Did you know Athene offers a rate householding program?

Rate householding allows clients to take advantage of higher rate bands (as applicable) for multiple applications of the same product. Here's how:

- If two or more applications for the same product are submitted concurrently, you may request that the combined household premiums be used to determine the rate band for each contract. This request must be made prior to the contracts being issued.
- If a contract has already been issued, and additional applications for the same product are submitted within 30 days of the initial contract's issue date, you may request that the combined household premiums be used to determine the rate band for the subsequent contract(s) only.

If applications are received outside the 30-day window, or not ultimately issued, they will not count towards the higher rate band. Any adjustments to rate bands are subject to Athene's policies, procedures and administrative requirements. Athene reserves the right to modify, suspend or discontinue this program at any time for any reason.

Stay alert with Athene's Financial Crime Programs

Our goal is to provide valuable information on an ongoing basis that can help in your efforts to prevent, detect and combat financial crime. These resources can help you understand your obligations.

Anti-Fraud:
One of the fastest-growing threats facing the financial services industry is Account Takeover (ATO) fraud. This occurs when a criminal gains unauthorized access to a client's existing financial accounts, including annuities, by stealing or compromising personal information and using it to impersonate the client. Learn more about how financial accounts are compromised and common red flags to look for.

Anti-Money Laundering (AML):
As a financial professional, you play a crucial role in verifying customer identities and maintaining the integrity of financial transactions. Understand your responsibilities in the process of collecting and verifying applicant (owner) information to ensure compliance with Athene's Know Your Customer (KYC) and Anti-Money Laundering (AML) requirements.

We're here to help! If you suspect a financial crime, please contact us for assistance:

- Call 888-266-8489 or
- Send the **Request for Compliance Review Form (16751)** to Athene at **AMLFraudReferral@Athene.com**

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