

Advertising Guideline Submission Requirements for Athene – All States

Advertising allows us to tell the Athene story and to help consumers and agents understand how our annuity products and services can benefit them. It is an important part of how the public views our Company.

Marketing and advertising of annuity products is also the subject of heightened regulatory scrutiny. Advertising regulations, statutes and guidance provided by our regulators are constantly changing and evolving, requiring open communication between Athene, our agents and marketing organizations.

Athene creates advertising and marketing materials that you may use and, in some cases, are obligated to use in the sales process of an Athene product. This includes pre-approved marketing materials that are customizable. If you use materials that are not created by Athene, please rely upon the following information in order to ensure that you are following Athene's requirements with respect to these advertising and marketing materials.

When you need to submit advertising materials to Athene

1. Any advertising material that discusses or describes Athene, its products, or product features must be submitted for review and approval prior to use. Even if you do not mention Athene explicitly, if you are discussing an Athene product, you must submit the advertising to Athene.
2. All materials that may lead to the sale or attempted sale of an Athene product need to be submitted for review and approval prior to use. This includes any materials you are considering using that do not appear on this list or seem to meet the definition of advertising.

There are no exceptions to this approval process. No advertising as described above may be used without approval of the Athene Home Office.

How to Submit Advertising Materials to Athene

Please refer to Athene's [Ad Review Submission Process](#) for step-by-step instructions on how to submit advertising. It's also available on the [Advertising Review page](#) of Athene Connect.

Use of approved materials

Approval of advertising materials by Athene is generally valid for 12 months from the date of approval. If you intend to use approved advertising materials after the approval period, you should resubmit the materials for additional approval.

Consequences of using non-reviewed, unapproved advertising

Failure to submit advertising material for approval prior to use, or the use of unapproved advertising, may result in disciplinary action by the Company up to, and including, contract termination. This includes the use of advertising that we have disapproved, or that we instructed you to revise before use, but no revision was made.

Contact us with advertising questions

If you are not sure whether your material fits the definition of advertising as described in these guidelines, please contact:

Athene USA - Advertising Review Department

7700 Mills Civic Pkwy
West Des Moines, IA 50266
Email: adreview@athene.com
Web: [AtheneConnect](#)

Questions?

If you have any questions regarding the information contained in this update, please contact the Sales Desk at **888-ANNUITY (266-8489)**.