

Enjoy an enhanced user experience on Athene Connect

We're getting ready to re-launch [Athene Connect](#)! The enhanced producer portal will include expanded features to help you manage and grow your Athene business. Watch for details coming soon!

COD update for Athene FIA products

We've updated the Certificate of Disclosure (COD) for Athene FIA products sold in most states. The revised CODs (Ver. 08/20) will be available on [Athene Connect](#) beginning **January 23, 2021**, and should be used immediately. Applications with outdated or missing forms received after market close (**3 p.m. CT**) on **February 5, 2021** will be considered "not in good order." Be sure to use up-to-date materials when offering Athene annuities.

Virtual sales tool kit — Driving sales in a changing world

Working in a virtual world has quickly become the norm. Athene offers the following resources to help you meet with clients virtually when in person meetings are just not possible:

- Athene guidelines for telephone & video solicitation ([52269](#))
- Athene guide to make it easier for doing business during COVID-19 ([52270](#))
- Overview of Athene e-app functionality ([52271](#))

Please note: Before using these tools, please be sure to confirm the procedures for submitting business with your firm's back office.

New Arkansas suitability regulation requirements

Arkansas is the latest state to adopt the National Association of Insurance Commissioners (NAIC) revisions to the Suitability in Annuity Transactions Model Regulation (#275). **Arkansas's revised Rule 82, effective December 28, 2020, will impose new requirements on both producers and insurers.**

As an annuity carrier, we want to make sure you're aware of key aspects of the new regulation. Click below to learn about actions you need to take in order to meet your

Best Interest Obligations when submitting business written in Arkansas.

Take action

Athene's advertising submission requirements

The marketing and advertising of annuity products is subject to close regulatory scrutiny. Advertising regulations, statutes and guidance provided by our regulators are constantly changing and evolving. This requires awareness and open communication between Athene and our distribution partners.

Click below to learn more about your duty, as an Athene producer, when creating and using advertising for the offering, writing or servicing an Athene product.

Know the rules

Reducing top producer NIGO issues through FireLight enhancements — Now available on distributor instances.

As we continue to search for ways to improve user experience, reduce cycle time and decrease opportunities for top Not in Good Order (NIGO) issues, Athene incorporated a "Can-Sell" check within our FireLight platform. We're pleased to announce that this functionality is now available on distributor instances.

Like most carriers, outstanding requirements tied to producer Licensing & Contracting, Appointments and Trainings are where we experience high rates of NIGO. In an effort to identify potential missing producer requirements prior to soliciting business, the FireLight platform available through [Athene Connect](#) will perform a variety of validations around these areas.

| Pop-up message examples | Possible reason for error |
|---|---|
| Producer does not hold a license in this jurisdiction | Producer does not hold a license in this jurisdiction |
| Product training must be completed before submission. Please complete your product training and try submitting again the next day.* | You have not completed your required training for the product selected. |
| Producer not found | Your appointment with Athene is not complete or your Agent code is not correct. |

*In most cases, you will be allowed to proceed with your e-App, even if corrections have not been made. You must, however, complete product training. If the applicable product training is not completed prior to soliciting an application, you may be required to resolicit the application. Please allow 24 hours after training is complete before submitting the application.

Thank you for your business. At Athene, we believe the power of unconventional thinking can help take you to the next level. For product and sales support, please contact the best Sales Desk in the business at **888-ANNUITY (266-8489)**.



The Bottom Line

A monthly digest of important business updates.



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