

Form update: Fixed indexed annuity (FIA) allocation forms

We're replacing several Index Strategy Disclosure and Allocation forms with new forms based on the state you are writing business. The new forms (Ver. 06/25) will be available on Athene Connect by end of day November 21 and should be used beginning November 22.

Athene AccuMax® 7

Current form: 22651

New form (beginning 11/12): 25854

Applications with outdated or missing forms signed on or after **December 23, 2025**, will be considered "not in good order (NIGO)." **Be sure to use up-to-date materials when offering Athene annuities.**

New application initial submit date

To help ensure fairness across electronic (e-app) and paper applications, we're now using the "initial submit date" as the "app signed date." This new date will drive rate locks, helping protect customers from missing out on higher rates due to timing gaps during application reviews or while eSigning an e-app.

Updated QCD Client Guide and FAQ

To help clients confidently navigate charitable giving from annuity funded IRAs we've updated our Qualified Charitable Distribution (QCD) [Client Guide and FAQ](#) (24812). This guide provides clients required documentation, important tax considerations, withdrawal request directions and more.

It's time to start thinking about Required Minimum Distributions (RMDs)

Year end is quickly approaching, and tax season isn't far behind. Do your clients have everything they need to ensure they've met annual RMD requirements? And are they prepared for upcoming discussions with you and their qualified tax advisor? Be sure to run an advanced report from [Athene Connect](#) under your book of business to view RMD eligible contracts and any remaining RMD amounts for 2025.

Review our [RMD FAQ \(25726\)](#) and [RMD Reference Guide \(35103\)](#) to help make sure your clients understand the RMD fundamentals for their qualified annuity contract.

Please note: Verbal and written withdrawal requests (including RMDs) must be received in good order by **December 19, 2025** to be processed prior to year end.

Make your production count for 2025

Stay on track to meet and exceed your annual production goals by downloading a helpful summary of important dates, including processing deadlines, holiday closures and commission payment schedules.

[Download now!](#)

Work smarter — not harder

Take advantage of online features to help service clients and grow and manage your Athene business.

Available now: Post-issue service options on Athene Connect

As year end approaches, make every moment count. Athene Connect puts the power in your hands to deliver service faster, smarter, and more confidently.

[Learn more](#) about the electronic servicing options available to help you manage your in-force business and how to access client documents any time of day.

[Show me now!](#)

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:

During the holidays, scammers often target vulnerable seniors who may be online shopping for gifts, booking holiday travel, looking for seasonal work or trying to donate to charities. [Learn more](#) about common fraud scams and how to report concerns.

Anti-Money Laundering (AML):

Prior to processing your annuity business, you'll be required to complete AML training. While compliance through approved vendors will be accepted, we've partnered with LIMRA to provide this training at no cost to you. [Check out](#) valuable information you'll need to know prior to taking your training.

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

Athene AccuMax ICC20 STA (11/20) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Product not available in all states.

© 2025 Athene, 7700 Mills Civic Parkway, West Des Moines, IA, 50266

For financial professional use only. Not to be used with the offer or sale of annuities.

Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (excluding NY) and in D.C., and Athene Annuity & Life Assurance Company of New York (68039), headquartered in Pearl River, NY, and issuing annuities in New York, are not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. This material should not be interpreted as a recommendation by Athene Annuity and Life Company, Athene Annuity & Life Assurance Company of New York or Athene Securities, LLC.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED