

Athene eDelivery Agent Guide



Overview

Athene takes the responsibility for handling personal information seriously and is driven to do more to keep client information secure. **FireLight®** is Athene's chosen customer correspondence portal for electronic delivery (eDelivery) of client contracts, service documents and general correspondence. **FireLight** can be accessed through **Athene Connect**, and reference this guide to assist clients with their eDelivery needs.

Agent Dashboard Basics will help you navigate the **FireLight** dashboard and access electronic servicing information.

Contract Packets

Electronic contract packets can be delivered to you or your client in two ways: **Delivery Only** or **Fill & Sign**. Listed below are definitions of electronic delivery types to help you or your client with electronic servicing. This guide includes the steps to assist financial professionals with agent directed contract packets, reference or distribute the **eDelivery Client Guide** to assist clients when contract packets that are delivered directly to the client.

Agent Directed Contract Packets

- **Agent Directed Deliver Only** - The contract is first delivered directly to you for review and approval in **FireLight**, then released to your client. Once your client has reviewed their contract in **FireLight**, the eDelivery process will be complete.
- **Agent Directed Fill & Sign** - The contract is delivered to you for review and approval, then released to your client to satisfy signature requirements for proof of delivery.

Client Directed Contract Packets

- **Client Directed Deliver Only** - The contract is delivered directly to your client for review in **FireLight**. Once your client has reviewed their contract, the eDelivery process is complete.
- **Client Directed Fill & Sign** - The contract is delivered to the client to satisfy signature requirements for proof of delivery.

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Agent Dashboard Basics

The dashboard offers several features that allow you to assist with the eDelivery of your client's contract packet.

1 Week Month Quarter YTD All [Search] Saved Search Advanced Search Export

User: Test@athene.com 15 activities updated in the last 30 days

User: My Activities Activity Type: All Status: Any Sort: Last Update

2 **3** **4** **5** **6** **7** **8**

E-Delivery Fill and Sign case for [redacted] eDelivery Policy Packet Sign Pending Client Review

Last Action: E-Delivery Status Sent Last Audit Entry: 11/9/2022 3:43:13 PM EST
E-Delivery status sent to carrier.
[View History](#) Created: 11/3/2022

View Requests Copy

E-Delivery Deliver Only case for [redacted] eDelivery Policy Packet Deliver Pending E-Delivery

Last Action: E-Delivery Status Sent Last Audit Entry: 11/9/2022 3:19:20 PM EST
E-Delivery status sent to carrier.
[View History](#) Created: 11/8/2022

View Requests Copy

Definitions

- 1 Filtering top bar navigation:** Filter viewed cases by specific timeframe.
- 2 Last Action:** Review history of last action completed for the contract.
- 3 Last Audit Entry:** View details of last action taken.
- 4 View History:** See full audit details of all actions taken.
- 5 View:** Review eDelivery documents related to the contract.
- 6 Status:** Displays the status of the eDelivery packet (e.g. Policy Cancelled, Request Print, Pending Agent Review, Pending Client Review, Pending eDelivery, Change Requested by Client, Change Requested by Agent, Complete and Expired).
- 7 Requests:** Does not apply to eDelivery actions.
- 8 Copy:** Does not apply to eDelivery actions.

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Delivery Packet Basics

The contract packet main screen provides general information about your client's contract and may include the action buttons below to help coordinate eDelivery of the contract.

Please note: Buttons will vary based on workflow, document type and/or required action.

