

## Frequently Asked Questions

### Who Is Alliance-One?

Alliance-One Services, Inc. is a licensed third party insurance administrator that will provide customer service for your policy in our name and under our direction. Alliance-One will assist us with premium collection and application, claims processing, benefit payments, and any other service request relating to your policy.

### What is a Third Party Administrator (TPA)?

A third party administrator is a company that performs customer services for insurance policies in accordance with a servicing contract between the administrator and the insurance company. A TPA follows the written policies and procedures given to it by the insurance company.

### Will my benefits change? Does the policy remain the same?

All the rights and benefits you have with your policy remain the same. This administrative change has no effect on any of your contractual provisions. A new contract or policy number will not be issued. If you are eligible for and have accepted the transfer of your policy to Accordia Life and Annuity Company (Accordia Life) you will receive confirmation of your policy's transfer in a separate mailing at the time it occurs.

### How does this change impact how I make my premium payments?

- **Electronic Funds Transfer (EFT)** – customers who have elected to have Athene automatically deduct premium from their bank account each month may experience a delay of several days if the EFT occurs during the blackout period.
- **Online Bill Payments** – customers who have directed their bank to send payments to Athene through online bill pay must update the payment address to Insurance Services, PO Box 105234, Atlanta, GA 30348-5234. Otherwise, the application of the premium payment will be delayed. Checks should continue to be payable to Athene Annuity and Life Company until such time that you are notified otherwise, if your policy transfers to Accordia Life.
- **Paper Direct Bill** – customers who receive a paper billing statement should mail checks to Insurance Services, PO Box 105234, Atlanta, GA 30348-5234 to avoid any delays in premium application. Checks should continue to be mailed in the envelope provided with your billing statement and payable to Athene Annuity and Life Company until such time that you are notified otherwise, if your policy transfers to Accordia Life.

### What happens if I mail my premium payment or service request to Athene in West Des Moines?

Beginning January 1, 2016, mailing premium payments or service request forms to our West Des Moines, IA address will cause delays in completion of your requests while they are forwarded to the new mailing addresses.

### Will requested service requests be impacted?

From January 4, 2016 through January 8, 2016, the call center at 877-284-8206 will be available to answer questions. Transaction processing on your policy (including scheduled premium payments and withdrawals) will not occur during this blackout period. Most requests received by December 28, 2015 will be processed prior to December 31, 2015. Any service requests not completed and any new requests received during this blackout period will be processed beginning January 11, 2016 at the new Insurance Services offices listed below.

### Will I still have access to my policy records on My Athene?

After January 1, 2016, you will no longer have online access for this policy on My Athene. If you have questions after January 11, 2016, please contact the new call center number at 877-462-8992.

### Will the AskAthene email address still be available?

Beginning January 1, 2016, please direct email inquiries to [askcustomerservice@gafg.com](mailto:askcustomerservice@gafg.com).

**Beginning January 1, 2016, please use these new mailing addresses for your premium payments and service requests. You may begin using the new phone number starting January 11, 2016:**

Premium Payments	Service Forms/Correspondence	Overnight Mail
Insurance Services PO Box 105234 Atlanta, GA 30348-5234	Insurance Services PO Box 305027 Nashville, TN 37230-5027	Insurance Services 100 Centerview Drive, Suite 100 Nashville, TN 37214
New Call Center Phone Number:	877-462-8992 (7:30am to 5:30 pm Central; Monday - Thursday) (7:30am to 5:00 pm Central; Friday)	
New Call Center Fax Number:	800-351-0603	