

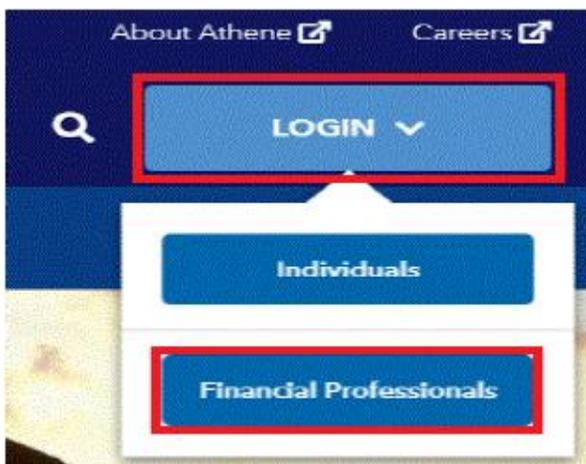
Please note: The information included within these pages is proprietary and confidential to Athene and should not be shared with consumers or Athene's competitors. The information and screen shots included are meant to showcase a sampling of the functionality available and may not be applicable for every user.

Accessing Athene Connect

Log Into www.Athene.com

➤ Click Login

- Financial Professionals



Registering the First Time

You will have to register to use Athene Connect. Athene Connect will allow you to view information for all of your contracts with one username and password. During the registration process, the site will tie all your prior Producer Codes to one username. Registration is a simple six step process.

Accessing Athene Connect

athene.com



Step 1

If you are a Producer, complete the following steps:

- ▶ Access Athene Connect.
- ▶ Click the “Sign Up” button.

The screenshot shows the AtheneConnect website interface. At the top left is the 'AtheneConnect' logo, and at the top right is a 'Log In' link. Below the header is a navigation menu with links for 'Login', 'Products', 'Annuity Basics', 'About Athene', and 'Contact Us'. The main content area features a large banner image of a person skiing on a snowy mountain slope. Below the image, text reads: 'Athene Connect is our information hub for **financial professionals**, providing up-to-date information and valuable sales tools.' To the right of the banner is a 'Member Sign In' form with fields for 'User ID or Email' and 'Password', a 'Login' button, and links for 'Forgot password?' and 'Forgot User ID?'. Below the form is a 'Sign up' button, which is circled in red. A note below the form states: 'By signing up for access, you will be able to manage your business, serve your existing clients, stay current on Athene news, and more. You must have an active contract with Athene Annuity and Life Company in order to register.' Below the banner are three blue boxes with white text and icons: 'Have a question?' with a speech bubble icon, 'Get Contracted' with a pencil icon, and 'New York Agents' with a right-pointing arrow icon. The 'Have a question?' box includes contact information for Independent Insurance Agents (888-ANNUITY), Registered Broker-Dealers (844-7-ATHENE), and Bank Advisors (844-6-ATHENE). The 'Get Contracted' box includes contact information for producers (888-266-8489 or send us an email). The 'New York Agents' box includes a link to manage Legacy DE/NY business.

You will be taken to Page 1 of the registration process.

- ▶ Enter your Producer Code.
- ▶ Enter your SSN/Tax ID.
- ▶ Confirm your SSN/Tax ID by entering it again.
- ▶ Click Continue.

Please verify the following to create your account.

Producer Code

4-5 characters

SSN/TIN

9 digits without dashes

Confirm SSN/TIN

Must be typed

Continue

All fields are required.

Athene Connect will validate that you are in an Active State and check to see if you are already registered.

- ▶ If you receive a message that instructs you to contact the Sales & Distribution department, please contact them at your earliest convenience to complete the registration.
- ▶ If you are already registered, please follow the instructions below to log in or recover a forgotten ID or password.

Step 2 – Verify Identity

The second step in the registration process verifies your identity. Complete these steps:

- ▶ Answer all three questions correctly.
- ▶ Click Submit.

To protect your account information, we need to confirm your identity.