The screenshot shows the 'Policy Delivery Receipt' screen for Athene Annuity and Life Company. At the top, there is a navigation bar with several buttons: 'Alerts' (with a green checkmark), 'Cancel E-Delivery' (with a red circle and slash), 'Request Reissue' (with a red circle and arrow), and 'Approve' (with a red circle and checkmark). A red box with the number '1' points to the 'Alerts' button. Below the navigation bar, there is a 'Page 1' indicator and a 'PolicyPacketSign' button. The main content area is divided into two sections: 'APPLICATION SUMMARY ACKNOWLEDGEMENT' and 'CONTRACT'. The 'APPLICATION SUMMARY ACKNOWLEDGEMENT' section contains a 'Contract Owner' field. The 'CONTRACT' section contains a 'CONTRACT DELIVERY RECEIPT' section. Below this, there is a text area for acknowledgment: 'I acknowledge I received Annuity Contract [redacted] issued by Athene Annuity and Life Company on the life of: [redacted] and confirm that the information listed on the Application Summary is correct. As owner of the contract, I understand:'. Below this text are three numbered items: 1. This is an Annuity Contract and there are withdrawal charges and tax penalties that may apply should I elect to surrender this Contract during the withdrawal charge period or prior to reaching age 59 1/2. 2. I have a limited period of time to examine my Annuity Contract and return it for a refund of premium (see contract cover page for details). 3. The interest rate used to credit interest in this Annuity Contract may either increase or decrease in accordance with the Contract's provisions. However, in no event will the value of my Annuity ever fall below the minimum value guaranteed by the Contract. At the bottom right, there is a 'Next' button. A red box with the number '5' points to the 'Next' button.

Definitions

1 Page drop-down: Quickly access specific pages of the contract packet.

2 Cancel eDelivery: Once selected, a paper contract will be mailed.

Please note: Cancellation does not opt your client out of future electronic communication preferences. Only the contract owner can make permanent changes to their preferences.

3 Request Reissue: When selected, a dialog box will appear to capture corrections needed for reissuing the contract packet.

4 Approve: If required by your organization, approve the contract packet to be delivered to your client.

5 Next: Continue to the next page.

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Agent Directed Contract Packets

Agent directed contracts will be electronically delivered to you for review and approval before delivery to your client based on distribution preference. Once you receive the email notifying you a contract is ready, you should confirm the contract details are accurate prior to forwarding to your client.

Follow the steps below to review and approve contracts in **FireLight** for Agent Directed contract packets. For client directed contract packets, please distribute or reference the **Athene eDelivery Client Guide**.

Agent Directed Deliver Only

1. When a case is available for review, it will appear in your dashboard as **Pending Agent Review**.

The screenshot shows a dashboard with three rows of contract review items. Each row has a blue header bar with an envelope icon, the text 'E-Delivery Deliver Only case for [redacted]', 'eDelivery Policy Packet Deliver', and 'Pending Agent Review'. Below the header, each row contains 'Last Action: Agent Review Email Sent', 'Last Audit Entry' with a timestamp and a note 'A request for agent review was sent to [redacted]', a 'View History' link, and 'Created' with a date. To the right of each row are three buttons: 'View', 'Requests', and 'Copy'. The middle row is highlighted with a red rectangular border, and its 'View' button is also highlighted with a red rectangular border.

2. When reviewing, there are several options to assist with coordinating delivery including **Cancel eDelivery** and **Approve eDelivery**. **Other Actions** at the top will allow you to print a copy of the delivery packet. After you've reviewed and approved, an option to resend passcodes or send a reminder email will appear in the **Requests** section under **Other Actions**.

The screenshot shows a 'Policy Delivery Receipt' form. At the top, there are three buttons: 'Cancel E-Delivery', 'Approve' (highlighted with a red box), and a third button with a right-pointing arrow. Below the buttons is a form titled 'Athene Annuity and Life Company' with sections for 'APPLICATION SUMMARY', 'ACKNOWLEDGEMENT', 'CONTRACT', and 'CONTRACT DELIVERY RECEIPT'. The 'ACKNOWLEDGEMENT' section contains a statement: 'I acknowledge I received Annuity Contract [redacted] issued by Athene Annuity and Life Company on the life of [redacted] and confirm that the information listed on the Application Summary is correct. As owner of the contract, I understand:'. Below this are three numbered points: 1. 'This is an Annuity Contract and there are withdrawal charges and tax penalties that may apply should I elect to surrender this Contract during the withdrawal charge period or prior to reaching age 59 1/2.', 2. 'I have a limited period of time to examine my Annuity Contract and return it for a refund of premium (see contract cover page for details).', 3. 'The interest rate used to credit interest in this Annuity Contract may either increase or decrease in accordance with the Contract's provisions. However, in no event will the value of my Annuity ever fall below the minimum value guaranteed by the Contract.' At the bottom right of the form is a 'Next' button. The footer of the page contains the text: '©2022 Athene Annuity and Life Company. All rights reserved. FIRELIGHT by INSURANCE TECHNOLOGIES™ is a 2022 FIRELIGHT TECHNOLOGIES LLC.'.

