Athene e-Delivery user guide



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.

1 Week Month	Quarter YTD All	Saved Search - Advanced Search	h Export	
liver Testicathene.com 11	User My Activities	All - Status Any	✓ Sort	Last Update
≁ E-Delivery Fill and	Sign case for Christopher Burke	eDelivery Policy Packet Sign	Pending	Client Review
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E-Delivery Deliver	Only case for Megan Lopez	eDelivery Policy Packet Deliver	Pend	ling E-Delivery
Last Action: E-Delivery Status Sent	Last Audit Entry: 11/9/2022 3 19:20 PM EST E-Delivery status sent to carrier. View History Created: 11/8/2022	View	Requests	Сору б

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.
- **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.

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.

✓ Page 1	Policy De	livery Receipt	
]	Athene Annuity and Life Company	
PolicyPacketSign			
APPLICATION	SUMMARY DEEMENT	CONTRACT 3300352142	
Contract Own	ner	Christopher Burke	
CONTRACT D	ELIVERY RECEIPT		
l acknowledge I re	eceived Annuity Contract 3300352142 is	sued by Athene Annuity and Life Company on the life of:	
and confirm that t	he information listed on the Application Sur	mmary is correct. As owner of the contract, I understand:	
1 This is an surrender 2 I have a l cover pag 3. The inter with the C value gua	Annuity Contract and there are withdrawa this Contract during the withdrawal charge imited period of time to examine my Annuit e for details). est rate used to credit interest in this Annuit Contract's provisions. However, in no event tranteed by the Contract.	I charges and tax penalties that may apply should I elect to a period or prior to reaching age 59 ½. y Contract and return it for a refund of premium (see contract ty Contract may either increase or decrease in accordance will the value of my Annuity ever fall below the minimum	6
			0

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.

- **Request Reissue:** When selected, a dialog box will appear to capture corrections needed for reissuing the contract packet.
- **Approve:** If required by your organization, approve the contract packet to be delivered to your client.
- **5 Next:** Continue to the next page.

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.**

E-Delivery Deliver O	nly case for Megan Lopez	eDelivery Poli	cy Packet Deliver	Pending Age	nt Review
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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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For financial professional use only. Not to be used with the offer or sale of annuities.

3. 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 Name.	Spencer Gonzalez	Subject	ACTION REQUIRED: E-Delivery Deliver Only case for Megan Lopez - Please
Your Email	sgonzalizzation.com	Message	Megan Lopez.
Owner			Thank you for enrolling in electronic delivery of your Athene annuity contract. Please promptly access the link to complete the electronic delivery of your contract.
Name	Megan Lopez		You will receive a second email which will include a passcode to
Email	miopszijtest.com		securely access your contract. Please note, you may also use the last four of your social security number and date of birth to login
Last 4 Digits of SSN/Government ID	1746		<url_link></url_link>
* Birth Dale	02/19/1965		
SSN/Government ID * Birth Dale	02:19/1965	-	UNL_LINK>

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.

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 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.



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



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

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	 Alter conforming your contract details are correct, you must this document by signing and resuming the inclused within 10 days of receipt. Completed forms can be submi- maled same the monitories band do the form. 	t acknowledge your reverse and receipt of Application Summary Acknowledgement ted strikes to glocoments budyerse com or	

3B. Agent Directed Fill & Sign

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

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



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

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► E-Delivery Fill and §	Sign case for Christopher Burke	eDelivery Policy Packet Sign 🚽	Pending Agent Review
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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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4. 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.

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5. 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.

Your Email mreynagathene.com Message Christopher Burke. Owner Thank you for enrolling in electronic delivery of your Attiene annuity contract. Your contract is required to complete delivery of your eview and approval. Please promptly access the link to provide your electronic signature, which is required to complete delivery contract. Name Christopher Burke Constopher Burke Email MReynagathene.com You will receive a second email which will include a passoo sociarely access your contract. Please note, you may also u last four of your social security number and date of birth to a list for of your social security number and date of birth to a social security number and	Your Name	Spencer Gonzalez	Subject	ACTION REQUIRED: E-Delivery Fill and Sign case for Christopher Burke - I
Owner Thank you for enrolling in electronic delivery of your Attensi annuity contract is ready for your review and approval. Please promptly access the link to provide your electronic signature, which is required to complete delivery contract Name Christopher Burke Vour contract Your contract Email MReynagathene.com You will receive a second email which will include a passoo iscurely access your contract. Please note, you may also u last four of your social security number and date of birth is i	Your Email	mreyna@athene.com	Message	Christopher Burke,
Name Christopher Bunke electronic signature, which is required to complete delivery contract Email MReynagathene.com You will receive a second email which will include a passoo socurely access your contract. Please note, you may also u last four of your social security number and date of birth to i	Owner			Thank you for enrolling in electronic delivery of your Athena annulty contract. Your contract is ready for your review and approval. Please promptly access the link to provide your
Email MReynagathene.com You will receive a second email which will include a passoo Last 4 Digits of Stee Store and the second email which will include a passoo SSN/Government ID 5159	Name	Christopher Burke		electronic signature, which is required to complete delivery of your contract
Last 4 Digits of security accuss your contract. Please note, you may also u as 55N/3coveryment ID 5159 last four of your social security number and date of birth is i	Emáil	MReyna@athene.com	100	You will receive a second email which will include a passcode to
SON GOVERNMENT D	Last 4 Digits of SSN/Government ID	5159		securely access your contract. Please note, you may also use the last four of your social security number and date of birth to legin.
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Your client will receive two emails from no-reply@firelightapp.com. The first email vill contain a link to FireLight. The second vill contain a passcode that will allow them to log into FireLight without their social security number or date of birth.

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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.

 Electronic Signatures	
Sign Activity	
Review Documents	
Contact Agent	

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

Alerts	A Print	≓ Rea	quest Change	Approve & Sign
Page 1		Policy Delivery Receipt		
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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.

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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.



 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.

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E-Delivery Fill and Sign car	Selec	ct Documents to Print			
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13. Once your client selects **OK**, the e-Delivery process will be complete and they will be logged out of the system.



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

MATHENE"	
Client Christopher Burke has signed and approved the application E-Delivery Fill and Sign case for Christopher Burke in San Diego, California on Wednesday, November 9, 2022	ł
Athene 7700 Mills Civic Pkwy West Des Moines, IA 50206, USA (688) 266-8489	
Please do not reply. This malibox is not monifored. Privacy Policy	

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

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

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* E-Delivery Fill and S	lign case for Theresa Bryant	eDelivery Policy Packet Change Requested by Sign Client
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2. 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.

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3. 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.**

E-Delivery Deliver	Only case for Jackson Rodgers	eDelivery Policy Packet Deliver	Pending E-Delivery
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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.

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 Your client will receive two emails from no-reply@firelightapp.com. The first email 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 **Sign Activity**, **Review Documents**, or **Contact Agent**. Selecting **Sign Activity** allows the client to acknowledge and confirm delivery of the contract packet.



5. 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.



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

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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.



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

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9. Printing selected documents will create a pdf.



10. 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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5. Post-Issue Servicing

When your client elects to receive electronic communications, they will also receive postissue 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.



 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.

Owner signature	6		
You can review each of the documents and Please click the buttons be	download using the low to proceed.	button below.	
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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 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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