1. Which of the following domain names are currently (or have ever been) registered in your name?

- activatedcarbon.com
- cniservices.com
- frontlinesigns.com
- inter-change.org
- None of the above

2. Which of the following professional licenses have you ever held?

- Licensed Masters Social Work
- Occupational Therapist
- Ophthalmology
- Surgery
- None of the above

3. Which of the following colleges have you attended?

- Art Institute Of Philadelphia
- Century Community And Technical College
- Charles R. Drew University Of Medicine And Science
- Lake Forest College
- None of the above

Submit

All fields are required.

*If an answer is answered incorrectly, you will be required to answer follow up questions.

**Above are sample questions. Your questions will differ

Step 3 – Verify Contracts

The third step in the registration process allows you to verify your contracts with Athene. Complete the following steps:

- ▶ Review the list of your Active and Inactive contracts.
- ▶ The system should have gathered all your existing contracts for you automatically, please verify that this is the case. However, if you do not see a contract that you know is associated with, please contact Agency Services at 888-266-8489.
- ▶ Click Continue.



A screenshot of a web interface for verifying contracts. The background is light gray. At the top left, the name "John Doe" is displayed. Below the name is a white rectangular input field containing the text "ABC12". Below the input field is a blue rectangular button with the word "Continue" written in white text.

Step 4 – Create Login

The fourth step in the registration process allows you to set a User ID, Password, Email Address and Phone number. Complete the following steps:

- ▶ Enter a User ID. Your User ID is what you will use to log in to Athene Connect.

User ID requirements:

- 7-20 letters or numbers
- Cannot contain special characters, Social Security Number or Tax ID
- Cannot be changed in the future

- ▶ Enter a password.

Password requirements:

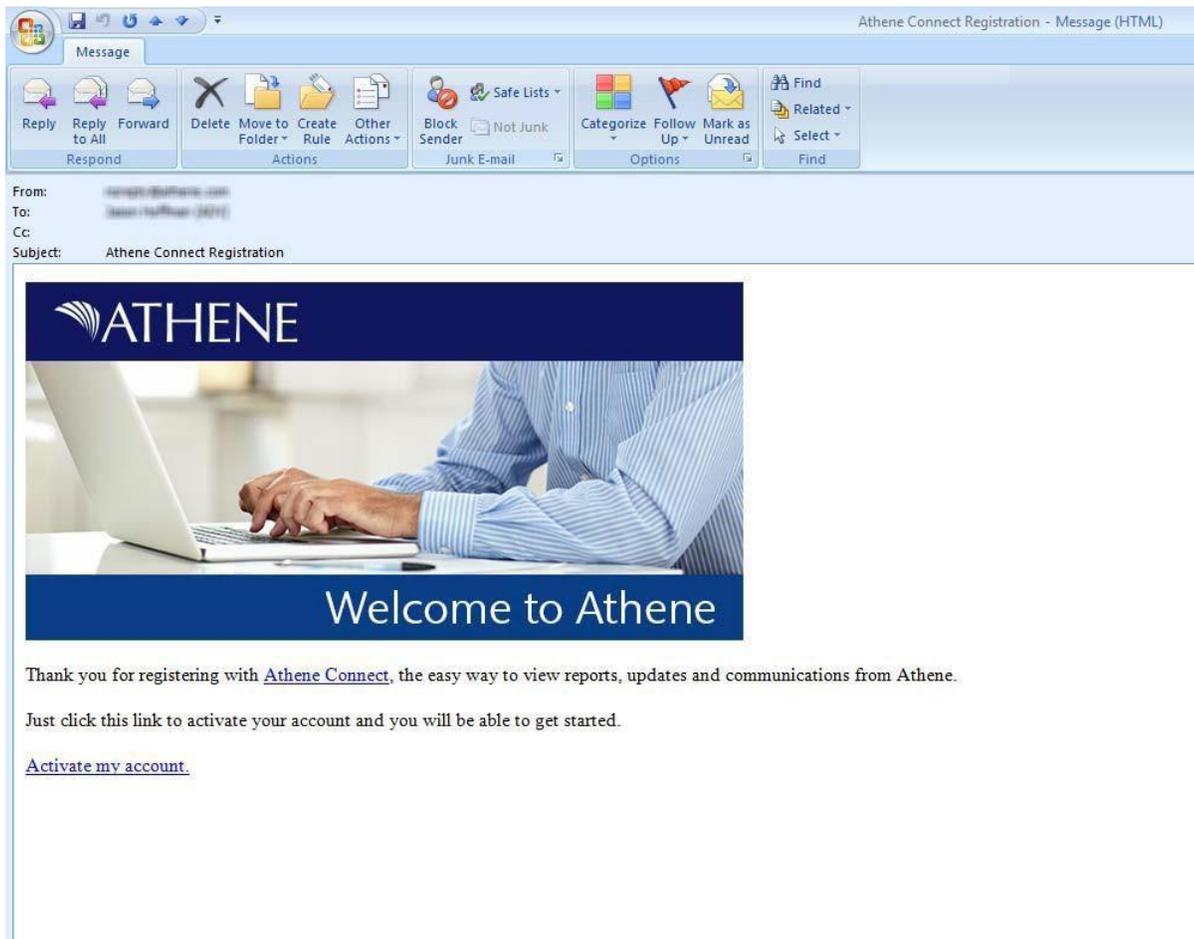
- 8 or more characters long
- At least 3 character types
 - Lowercase letter
 - Uppercase letter
 - Number
 - Special character (e.g. !@?)
- Cannot contain spaces or your User ID
- Examples: Statefair1 or st@tefair2