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3. Once approved, you can send an email to your client so they can access their contract packet. You can personalize or edit the email as needed before sending.

Request Clients to Complete their E-Delivery Requirements and Download

Your Name:

Your Email:

Owner

Name:

Email:

Last 4 Digits of SSN/Government ID:

* Birth Date:

Subject: ACTION REQUIRED: E-Delivery Deliver Only case for [Name] - Please C

Message:

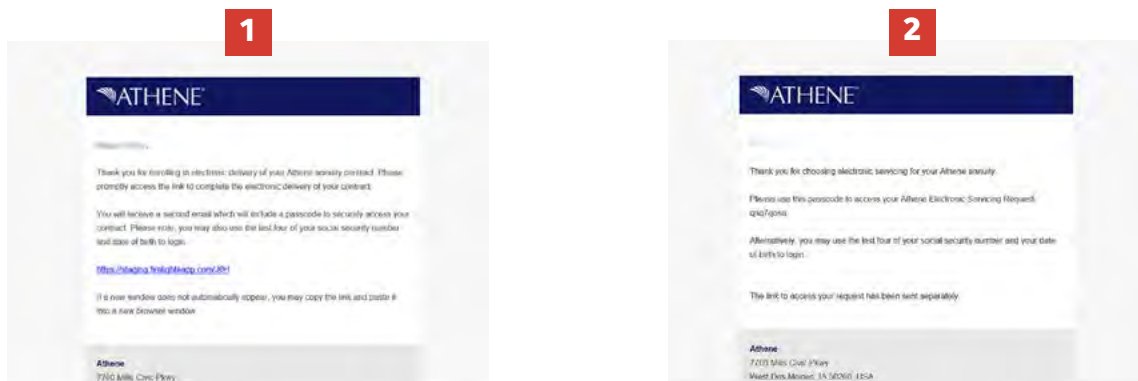
Thank you for enrolling in electronic delivery of your Athene annuity contract. Please promptly access the link to complete the electronic delivery of your contract.

You will receive a second email which will include a passcode to securely access your contract. Please note, you may also use the last four of your social security number and date of birth to login.

<URL_LINK>

Send Email **Cancel**

4. Your client will receive an eDelivery welcome email with instructions and two emails from no-reply@firelighteapp.com to access their contract packet. The first **FireLight** email will contain a link to the contract packet. **1**. The second will contain a passcode that will allow the client to log into **FireLight** **2** without their Social Security number or date of birth.



5. Once your client logs into **FireLight**, they can **Review Documents** or **Contact Agent**. Selecting **Review Documents** allows your client to acknowledge and confirm delivery of the contract packet. Selecting **Contact Agent** will populate a window to email the agent for further communication.

