

7/14/2025 - Monthly Distributor Advisory Minutes

Date

Jul 14, 2025

Participants

<ul style="list-style-type: none">• Adam Ducorsky• Wendy Crane• Denise Madigosky• Dave Lamphere• Carie DeLong• Ben Daniels• Greg Street• Johanna Rusz• Sarah Rossignol• John Straka• Jennifer Demos• Melissa Zils	<ul style="list-style-type: none">• Karen Bean• Priscilla Wray• Cameron Pinnock• Jennifer ElNajjar• Ryan Emond• Christina Meyer• Edward Casey• Kennedy Arockiam• Tasha Williams• Michelle Overbeek• Jeannette Kuda• M. Larose	<ul style="list-style-type: none">• Michelle Hamel• Lindsey Kniebel• Michael Finnegan• Cristal Parungao• Cindy Roberson• Brent Mondoskin• R. Cook• Swathi Gali• Jim Cronk• Daniel Scholsky• Stuart Feldman
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Discussion Notes

1. Working Group Update

- If you want to participate email Denise dmadigosky@ipipeline.com by Friday July 18th.
 - Additional e-signature roles – Roles not currently captured.
 - Universal Map – Add to the Universal Map, Corrections, how do we want to release updates, monthly, quarterly etc. How do we do notification.
- Next Steps: Once all participants have been identified. Denise will send out an email to get availability.

2. Customer Engagement Model

- Adam working internally across all products to examine customer engagement. One iPipeline product line uses a Member-Led Framework. We think this might be good to incorporate in our monthly advisory meetings. Want to review with this group and get feedback.
- Member Led Framework – led by our clients that bring topics and voice of customers to the table. Help iPipeline drive the annual roundtable (potentially semi-annual)
 - 3 Roles – Appointed roles will be through a nomination and vote. May not need all 3 roles?
 1. President
 2. Vice President
 3. Secretary
 - Commitment – Approx. 2 hrs a month but if you wanted to put in more you could

iii. Cadence/Rhythm

1. Incorporate into our currently monthly advisory meetings.
2. First 30 minutes – iPipeline Agenda
3. Last 30 minutes – Turn it over to this group
 - a. 5 min: Updates
 - b. 20 min: Member Topics
 - c. 5 min: Next Steps

c. Feedback

i. Question: Is it your opinion are you not getting feedback ?

1. We think we are but would like more. Different topics. If topics are driven outside it is helpful. The more we can engage with our customers the better.

ii. LPL: Likes the idea, smaller groups, creates more dialog. Can help inform future development, vs trying to get us all to agree. May be an avenue to get to the end users.

iii. MassMutual: Really like the idea, but MM would not let them have a title role.

1. How about customer engagement rep would they let you?
 - a. MZ will check.

2. Would it only be those 3 people at the meeting?

- a. No, it would be all of use on the Advisory call. We are just listeners

iv. Wells Fargo: Likes the idea but need to keep it in a timebox with all the other groups that they are involved in.

v. Osaic: Focus is next round of updates. After updates would be more than happy to participate with more relevant ideas.

vi. Raymond James: Johanna will participate but doesn't want a role.

d. We will review with the carrier advisory group and will get feedback there too.

3. Roadmap Review – See ppt

a. Q3 roadmap approved. The process, format, and style is all still an evolving process so while the format is the same, it does look a little different.

b. Now – Items R&D has completed and handed to PS. Either is already in UAT or will be this week, set for the Summer 2025 Release – 8/16/2025

i. Replacement Compare

ii. AWS Migration Analysis

iii. DTCC Initial Submit Date Update – this was a sand item that doesn't reflect on roadmap, but going forward any DTCC changes will be reflected on roadmap

c. Next – Items R&D has committed to and will be working in this quarter.

i. AWS Migration Continues

ii. Headless AFFIRM – Analysis/Design/Planning for Order Entry APIs

iii. DTCC AppSub Question/Answer Record Update

d. Later – Prioritized but not slated for a release

- i. AWS Migration move to Production
- ii. Headless AFFIRM – Analysis/Design/Planning for BoB APIs, build for Order Entry APIs – Reassessing resources to determine build timelines
- iii. Grand Central
- iv. 3X Upscaling

