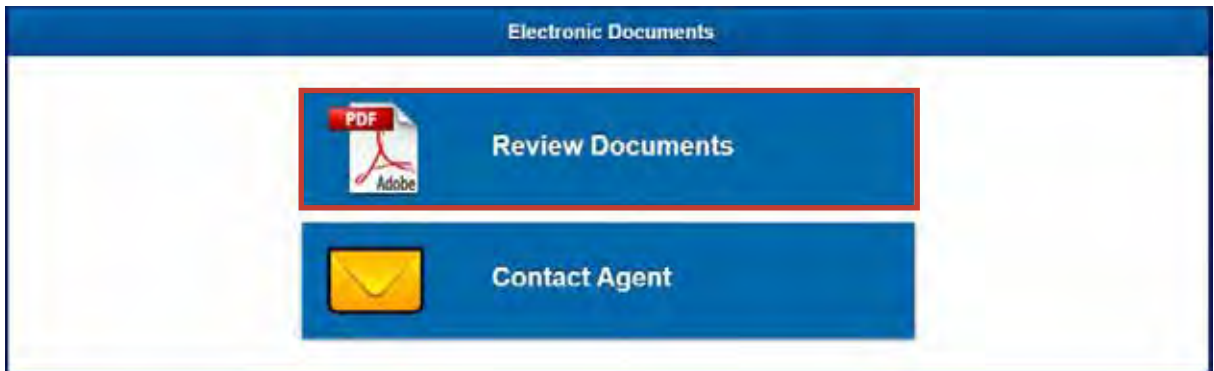


- Your client will receive two emails from no-reply@firelightapp.com. The first email **1** will contain a link to FireLight. The second **2** will contain a passcode that will allow them to log into FireLight without their social security number or date of birth.



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4. Once your client logs into FireLight, they can **Review Documents** or **Contact Agent**. Selecting **Review Documents** allows them to acknowledge and confirm delivery of the contract packet.



5. From here, clients can review the contract packet and download a copy for their records. Once satisfied, the process will be complete.



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4B. Client Directed Fill & Sign

States that require this option are CA, LA, NV, PA, SD and WV.

1. When a case is available for review, it will appear in your dashboard as **Pending Client Review**.

The screenshot displays a list of three cases in a dashboard. The first case is 'E-Delivery Deliver Only case for Jackson Rodgers' with status 'Pending E-Delivery'. The second case, 'E-Delivery Fill and Sign case for Michael Howard', is highlighted with a red border and has a status of 'Pending Client Review'. The third case is 'E-Delivery Fill and Sign case for Theresa Bryant' also with status 'Pending Client Review'. Each case entry includes a 'Last Action' of 'E-Delivery Status Sent', a 'Last Audit Entry' timestamp, and a 'Created' date of 11/3/2022. Action buttons for 'View', 'Requests', 'Copy', and a link icon are present for each case.

2. From here, you can send a reminder email to your client, review the contract, resend access passcodes or cancel e-Delivery of the contract packet.

Please note: Client directed packets don't require agent approval. Although a link will be displayed, the approval button will not function.

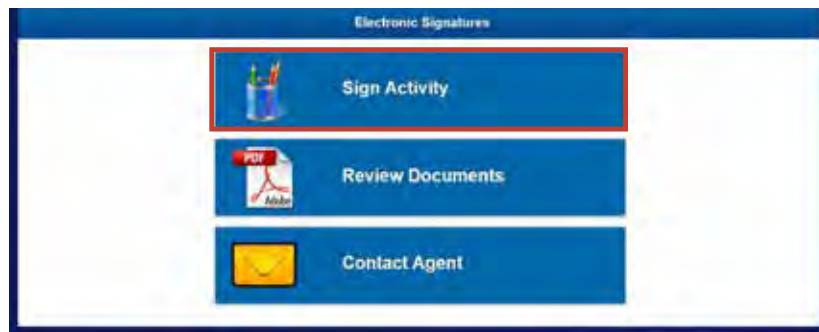
This screenshot shows the 'Policy Delivery Receipt' page for Michael Howard. The page is titled 'ATHENE' and includes a navigation bar with 'Alerts', 'Requests', 'Cancel E-Delivery', and 'Approve' buttons. A red box highlights the 'Approve' button, and another red box highlights the 'Other Actions' menu. The main content area displays 'APPLICATION SUMMARY ACKNOWLEDGEMENT' and 'CONTRACT' sections. The 'CONTRACT' section includes a 'CONTRACT DELIVERY RECEIPT' and a 'Next' button at the bottom.

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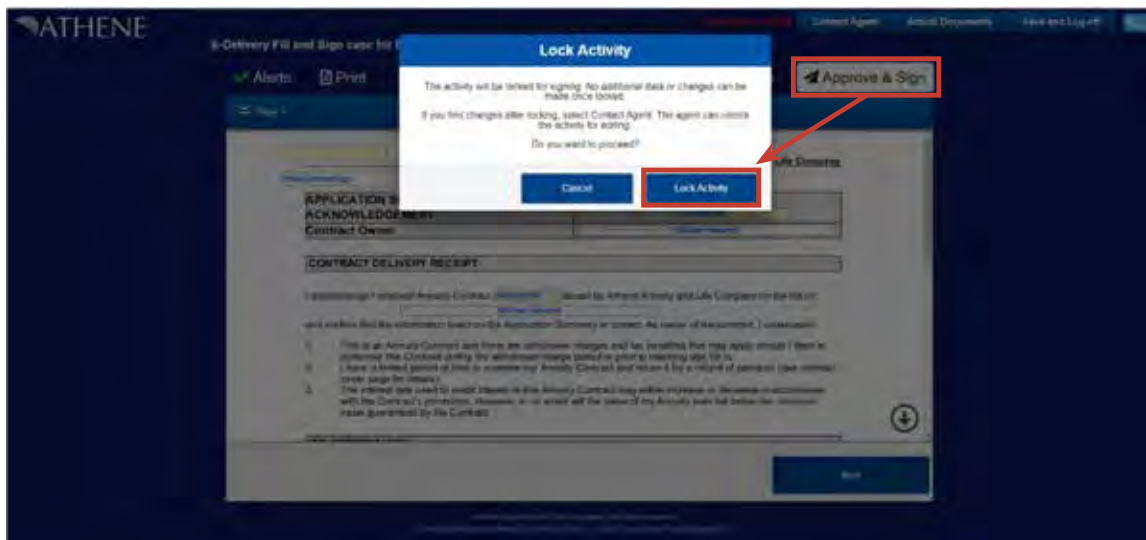
- Your client will receive two emails from no-reply@firelightapp.com. The first email **1** will contain a link to FireLight. The second **2** will contain a passcode that will allow them to log into FireLight without their social security number or date of birth.



- Once your client logs into FireLight, they can **Sign Activity**, **Review Documents**, or **Contact Agent**. Selecting **Sign Activity** allows the client to acknowledge and confirm delivery of the contract packet.

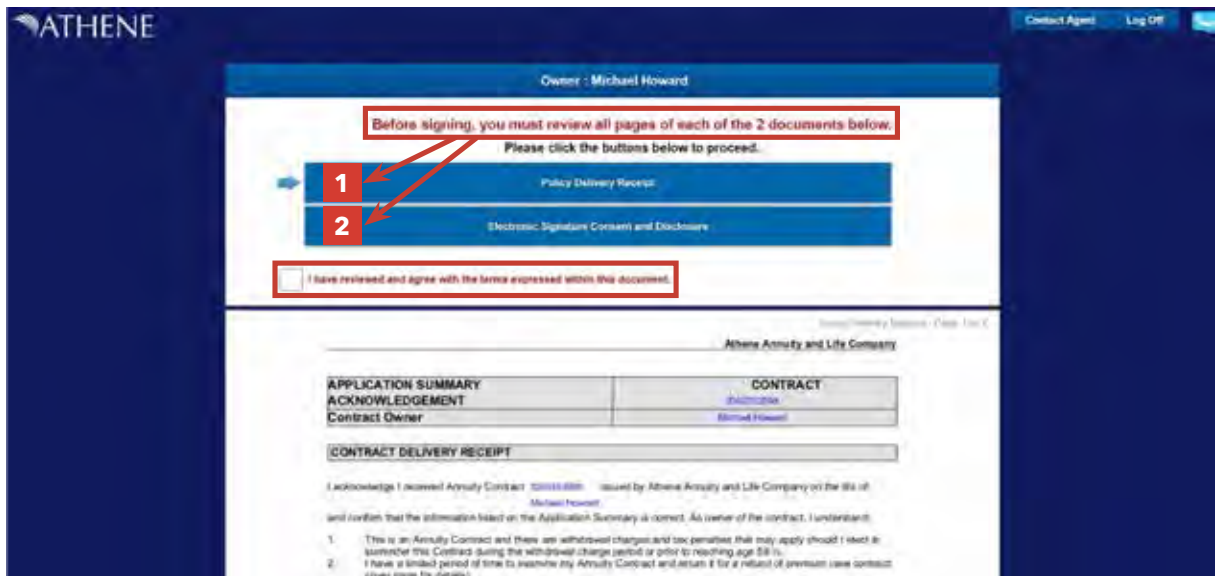


- When your client selects **Approve & Sign**, the activity will be locked and no additional changes can be made. Once locked, the signing ceremony will begin.