- ▶ Reenter your password.
- ▶ Enter your email address. Changing your email address for Athene Connect will not change it for all business purposes, but only as a reference for Athene Connect.
- ▶ Reenter your Email Address.
- ▶ Enter your phone number.
- ▶ Click Continue.

Step 5

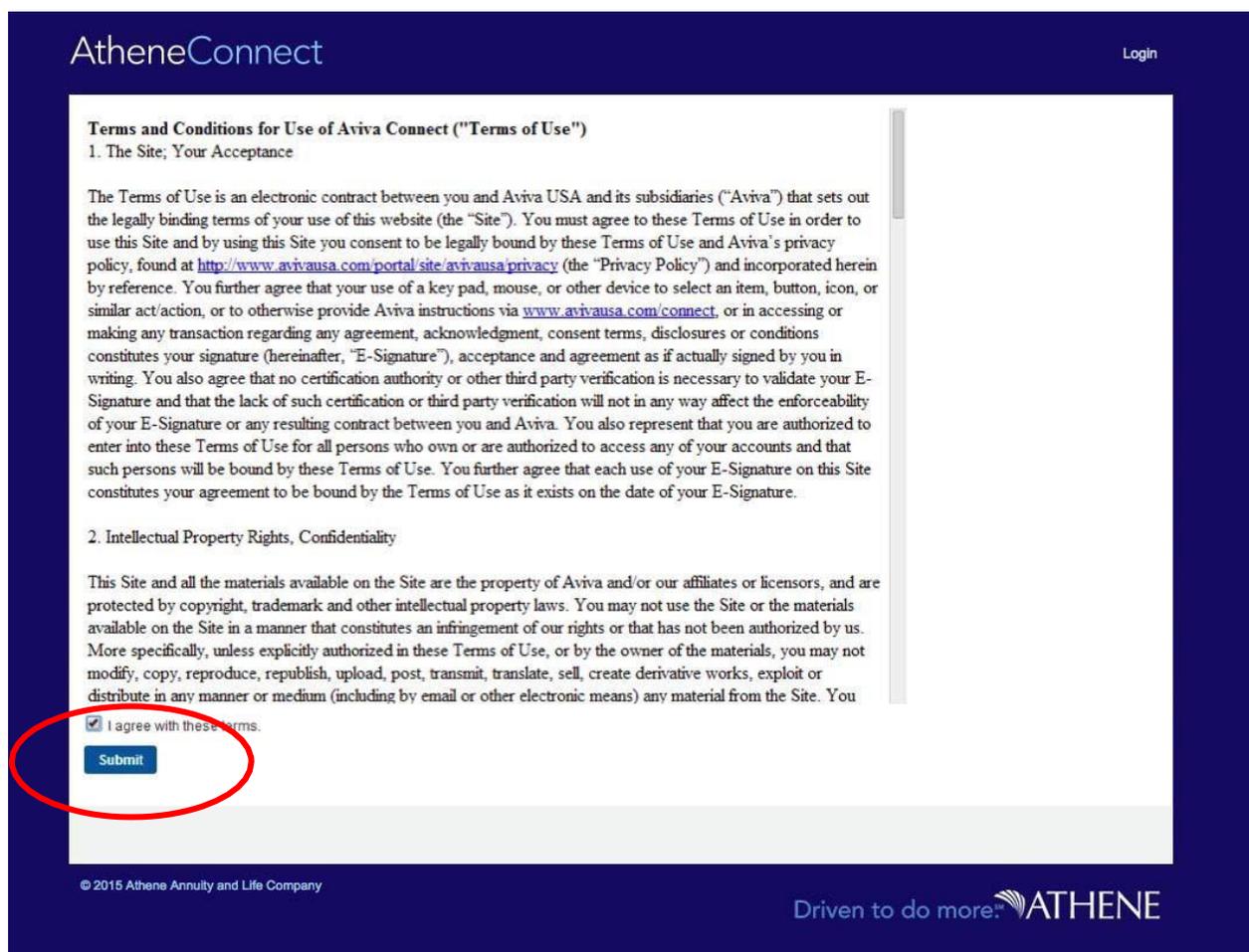
Finish your registration by activating your account. An activation request will be sent to the email account you supplied in Step 2. Complete these steps:

- ▶ Close Athene Connect.
- ▶ Go to your email and open the activation request from Athene.
- ▶ In the body of the email, you will find a link. Click the “Activate my account” link.



Step 6

A new web page will open in your browser. Read the Terms and conditions of use carefully. When you have finished reading, click the box next to the words "I agree with these terms." Then click on the Submit button.



AtheneConnect Login

Terms and Conditions for Use of Aviva Connect ("Terms of Use")

1. The Site; Your Acceptance

The Terms of Use is an electronic contract between you and Aviva USA and its subsidiaries ("Aviva") that sets out the legally binding terms of your use of this website (the "Site"). You must agree to these Terms of Use in order to use this Site and by using this Site you consent to be legally bound by these Terms of Use and Aviva's privacy policy, found at <http://www.avivausa.com/portal/site/avivausa/privacy> (the "Privacy Policy") and incorporated herein by reference. You further agree that your use of a key pad, mouse, or other device to select an item, button, icon, or similar act/action, or to otherwise provide Aviva instructions via www.avivausa.com/connect, or in accessing or making any transaction regarding any agreement, acknowledgment, consent terms, disclosures or conditions constitutes your signature (hereinafter, "E-Signature"), acceptance and agreement as if actually signed by you in writing. You also agree that no certification authority or other third party verification is necessary to validate your E-Signature and that the lack of such certification or third party verification will not in any way affect the enforceability of your E-Signature or any resulting contract between you and Aviva. You also represent that you are authorized to enter into these Terms of Use for all persons who own or are authorized to access any of your accounts and that such persons will be bound by these Terms of Use. You further agree that each use of your E-Signature on this Site constitutes your agreement to be bound by the Terms of Use as it exists on the date of your E-Signature.

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I agree with these terms.

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Athene Connect will automatically open and display a confirmation page. A confirmation email will also be sent to you. That email will contain a link that when clicked will always take you to Athene Connect.