4. DTCC Changes/Updates

- a. Some mandatory and because our release schedules don't always align with, initially optional but then will make mandatory.
- b. Add initial submit date – Done: in Summer Release
- c. Initial submit date will need to be retrofitted.
 - i. Denise talked to PS to let them know.
 - ii. Not sure if they are going to automatically retrofit now or before DTCC make it mandatory.
 - iii. Reach out to your PS team to confirm.
- d. QA/Answer – committed to the work Q3 fall release
- e. Partial Withdrawal Type – Determined after roadmap was sent for approval. Will review and add next roadmap prioritization for Q4 work for Winter Release.
 - i. Mainly being driven by carrier-to-carrier replacement and being a field on the 951e form.
 - ii. Outside of us sending a code when it is a partial doing the other types of partial withdrawals can be very complicated.
 - 1. Rider Free
 - 2. Percentage
 - iii. In both these types, we still need the end user to put in a dollar amount
 - 1. We would have nothing to calculate the estimated premium.
 - 2. Premium related functions that would be impacted
 - a. Business rules that have to do with premium
 - b. Netting commission
 - c. Advancing
 - iv. We handle this on IFT, when we do a VI call because the amount is provided is response.
 - 1. We pull the actual dollar amount into the screen so we can do approval queue and suitability etc.
- f. WF – their advisors wouldn't get this right. PS withdrawal from an existing policy to fund a new policy.
- g. Decision: iPipeline is just going to do the minimum requirements.
 - i. Dollar amounts partial withdrawal with the Partial withdrawal indicator type.
 - ii. We are descoping % and rider free.
- h. Does iPipeline send Transfer after date?
 - i. Yes, we send the code when it is immediate and then send the code and date when the transfer date is specified. You may not see it though if you have not taken the upgrade.

5. Get In Get Out

- a. Denise provided a Demo for the Rework Notes updates not tied to Get In Get Out
 - i. Approval Screen
 - 1. Moved Action Note to the top of the page
 - 2. Moved Action Buttons up to top of the page.
 - 3. Notes section (previous notes) moved up top collapsed but can be expanded to see previous approval notes
 - 4. Order Summary is now in a scrollable box, so that your Action Notes section remains at static and you can scroll the order summary and add notes as you go.
 - ii. Order Entry Screens
 - 1. Rework note will now appear expanded on every page.
 - 2. Rework note can be collapsed and expanded as the user wishes.
- b. GIGO we are going to start with All Screens, Funding and Suitability.
 - i. Specifically for suitability we want to account for a 'material' change that could impact on min/max for riders, funds etc.
 - ii. On Funding if rep Add or Delete premium, we consider this material. Will provide a pop-up confirmation that they want to proceed. If they proceed, they will be exited from GIGO and must revisit and validate all screens.
 - iii. Within a funding change a premium might be violating min and max. PPfA rules will be validate have seen don't wait to the end. Where the change is going to be applied. Fields that would be a material change have an unlock so you get the message.
 - iv. RJA said that Surrender fee could be a material change for them.
 - 1. Riders and Rider Cost
 - 2. But those should be unlocked by default may impact suitability questions. Can we have a one off to go over specifics.
 - 3. Send for corrections from case manager queues not supervision.

6. Open Discussion

- a. Johanna, our review queues, there is a character limit on rule that drives routing. The space where the macros is entered has an 8000 characters limit. RJA is at the point where they are exceeding this limit. Is anyone else having this issue.
 - i. Some of the information related products, like type of product or type of funding or type of rider selected.
 - 1. iPipeline might be able to re-configure to add tabs to capture some of the details.
 - ii. Other items are rider fees and age limits.
 - iii. MM has hit that limit somewhere. We can ask around.

✓ Action items

- ☐ Email Denise at: dmadigosky@ipipeline.com by Friday, July 18th, if you wish to participate.
- ☐ Once all participants have been identified. Denise will send out an email to get availability.

Decisions