

1035 Yellow Pages coming soon to Firelight

We're rolling out "1035 Yellow Pages" for Firelight users who submit transfer applications. This new directory, arriving later this summer, is designed to help reduce NIGO issues on transfer applications and will allow you to...

- Look up the transfer company's information for a better understanding of carrier requirements.
- Automatically fill in the transfer company's information on the 951e form.
- Enable or disable e-sign on transfer paperwork according to your transfer company's processing location's requirements.

Form updates

We've updated the forms listed below. **Be sure to use up-to-date materials when offering Athene annuities.**

Annuity Claim Forms:

Revised forms (form numbers and version dates vary) will be available on [Athene Connect](#) beginning **July 24, 2021**, and should be used immediately. Applications with outdated or missing forms received after market close (**3 p.m. CT**) on **August 6, 2021**, will be considered "not in good order."

IL applications only:

Athene AscentSM Pro 10 Bonus Certificate of Disclosure (COD): The revised COD (20646, Ver. 06/21) will be available on [Athene Connect](#) beginning **August 14, 2021**, and should be used immediately.

Applications with outdated or missing forms received after market close (**3 p.m. CT**) on **August 26, 2021**, will be considered "not in good order."

Athene's Anti-Money Laundering Program

Because you have important insights into an annuity purchase, like the client's personal identity, financial objectives and source of funds, you play a critical role in ensuring the security of all parties.

In compliance with state and federal regulations for insurance companies, we've

adopted a detailed [Anti-Money Laundering \(AML\) Program](#). Please review the following notice to understand your obligations as a producer.

[Review the program](#)

Additional states adopt new Best Interest Suitability Regulation

Delaware and Ohio have adopted the National Association of Insurance Commissioners (NAIC) revisions to the Suitability in Annuity Transactions Model Regulation (#275) as follows:

- Delaware: **Effective August 1, 2021**
- Ohio: **Compliance required August 14, 2021***

The revisions impose new requirements on both producers and insurers. Click below to learn about actions you need to take in order to meet your Best Interest Obligations in these states. We will continue to update you as additional states adopt the new regulation and approve training courses.

[Know the rules](#)

* Ohio adopted the regulation with a February 14, 2021 effective date but the revised regulation provides for a six-month period from the effective date (August 14, 2021) to come into compliance.

NAIC record keeping requirements

Because a number of states have now adopted the National Association of Insurance Commissioners (NAIC) revised Suitability in Annuity Transaction Model Regulation (#275) ("Model Regulation"), we also wanted to remind you of the Model Regulation's record keeping requirements when selling an annuity. Click below for details.

[Learn more](#)

Other 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.

Nebraska: Rebate and inducement guidelines The Nebraska Department of Insurance [issued guidance](#) (see page 6) relating to two commonly asked questions by producers involving rebates and inducements and payment of commissions. [Click here](#) for a quick summary with key takeaways.

Colorado: 2% premium tax Effective July 1, 2021, Colorado introduced a 2% premium tax on all non qualified annuities. This will result in changes to Athene's single-premium immediate annuity (SPIA) rates in Colorado.

Please make sure you read each update in its 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.

Thank you for your business. At Athene, we're committed to helping 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.

Athene Ascent Pro 10 Bonus [GEN10 (04/14)] and Athene Ascent Income Rider [IR1 (09/15), IR2 (09/15)] or state variations are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Products not available in all states.



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