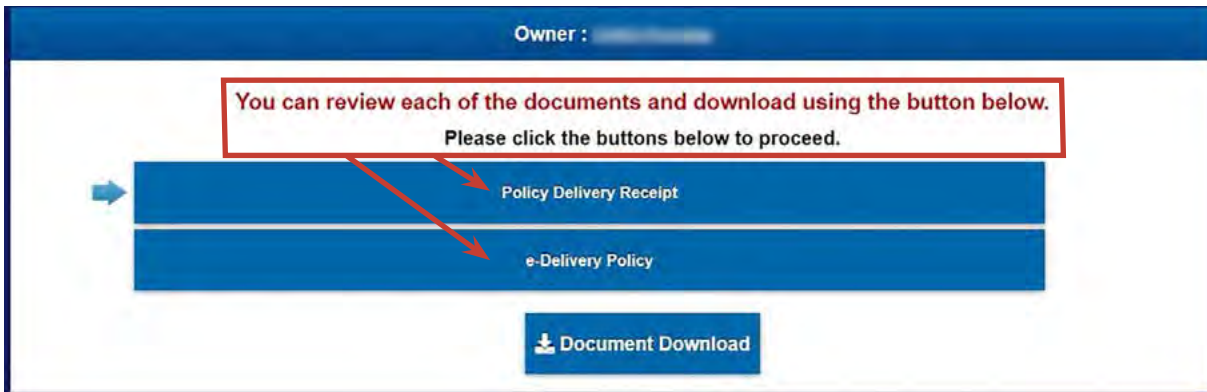
Electronic Documents

Review Documents

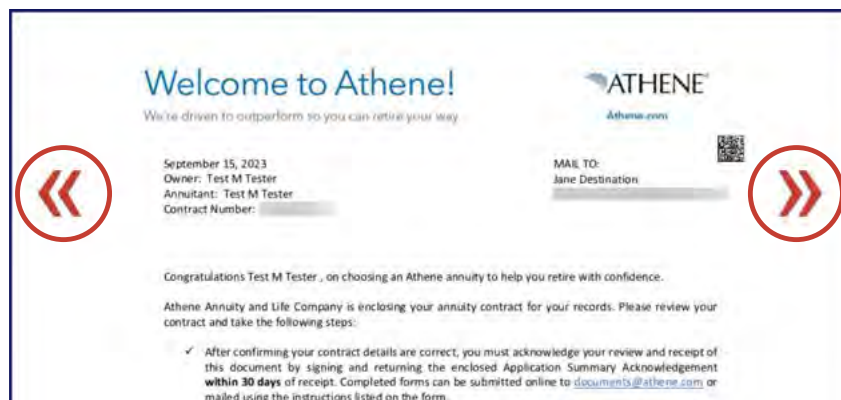
Contact Agent

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6. From here, clients can review the contract packet and download a copy for their records.



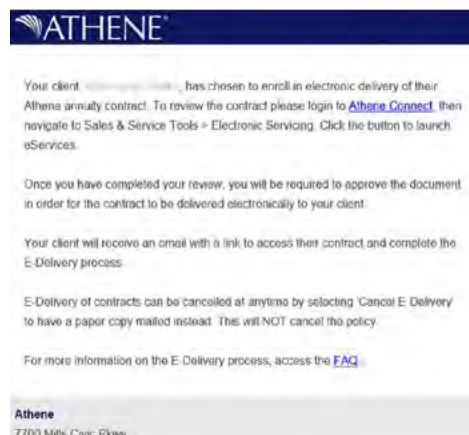
7. Clients can use the red navigation arrows to view pages of their contract. Once satisfied, the eDelivery process will be complete.



Agent Directed Fill & Sign

State that require a signed delivery receipt to be returned to Athene are CA, LA, PA, SD and WV.

1. When a contract packet is ready for you to review and approve, you will receive an email notification to log into **Athene Connect**.



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2. When a case is available for review, it will appear in your Dashboard as **Pending Agent Review**.

The screenshot shows a dashboard with three cases, each in a 'Pending Agent Review' state. The top case is for 'E-Delivery Fill and Sign case for [redacted]', with a last action of 'Agent Review Email Sent' and a last audit entry of 11/3/2022 9:21:55 PM EDT. The middle case, highlighted with a red border, is for 'E-Delivery Fill and Sign case for [redacted]', with a last action of 'Agent Review Email Sent' and a last audit entry of 11/3/2022 9:21:27 PM EDT. The bottom case is for 'E-Delivery Deliver Only case for [redacted]', with a last action of 'Agent Review Email Sent' and a last audit entry of 10/31/2022 8:03:52 AM EDT. Each case has a 'View' button, a 'Requests' button, and a 'Copy' button. The 'View' button in the middle case is highlighted with a red box.

3. When reviewing, there are several options to assist with coordinating of delivery including **Cancel eDelivery** and **Approve eDelivery**. **Other Actions** at the top will allow you to print a copy of the delivery packet. After you've reviewed and approved, an option to resend passcodes or send a reminder email will appear in the **Requests** section under **Other Actions**.

