Q: Who is eligible to register for the life customer portal and what policies can be viewed?

A: Accordia Life and Annuity Company and First Allmerica Financial Life Insurance Company policy owners with at least one active policy are eligible to register on the portal.

- Eligible policy owners will register in one of three ways:
    - Individual or Jointly-owned (domestic)
    - Entity-owned (i.e. trust, corporation)
    - Foreign National-owned
- Policies issued as part of our COLI or BOLI programs are not included on the portal at this time. (COLI policy numbers begin with CO, and BOLI begin with BK)
- Policies administered by Accordia Life and Annuity Company, on behalf of Athene Annuity and Life Company, are not included on the portal at this time.

Q: If I have Foreign National customers, will their registration experience differ from that of domestic customers?

A: Domestic customers, both individuals and entities, will have a slightly different registration experience than Foreign National customers.

- Domestic individuals and entities will be able to complete self-registration to establish their online access within a couple minutes.
- Foreign National customers will be able to submit a registration request online, which will then be manually reviewed to ensure proper authentication. Within 2 business days, that Foreign National customer will receive an email notification of approved registration, or a request for additional information and next steps.

Q: What information is provided on the life customer portal?

A: At this time, the life customer portal provides 24/7 access to basic policy information and frequently used service forms.

- Available information includes policy values, premium & billing, coverages, primary insured and servicing agent information.
- Based on the status of a particular policy, available online information may be limited, and the customer will be prompted to call Customer Service for assistance.
- We will continue to gather feedback and evaluate future capabilities that will provide additional value to our customers.

Q: How will the new life customer portal be promoted to customers?

A: We will be promoting the availability of the new portal directly to policy owners in the following ways:

- Newly issued business: A registration flyer will be inserted into each newly issued Accordia Life policy packet starting in May. To access the registration flyer click HERE.
- Existing policy owners: Annual statements will be updated to include the website address and a QR code that will take the policy owner directly to the registration page. Those statement changes be made gradually over the next several weeks for:
  - Policies issued as Accordia Life and Annuity Company
  - Policies issued by predecessor companies that are now branded First Allmerica Financial Life Insurance Company
  - Policies issued by predecessor companies that are now branded Accordia Life and Annuity Company

Q: How does the information on the customer portal compare to what I see on the agent portal?

A: As these are two separate websites, there will be differences in the overall capabilities, as well as the look and feel of the agent portal vs. the customer portal experience. Please see below for key differences:

- Customers are not able to view information associated with a pending or new business case. It is viewable on portal only after it is placed in force.
- Customers will have access to basic policy information and service forms only at this time. They will not be able to access online documents or run inforce illustrations for their policies.
- Data on the customer portal is refreshed each weekend, while the agent portal refreshes daily. Due to these timing differences, you may see slightly different values than your customers.
- Agents have access to the same type of policy details that the customer sees. However, there are some policy details that are on the agent portal that are not currently available on the customer portal, including:
  - Tax qualified status, issue state, rider charge amounts, rider insured name, as well as flat extra and rating class information.
- If you are an agent who also owns an eligible policy, you would need to register to create a new account on the customer portal. Your agent portal login credentials will NOT provide access to the customer portal.