

From: Athene Bottom Line Newsletter <atheneusa@info.athene.com>
Sent: Tuesday, July 21, 2020 11:07 AM
To: Resource Support
Subject: Form updates, new state legislation and more!



Forward

The Bottom Line: July 2020

Keeping you informed with important COVID-19 updates

The coronavirus outbreak and resulting financial turmoil have put us all on a path we've never traveled before. Together, we've proven our resilience. At Athene, we continue to manage our business to assure strength, stability and flexibility in any economic situation — **we are built for this!**

We want to thank you for your business and for all you have done over the past few months to provide your clients with solutions that help assure their financial security in these challenging times.

Continuing to work in a virtual world

Although many of us are slowly heading back to our respective offices, working in a virtual world is quickly becoming the norm. If you haven't already done so, we encourage you to review the attached guidelines to help you navigate the [world of virtual selling](#).

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.

Large Case Review form update

We've revised the following Large Case Review forms:

- National business: [Large Case Review form \(22300\)](#)
- Annexus business: [Large Case Review form \(19812\)](#)

Check out these enhancements:

- We've provided additional clarification to Section C (Owner Information).
- We've added a section to include a spouse's name and date of birth if other Athene annuities are active or pending.

The revised forms (Ver. 07/20) are available now on [Athene Connect](#) and should be used immediately. Be sure to use the correct and most up-to-date form to ensure accuracy and reduce delays.

New and improved suitability review forms available July 25!

Don't forget. New and improved suitability review forms (Ver. 06/20) will be available on [Athene Connect](#) beginning **July 25, 2020** for all states except Florida and New York and should be used immediately.

[Register](#) for a live webcast on July 23 at 10 a.m. CT to learn more about the enhancements.

Important processing dates:

- Applications signed on or before **July 24, 2020, AND** received before market close (**3 p.m. CT**) on **August 7, 2020** will require the old forms.
- Applications signed on or after **July 25, 2020, OR** received after market close (**3 p.m. CT**) on **August 7, 2020** will require the new forms.

Please note: For applications submitted on AnnuityNet or Affirm (where no sign date was provided), the application signed date is the date the electronic order is submitted to your back office for final review.

Applications with outdated or missing forms that do not fall within these guidelines will be considered "not in good order." Be sure to use up-to-date materials when offering Athene annuities.

Submitting documents to Athene? Use these best practices.

Your business is important to us! Utilize these best practices to help make submitting documents easier and get your business processed faster.

[Get best practices](#)

Getting appointed in Oklahoma just got easier

Great news! Effective immediately, producers are no longer required to be pre-appointed with Athene prior to submitting non-resident Oklahoma business. All appointments will be processed within 15 days of receiving your first piece of Athene business.

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 July...**

For you...

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



SEO tips to help drive traffic to your website. Adding search engine optimization (SEO) to your marketing strategy can attract visitors to your website and introduce new prospects to your business.



Podcast: Annuities and the growing popularity of volatility controls. Explore how innovative indices in FIAs can benefit your clients by seeking more stable returns.

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!](#)



Revisiting your retirement plans. Your clients have been building their nest egg for years, but does their strategy still meet their goals? Here are five reasons to revisit a retirement plan.



4 steps every woman can take to help prepare for retirement. Women face unique hurdles when planning for retirement. Share these four steps with your female clients to help them create a more secure financial future.

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: new legislation regarding financial exploitation – The state of Virginia recently released a bill to amend and re-enact [§ 63.2-1606 of the Code of Virginia](#) [link to attachment], relating to the financial exploitation of a customer and the requirement to report suspicious acts. This bill requires financial institution staff to report suspected financial exploitation of an adult client or customer to the local Department of Social Services or the adult protective services hotline. This is a significant change from the previous law, which stated that such reporting was permissible, but not mandatory.

Financial institution staff is defined as any employee, agent (producer), qualified individual, or representative of a bank, trust company, savings institution, loan association, consumer finance company, credit union, investment company, investment advisor, securities firm, accounting firm or insurance company.

Other states have already passed similar regulation. Please familiarize yourself with the regulations in states where you are licensed to write business.

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](#).

Helpful COVID-19 reminder

Tips to avoid fraud and protect client privacy during trying times

In times of crisis like the COVID-19 global pandemic, opportunities exist for clients to fall victim to fraud. Fraudsters are closely following the news and taking advantage of fear and uncertainty. While Athene is taking steps to protect your clients, we're asking for your assistance in our fight against fraud. As the producer, you know your clients' behaviors best and are in the most optimal position to identify a potentially problematic transaction. We're in this together — now more than ever, it's essential that we are cautious and alert regarding client activity.

To help you better understand the red flags and how to avoid fraud and protect your client's privacy, we've put together a hypothetical scenario and some useful tips:

[Get tips!](#)

We're here to help

While we're taking appropriate precautions for the safety of our team members and communities, Athene is open for business and ready to serve you. Please contact the best Sales Desk in the business at **888-ANNUITY (266-8489)** if you have questions about virtual selling or the electronic application process.

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!



[Get Insights](#)

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