

Beneficiary Toolkit

Tips to help when submitting a claim



As a beneficiary, your role in managing the final financial tasks for your family member or friend can be emotionally challenging. At Athene, a dedicated team of claim specialists are here to offer empathy and respect for your situation while helping answer your questions and ensure your claim is processed as quickly as possible.

Please use the following information to understand what you can expect when submitting a beneficiary claim on an Athene annuity contract.

Claim Submission Process

The beneficiaries listed on a contract will be mailed a claim packet if a Death Benefit is payable following the death of the Owner or Annuitant. This claim packet will include:

- An applicable claim form
- A letter showing the benefit amount
- Options for claiming funds

Each beneficiary will need to complete and return both of the following documents:

- A completed applicable claim form
- A copy of the Death Certificate stating cause and manner of death (Original death certificates are not required unless requested by Athene.)

Once returned, Athene generally completes the process within 8 to 10 business days.

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.

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

Information Available to You

As a named beneficiary you may request certain information.

We can provide this information:

- The value of your Death Benefit
- Options to claim the funds (lump sum, transfer, periodic payments, etc.)
- Whether Required Minimum Distribution obligations were met by the deceased
- Information pertaining to your portion of the benefit, excluding amount percentages

We cannot provide the following information:

- Number of beneficiaries listed on the contract
- Names of other potential beneficiaries listed
- Contract history or performance
- Percentage allocated from distribution

Tips For Completing Claim Forms

- Follow the detailed instructions on the claim form thoroughly to help avoid any processing delays.
- Complete all required fields on the claim form, then sign and date the form.
- Include a copy of the death certificate. Please note that the cause and manner of death needs to be included. An original copy of the death certificate is not required unless requested by Athene. If your state includes both a long and short form, we will require the long form.
- Select only one payment option for your disbursement to help avoid processing delays.
- Include all transfer paperwork if you're transferring the funds to another company. Include one of the following with the transfer paperwork:
 - A medallion signature guarantee or
 - A letter of acceptance or
 - A corporate resolution
- Email your completed claim form to: Documents@athene.com or fax to: (866-709-3922).

Helpful tips when emailing your claim form

- Email documents to Documents@athene.com
- Include the contract owner's name and/or contract number in the subject line.
- Include only ONE attachment per email.
 - **Acceptable** email attachment types include PDF, TIF, DOC, XLS or JPG/JPEG.
 - **Unacceptable** email attachment types include HTML LINKS, GIF or PNG. These include images taken from a smartphone that are embedded into the body of the email.
- Do not include text within the body of the email.
- ENCRYPTED emails are acceptable; PASSWORD PROTECTED emails are unacceptable.

Frequently Asked Questions

1) Q: How do I prove guardianship or executor of estate?

A: If you are acting on behalf of the estate, include Letters of Executor or Letters of Administration issued by the court when submitting the claim.

If a minor is a beneficiary, please include the court documents showing your appointment as guardian of the minor's estate.

2) Q: What are my payout options for receiving my Death Benefit as a beneficiary?

A: Death claim payout options include lump sum, periodic payments, spousal continuation and internal/external transfer of funds. Check your claim packet for details as some options may not be available depending on state or contract requirements.

3) Q: How do I know if I'm the listed beneficiary?

A: We understand that situations can change. If it turns out you're not a listed beneficiary on the contract, Athene will confirm the information submitted and send listed beneficiaries a claim form packet to complete and return for processing. The claim form provided is specific to each situation.

4) Q: How long does the claim process take?

A: There are two stages in the claim process. First, Athene receives a death notification and performs due diligence to:

- confirm the death of a contract holder
- identify beneficiaries
- identify each beneficiary's amount
- mail the claim packet

In the second stage, we review the completed claim form and required documents from the beneficiary and, if in good order, distribute funds.

5) Q: How do I avoid delays in processing of the claim?

A: Be sure to include a properly completed claim form and follow all claim instructions. Remember to include a copy of the death certificate and be sure it states the cause and manner of death.

6) Q: How long do I have to claim a Death Benefit as a beneficiary?

A: Athene is required to adhere to state unclaimed property guidelines. Refer to applicable state guidelines for details on unclaimed property process and timing.

7) Q: What if I'm not listed as a beneficiary on the policy?

A: If you're not a listed beneficiary and you complete the claim form you will not be contacted further regarding a benefit. Athene will confirm beneficiary information and contact only those listed as a beneficiary on the contract.

8) Q: How will this impact my taxes?

A: We recommend consulting a tax professional regarding tax information or implications as the result of being a listed beneficiary and receiving funds. Athene can't provide tax advice related to your benefit as a listed beneficiary of an Athene contract.

We're here to help.

If you have additional questions, contact our Customer Contact Center at **888-266-8489 (888-ANNUITY)**. When calling about a claim, select **Option 1**, then **Option 3**.