

Keeping you informed with important Covid-19 updates

Coronavirus Aid, Relief, and Economic Securities (CARES) Act

On March 27, the President signed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, the third COVID-19 relief bill, into law. The more than \$2 trillion package includes many elements to aid individuals, businesses, and state and local governments due to the pandemic.

As part of the [Coronavirus Tax Relief](#), the deadline for your clients to make IRA contributions for the 2019 tax year has been extended. All qualifying premium must be postmarked to Athene or picked up by a UPS or FedEx delivery carrier no later than **July 15, 2020**. Be sure to check the minimum premium requirements for the product you're selling prior to solicitation.

[Learn more about the CARES Act](#)

Working in a virtual world

We've developed guidelines to help you navigate the [world of virtual selling](#). Please take a moment to review them carefully.

Athene also offers an array of resources to help you complete and submit business electronically. Download our handy [Guide to Doing Business During COVID-19](#) for a walkthrough. Before using these tools, please be sure to confirm the procedures for submitting business with your firm's back office.

Beware of fraud

The potential for fraudulent activity increases during uncertain times. Athene encourages you to monitor state Department of Insurance websites, and look to us for information that will help keep you in-the-know.

We're here to help! If you suspect fraud, please contact Athene for assistance:

- Call 888-266-8489 or
- Send the Request for Compliance Review Form to Athene

at amlfraudreferral@athene.com.

Be sure to monitor state insurance department websites

In response to COVID-19, state insurance departments are frequently issuing communications and bulletins regarding their policies and changes in procedures and process. Some affect producers and the sale process, including states that are limiting in-person sales processes. Please monitor the state insurance department websites in any state where you are licensed.

Application and COD update for New York

We've revised our applications and Certificates of Disclosure (CODs) for Athene MaxRate® products sold in New York. The revised forms will be available on [Athene Connect](#) beginning **May 8, 2020** and should be used immediately. Revised version dates are as follows:

- NY Applications (Ver. 01/19)
- NY CODs (Ver. 11/19)

Applications with outdated or missing forms received after market close (**3 p.m. CT**) on **May 22, 2020** will be considered "not in good order." Be sure to use up-to-date materials when offering Athene annuities.

Large Case Review process update

We've made some changes to our Large Case Review process and updated our Large Case Review forms:

- National business: [Large Case Review form](#)
- Annexus business: [Large Case Review form](#)

The revised forms (Ver. (03/20)) are available now on [Athene Connect](#) and should be used immediately. Please click the link below to review process changes.

[Review Guidelines](#)

Replacement form update for Illinois and Massachusetts

We've revised the following replacement forms used for sales in Illinois and Massachusetts:

State	Form Number(s)
Illinois	9507 and 8743
Massachusetts	12249

The revised forms (Ver. 02/20) are available now on [Athene Connect](#) and should be used immediately. Applications with outdated or missing forms received after market close (**3 p.m. CT) on May 22, 2020** will be considered "not in good order." Be sure to use up-to-date materials when offering Athene annuities.

Additional form now required for Maryland servicing producers

The state of Maryland has recently made the following change to their process: If a contract owner requests that you become their servicing producer on a contract issued in Maryland, you must now complete the [Servicing Agent Change Request for Annuity Contracts](#) form. Be sure to complete the form in its entirety (including your signature and address) and send it to Athene for processing.

Ideas you can use to grow your business

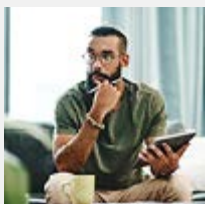
Athene's online libraries are packed with valuable information for you and your clients. **Take a look at these highlights for April...**

For you...

Insights provides education and information that can help take your business to the next level.



A safer course in choppy markets: Annuities with principal protection from market volatility. Now is a vital time to educate your clients about FIAs and protecting their retirement nest eggs from market volatility. Here's how.



Bust these 5 myths for more FIA sales. How to bust five common myths about annuities to help your clients make informed, confident financial decisions.

For your clients...

Smart Strategies includes over 150 finance and lifestyle articles that you can share with your clients to stay top-of-mind. [Subscribe today!](#)



Survive a stock market dip. Here's how clients can help avoid making rash decisions during a dip in the market.



What your tax return says about your financial health. A tax return can be a powerful tool in helping clients see where they are financially — and where they're going. Here are three insider tips that can help clients plan for retirement.

Athene Legal and Compliance Updates

The following information will help you stay current on your responsibilities as an Athene producer. Remember, it is your obligation to know the requirements of your Athene contract, as well as the laws and regulations of any state in which you conduct business.

All states: Vermont fines producer \$205,000 – Following the receipt of a consumer complaint, the Vermont Department of Financial Regulation recently fined a producer \$205,000 for violations of Vermont Insurance code. This action was due, in part, to unapproved illustrations, unlicensed investment advice and insufficient documentation. Click the link above to learn more about Athene's position on providing investment advice.

All states: Ohio revokes producer license – The Ohio Department of Insurance recently revoked the license of a producer. This action was due, in part, to the submission of fabricated documents to insurance companies to become designated beneficiary of their clients' life insurance and annuity contracts. Click the link above to learn more about

Athene's position on conflicts of interest.

All states: Disclosure of Adverse Action – As part of your duties as an Athene producer, you are required to disclose any adverse action taken against you to our Legal Department within five days of the occurrence, regardless of whether it is related to your relationship with Athene. Click the link above for examples of adverse action and how to report them.

Please make sure you read all applicable updates in their entirety. Failure to comply with applicable regulations may lead to disciplinary action and may be grounds for termination of your appointment and/or contract with Athene.

Learn at your desk or on the go!

Athene webcasts cover a wide range of topics, including product, compliance and software training. Register to attend a live webcast or access our On-Demand Library anytime. Take a look at what's available now on [Athene Connect](#).

Featured on-demand webcast:

The electronic application (e-app) is a convenient tool to help you conduct business more efficiently. Check out our [Firelight Webcast](#) in the on-demand library to learn more about how to utilize this platform and begin submitting business electronically! We also have this handy [Firelight Guide](#) to help walk you through the process.

Please note: Your producer code is required on all e-app applications. You must also be compliant with all required trainings, including product-specific training, prior to solicitation.

Featured webcasts:

Athene is built for this - Even in challenging times, you can continue to count on Athene's strong financial position and experience to help you serve your clients and drive sales forward. Join Grant Kvalheim, CEO and President of Athene USA, for a live webcast on **Thursday, April 23 at 2 p.m. CT** as he shares the unique positioning that makes Athene well-prepared to serve you and your clients in our current financial world. [Register today!](#)

Market volatility and crisis communication training - Were you unable to

attend the live webcast given by Sarano Kelley, an expert on crisis communication? You can still discover how to prepare and deliver an appropriate response that will help alleviate client fears and strengthen relationships in these challenging times. [Listen to the recording.](#)

Unleash to the power of diversification - Join us on **Tuesday, April 28 at 10 a.m. CT** to find out how to help your clients get the most out of their fixed index annuities and achieve their long- term savings goals. [Register today](#) to see the power of diversification in action.

Indexed annuities: Pricing customer value - Join us on **Thursday, May 14 at 10 a.m. CT** for a real-world look at the economics of modern fixed indexed annuities and gain insights into how insurers price products and credit interest. [Register today!](#)

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

News you can use to grow your business!

Athene MaxRate [MYG NMV (09/15)] issued by Athene Annuity & Life Assurance Company of New York, headquartered in Pearl River, New York. Product features, limitations and availability may vary; see Certificate of Disclosure for full details. Products not available in all states.



[Get Insights](#)

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