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6. Check the box stating they have reviewed and agree with each document before moving forward.



7. During the signing ceremony, your client will need to enter their full name, city, state and applicable date. A signature box is available for touchscreen compatible devices. Selecting **I Consent** will acknowledge and capture your client's signature.

Please note: The contract must be delivered in the same state in which the application was solicited and signed.



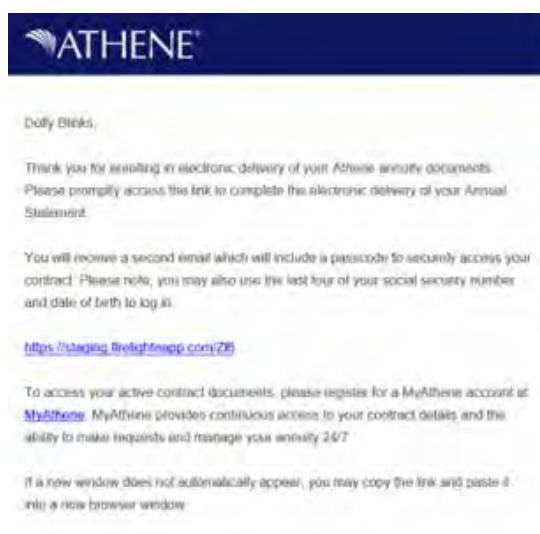
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5. Post-Issue Servicing

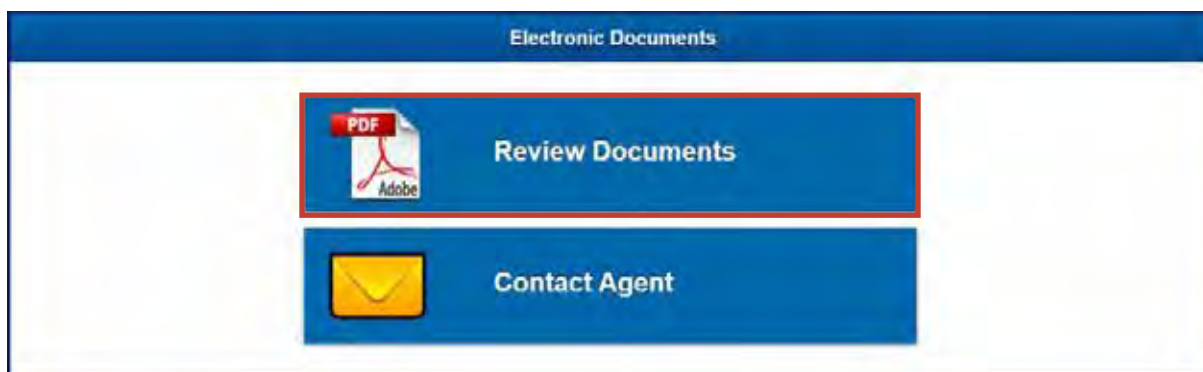
When your client elects to receive electronic communications, they will also receive post-issue contract correspondence and documents via email from no-reply@firelightapp.com. They will have 30 days to access documents using the link provided in the email. Once they have accessed the document, they will have 10 days to review. If the link expires, or your client is no longer able to access the document via email, all contract communications and documents will be available on MyAthene.

Please note: Although post-issue servicing documents will not be available in FireLight, they can be accessed from Athene Connect.

1. For security, your client will receive two email notifications to access information. The first email will contain a link to FireLight (example below). The second will contain a passcode that will allow them to log into FireLight without their social security number or date of birth.



2. Once your client logs into Firelight, they can **Review Documents** or **Contact Agent**. Because the agent will not have visibility to electronic service documents, the **Contact Agent** option will send an email to the Athene service team instead.



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3. From here, your client can use the features below.

- 1** Download a copy of the document.
- 2** Review information related to their electronic service document.
- 3** Navigate pages using the arrow on the side of the screen.



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 in D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities in New York.

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