The screenshot shows the 'Policy Delivery Receipt' form for Athene Annuity and Life Company. The form includes sections for 'APPLICATION SUMMARY', 'ACKNOWLEDGEMENT', and 'CONTRACT'. The 'CONTRACT' section contains a 'CONTRACT DELIVERY RECEIPT' and a list of terms and conditions. The 'Approve' button is highlighted with a red box. The 'Cancel E-Delivery' and 'Request Reissue' buttons are also visible. The 'Other Actions' dropdown menu is open, showing 'Cancel E-Delivery', 'Request Reissue', and 'Approve'. The 'Approve' button is highlighted with a red box.

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4. Once the contract packet has been approved for release to your client a link will appear under the **Approve** button, and sub case information will appear in the pop-up.

ATHENE

E-Delivery Fill and Sign case for [Case ID]

Home Other Actions Training Log Off

Alerts Requests Cancel E-Delivery Approve

Page 1 Policy Delivery Receipt

Athene Annuity and Life Company

APPLICATION SUMMARY CONTRACT

ACKNOWLEDGEMENT

Contract Owner

CONTRACT DELIVERY RECEIPT

I acknowledge I received Annuity Contract [Contract ID] issued by Athene Annuity and Life Company on the life of: [Name]

and confirm that the information listed on the Application Summary is correct. As owner of the contract, I understand:

1. This is an Annuity Contract and there are withdrawal charges and tax penalties that may apply should I elect to surrender this Contract during the withdrawal charge period or prior to reaching age 59 1/2.
2. I have a limited period of time to examine my Annuity Contract and return it for a refund of premium (see contract cover page for details).
3. The interest rate used to credit interest in this Annuity Contract may either increase or decrease in accordance with the Contract's provisions. However, in no event will the value of my Annuity ever fall below the minimum value guaranteed by the Contract.

Next

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5. Once the contract packet is approved, you can send an email to your client to access the contract packet. You can personalize or edit the email as needed before sending.

Request Clients to Complete their E-Delivery Requirements and Sign

Your Name: [Text Box]

Your Email: [Text Box]

Owner

Name: [Text Box]

Email: [Text Box]

Last 4 Digits of SSN/Government ID: [Text Box]

* Birth Date: [Text Box]

Subject: ACTION REQUIRED: E-Delivery Fill and Sign case for [Case ID] - Pie:

Message:

Thank you for enrolling in electronic delivery of your Athene annuity contract. Your contract is ready for your review and approval. Please promptly access the link to provide your electronic signature, which is required to complete delivery of your contract.

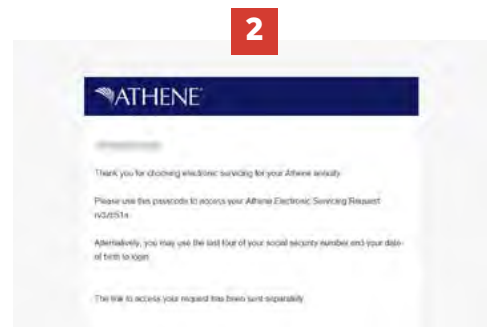
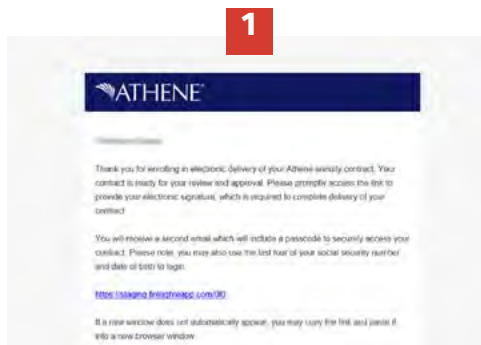
You will receive a second email which will include a passcode to securely access your contract. Please note, you may also use the last four of your social security number and date of birth to login.

