

Mandatory Disclosure of Adverse Actions

November 7, 2016

As part of your duties as an Independent Producer with Athene, you are required to disclose any Adverse Action taken against you to the Legal Department within five days of the occurrence, regardless if it is related to your relationship with Athene.

Adverse Actions include, but are not limited, to the following:

- If you have had your insurance license, securities license, or other fiduciary license suspended or revoked or if you have been denied an insurance license by an insurance department.
- If you have had a complaint filed, a regulatory inquiry/investigation, arbitration, or been sued by an insurance department, FINRA, state securities office, attorney general or any other regulatory agency.
- If you have had lawsuits or claims against you, your surety company or E&O insurer arising out of your sales or practices. In addition, if you have been refused surety bonding or E&O coverage.
- If you have been involved in any litigation or have unsatisfied judgment or liens, including tax liens, against you.
- If you have been charged with or pled guilty to, nolo contendere to or have been found guilty of any felony or misdemeanor or are currently under indictment.
- If any insurer, insured, or other person claim any commission chargeback or other indebtedness from you as the result of any insurance transactions or business.
- If you have been discharged from any employment or had an agent contract terminated for reasons other than low production.
- If you file for bankruptcy.

The attached [Agent Disclosure Form](#) has been created to assist you with disclosing any of the above Adverse Actions. If you have any Adverse Action not previously disclosed to Athene, please complete the form in its entirety and send via fax to the Legal Department at 877-522-2005 along with all documentation surrounding the Adverse Action. If you have no Adverse Action to report, no action is required.

If you are disclosing a conviction for any felony involving dishonesty or breach of trust, you must also provide proof of written consent from the State Insurance Commissioners where you are licensed (See 18 U.S. Code Sec. 1033.)

- In addition, the majority of states requires disclosure of any adverse action; please review your individual state(s) to determine whether disclosure is also required to the Commissioner of Insurance. Please note that failure to report any adverse action may be grounds for termination of your contract with Athene.

If you have any questions regarding the information contained in this update, please contact the best Sales Desk in the business at 888-ANNUITY (266-8489) option 2, then 3.

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

The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of this annuity.