Send Email Cancel

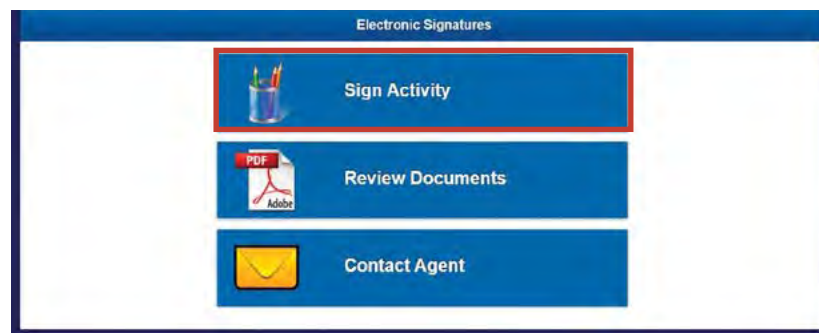
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6. Your client will receive an eDelivery welcome email with instructions and two emails from no-reply@firelighteapp.com to access their contract packet. The first **FireLight** email **1** will contain a link to the contract packet. The second **2** will contain a passcode that will allow them to log into **FireLight** without their Social Security number or date of birth.



7. Once your client logs into **FireLight**, they can **Sign Activity**, **Review Documents** or **Contact Agent**. Selecting **Sign Activity** allows the client to acknowledge and confirm delivery of the contract packet.



8. During the signing process, your client will be prompted to electronically sign and initial their contract.

Alerts Print Request Change Approve & Sign

Page 1 Policy Delivery Receipt

I, under penalties of perjury, I certify that:

- The Social Security Number or Tax Identification Number shown on this form is correct (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because:
 - I am exempt from backup withholding, or
 - I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
 - The IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. citizen or other U.S. person (as defined in the General Instructions of IRS Form W-9), and
- The FATCA code(s) entered on this form (if any): (FATCA reporting codes can be found in the General Instructions on IRS Form W-9). If you are only submitting this form for an account you hold in the United States, you may leave this field blank.

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.

Owner Signature	SSN or TIN	Date
X		
Joint Owner Signature	SSN or TIN	Date
X		
Email Address	Telephone number	

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9. When your client selects **Approve & Sign**, the activity will be locked and no additional changes can be made. Once locked, the signing process will begin.

E-Delivery Fill and Sign case for **Athene Annuity and Life Company**

Lock Activity

The activity will be locked for signing. No additional data or changes can be made once locked.

If you find changes after locking, select Contact Agent. The agent can unlock the activity for editing.

Do you want to proceed?

Approve & Sign

Lock Activity

APPLICATION SUMMARY ACKNOWLEDGEMENT

Contract Owner

CONTRACT DELIVERY RECEIPT

I acknowledge I received Annuity Contract issued by Athene Annuity and Life Company on the life of

and confirm that the information listed on the Application Summary is correct. As owner of the contract, I understand:

1. This is an Annuity Contract and there are withdrawal charges and tax penalties that may apply should I elect to surrender this Contract during the withdrawal charge period or prior to reaching age 59 1/2.
2. I have a limited period of time to examine my Annuity Contract and return it for a refund of premium (see contract cover page for details).
3. The interest rate used to credit interest in this Annuity Contract may either increase or decrease in accordance with the Contract's provisions. However, in no event will the value of my Annuity ever fall below the minimum value guaranteed by the Contract.

Next

10. From here, your client will need to review and approve all signature pages of the **Policy Delivery Receipt** and the **Electronic Signature Consent and Disclosure** form. They will also have to check the box stating they have reviewed and agree with each document before moving forward.

Owner: [redacted]

Before signing, you must review all pages of each of the 2 documents below.

Please click the buttons below to proceed.

1 Policy Delivery Receipt

2 Electronic Signature Consent and Disclosure

☐ I have reviewed and agree with the terms expressed within this document.

Policy Delivery Receipt - Page 1 of 1

Athene Annuity and Life Company

APPLICATION SUMMARY ACKNOWLEDGEMENT	CONTRACT
Contract Owner	[redacted]

CONTRACT DELIVERY RECEIPT

I acknowledge I received Annuity Contract issued by Athene Annuity and Life Company on the life of:

and confirm that the information listed on the Application Summary is correct. As owner of the contract, I understand:

1. This is an Annuity Contract and there are withdrawal charges and tax penalties that may apply should I elect to surrender this Contract during the withdrawal charge period or prior to reaching age 59 1/2.
2. I have a limited period of time to examine my Annuity Contract and return it for a refund of premium (see contract cover page for details).
3. The interest rate used to credit interest in this Annuity Contract may either increase or decrease in accordance with the Contract's provisions. However, in no event will the value of my Annuity ever fall below the minimum value guaranteed by the Contract.

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11. During the signing process, your client will need to enter their full name, city, state and date. A signature box is available for touchscreen compatible devices. Selecting **I Consent** will acknowledge and capture your client's signature.

The screenshot shows a web form titled "Capture Electronic Signature". It includes input fields for "Signer Full Name", "City" (pre-filled with "San Diego"), "State" (pre-filled with "California"), and "Today's Date" (pre-filled with "11/9/2022"). Below these fields is a large yellow rectangular box with a red border, intended for a signature. At the bottom of the form are three buttons: "I Consent" (with a green checkmark icon), "I Decline" (with a red X icon), and "Clear Signature".

12. After reviewing the contract packet, your client can print or download a copy to retain for their records.

The screenshot shows a "Select Documents to Print" dialog box overlaid on a background of a contract document. The dialog box has a blue header and a list of documents with checkboxes. A red arrow points from the "Print" icon in the background to the "Print Selected Documents" button in the dialog box.

Select Documents to Print		
☒	Check/Uncheck All	
☒	Application Form	Policy Delivery Receipt
☒	Application Form	e-Delivery Policy
☒	Application Form	Electronic Signature Consent and Disclosure

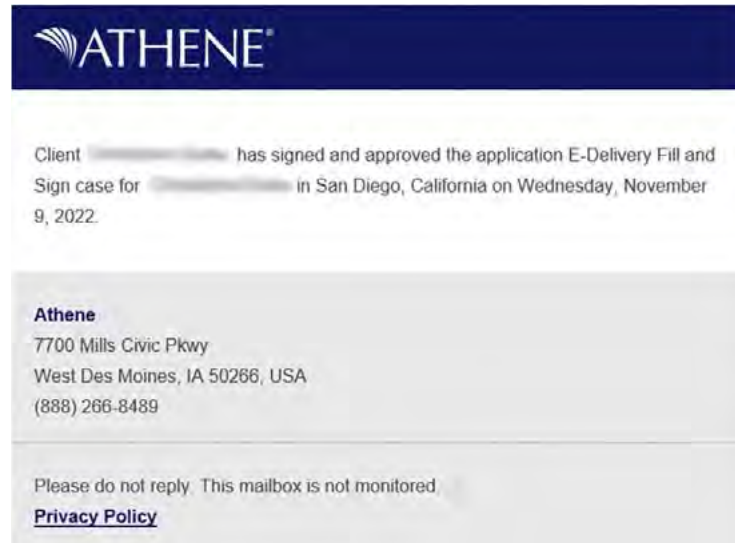
Buttons: Close, Print Selected Documents

13. Once your client selects **OK**, the eDelivery process will be complete and they will be logged out of the system.

The screenshot shows a message box with a blue border. It contains the text "Congratulations, you have signed all the required document sets for this application." in red. Below the text is a button with a green checkmark icon and the text "OK".

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14. You'll receive a confirmation email once your client has completed the eDelivery process.



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Frequently Asked Questions

Q: What is eDelivery?

A: eDelivery is the electronic delivery of Athene customer correspondence via a secure portal called **FireLight**. Communications include but are not limited to:

- Contract Packet (when elected during the application process)
- Annual Statements
- Renewal Letters
- Strategy Transfer Options
- Informational mailings
- Account Change Confirmations

Please note: FireLight service notification emails are sent from Athene Servicing (no-reply@firelighteapp.com). Clients may have to flag this email as a known sender to prevent them from appearing in other folders within their email inbox.

Q: Who is eligible for eDelivery?

A: Most clients who are listed as the owner on a new application are eligible if the client opt-in elections are satisfied. Here are the exceptions:

- New York applications are not eligible for eDelivery.
- SPIA contract packets are not eligible for eDelivery, but electronic communication for service and general communications are.
- Contracts purchased from distributors who exclude electronic servicing are not eligible for eDelivery.

Q: How can my client elect eDelivery?

A: Clients can elect eDelivery during the application process and will need to provide their email address on the application. By enrolling at this time, they are agreeing to receive their annuity contract packet and service-related communications electronically.

Following the application process, clients can elect eDelivery for annuity service statements and communications by:

- Updating their communication preferences on **MyAthene**
- Completing and submitting the Electronic Signature Consent and Disclosure Form
- Calling the Customer Contact Center for help changing their preference

Q: How does my client opt out of eDelivery once enrolled?

A: For service statements and communications, your client can opt out of eDelivery using the same three options listed above.

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Q: How would I access eDelivery information for my client?

A: eDelivery contract packets can be accessed via **FireLight** through the **Athene Connect** portal at <https://www.athene.com/producer>.

Q: What does it mean for me if my client enrolls during the application process?

A: Annuity contracts can be delivered to you or your client electronically in two ways:

- **Delivery only** – The contract packet will be delivered to the preferred email based on recipient and can be accessed through **FireLight**.
- **Producer Directed Delivery** – To ensure accuracy, the contract is delivered directly to the Producer for review and approval. You can approve the contract by accessing the **FireLight** dashboard and selecting 'Approve.' This action will route the contract to the client through a secure link, completing the eDelivery process. No further action or signature is required.
- **Client Directed Delivery** – The contract is delivered directly to the client with no further action or signature required.
- **Fill and Sign** – The customer is required to sign the contract electronically through **Firelight**. Fill and Sign requirements are used for proof of delivery and vary by state. States that require the Contract Delivery Receipt to be returned are CA, LA, PA, SD and WV.
- **Producer Directed Fill and Sign** – To ensure accuracy, the contract is delivered directly to the Producer for review and approval. At the same time, the contract is released to the client to satisfy signature requirements for proof of delivery. You can approve the contract by accessing the **FireLight** dashboard and selecting 'Approve,' which routes the contract to the client through a secure link and completes the eDelivery process.
- **Client Directed Fill and Sign** – The contract is delivered directly to the client to satisfy signature requirements for proof of delivery.

Clients must access their annuity contract within 60 days of eDelivery. If the contract is not accessed within that timeframe, a reminder notification will be sent to the client 4 days before the eDelivery of the contract expires. If eDelivery was selected during the application process, clients will still receive future annuity service-related communications.

Q: How do I access FireLight?

A: You can access **FireLight** from the Sales & Service Tools tab on **Athene Connect**. From the dashboard, you can view all in-flight eDelivery cases, including cases where action is required.

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Q: How do I cancel eDelivery?

A: For contract packets, you may cancel eDelivery within 60 days of issue if your client has not already completed the eDelivery process. From the **FireLight** dashboard, select the pending tasks you wish to cancel. Then, select 'Cancel eDelivery.' Please note: This does not cancel the contract itself. Upon cancellation, a physical contract will be mailed directly to the client. Cancelling eDelivery for the contract packet does not opt your client out of future service communications. Only the contract owner can make permanent changes to electronic communication preferences.

Q: Can my client choose to receive the same document electronically and by mail?

A: Correspondence that is sent via eDelivery will not also be mailed to the client. Your client, however, may access the contract online through MyAthene and print a physical copy if desired. You can also access client documents on **Athene Connect**.

Q: If my client chooses to have their contract eDelivered, do they have to fill out a Policy Delivery Receipt (PDR) and return it to Athene?

A: **Yes**, for the following states that require the Policy Delivery Receipt (PDR) to be returned: CA, LA, PA, SD and WV. During the eDelivery process, there is a signing process that captures the client signature. A PDR will then automatically be generated and returned to Athene.

Q: If my client receives a service document (e.g., Strategy Transfer Option) that requires action, can that be completed through eDelivery?

A: Service or action communications can be completed by printing and sending the required information using the instructions provided. In some cases, self-service options may be available on **MyAthene**.

Q: How do I retrieve a copy of eDelivered contracts?

A: You can always view your clients' contracts on **Athene Connect** after they have been issued. Contracts accessed through **FireLight** will be available for up to 60 days until the review process is completed. After the review process is complete, contracts will only be available for 10 days.

Q: My client elected eDelivery during the application process. Why are they receiving tax statements by mail?

A: Electing electronic tax statements is a separate option that needs to be made on **MyAthene** in the service center.

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (excluding NY) and in D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities in New York.

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