

## 8/11/2025 - Monthly Distributor Advisory Minutes

### Date

Aug 11, 2025

### Participants

<ul style="list-style-type: none"><li>• <b>Morgan Stanley</b> - Kennedy Arockiam</li><li>• <b>Wells Fargo</b> - Ben Daniels, John Schmutge</li></ul>	<ul style="list-style-type: none"><li>• <b>Mass Mutual</b> - Melissa Zils</li><li>• <b>LPL</b> - Jennifer Orr</li><li>• <b>Osaic</b> - Andrew Marvel</li><li>• <b>DA Davidson</b> - Matt Mendez</li></ul>	<ul style="list-style-type: none"><li>• <b>iPipeline</b> -<ul style="list-style-type: none"><li>◦ Adam Ducorsky</li><li>◦ Denise Madigosky</li><li>◦ Stuart Feldman</li></ul></li></ul>
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### Discussion Topics & Notes

#### 1. **New Innovation Idea: Forms and Signature Validation - Powered by CHARLi AI**

a. Problem Statement: 40% of orders are e-sign on AFFIRM, which leave approximately 60% that are wet signed. FA gets forms that are system generated, example: 50 pages but only 8 pages need to be signed. FA prints in one big PDF, meets with client to review, gets wet signatures, scans it in, and then uploads entire PDF (50 pages). Then the carrier reviews the forms to see if they call all of the pages, are they legible, and are all required signatures present. Takes Time and if a signature is missing then the FA must go back to client to obtain causing delay in issuance.

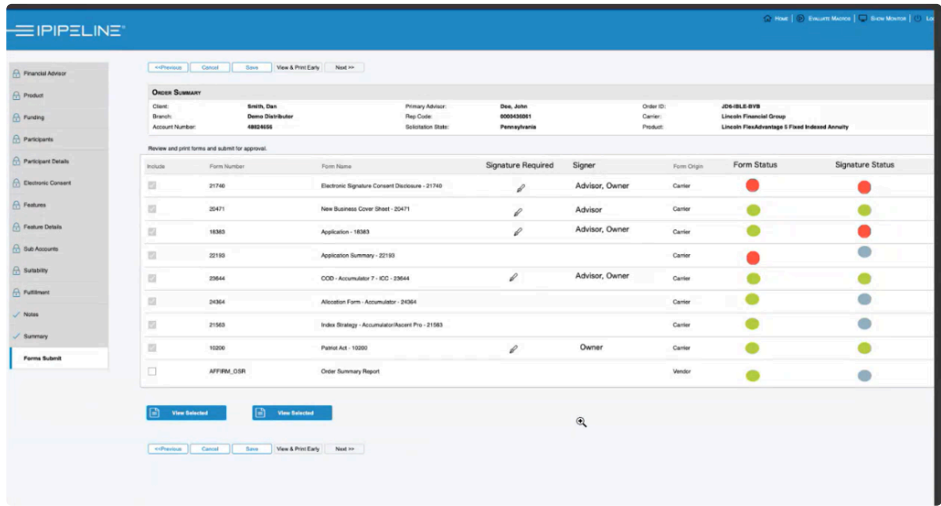
#### b. Solution - 2 flavors

- Flavor A - Print all the forms, meet with customer/sign –when uploaded to AFFIRM we know what forms are available through AI, look and compare. We will see if page is missing or illegible – can alert. We know through e-sign who would need to sign. We could check to see if anything is missing.
- Flavor B - Similar to what an accountant may do for some, hand them a folder where left side is entire document and on the right side are just the pages needed to be signed. Two download buttons, one downloads all 50 pages, the other download- just signature

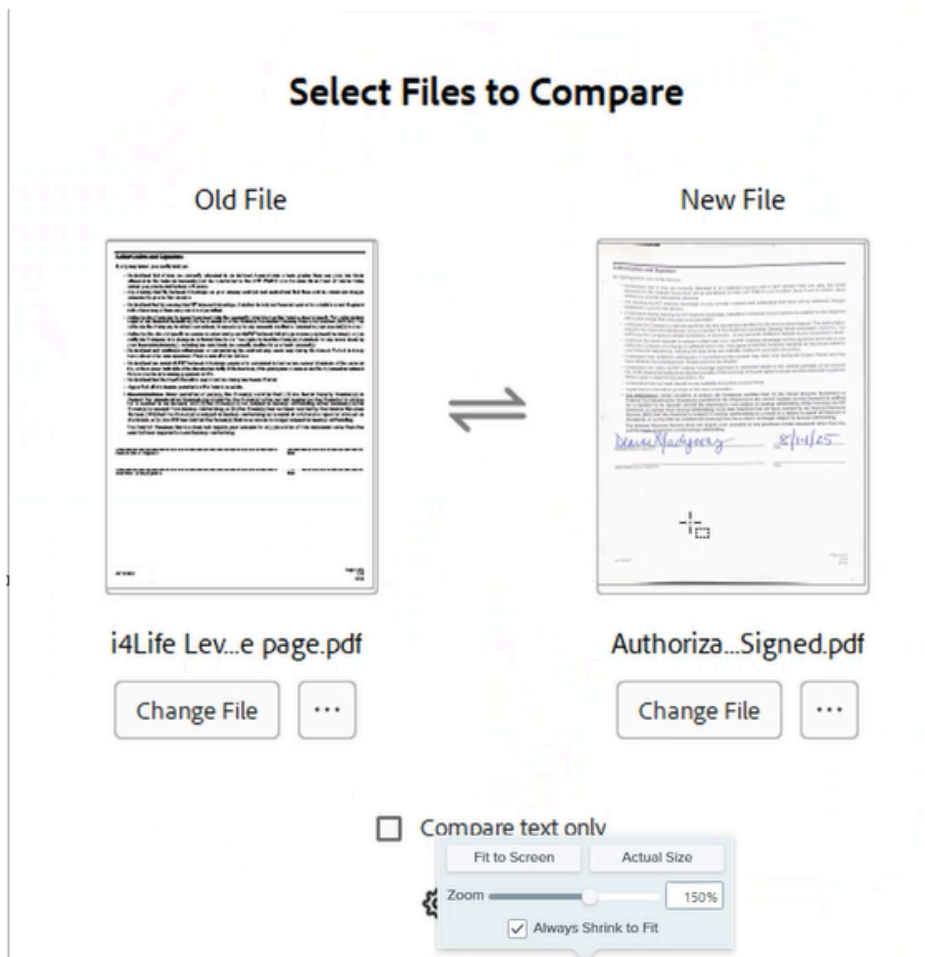
pages. Upon Scan, only scan signature pages upon upload and swap/signature and then transmit to the carrier.

c. Screenshots

i. Forms Submit Tab - Status and Requirements



ii. Forms Comparison



d. Distributor Feedback

i. Hesitation on Flavor B, what if FA makes corrections on a page that doesn't have client signatures?

1. This doesn't prevent that, but we can have a use case for that. FA can upload that page as well and replace the system generated page. They could also upload additional documentation, such as trust paperwork.

ii. Max File Size

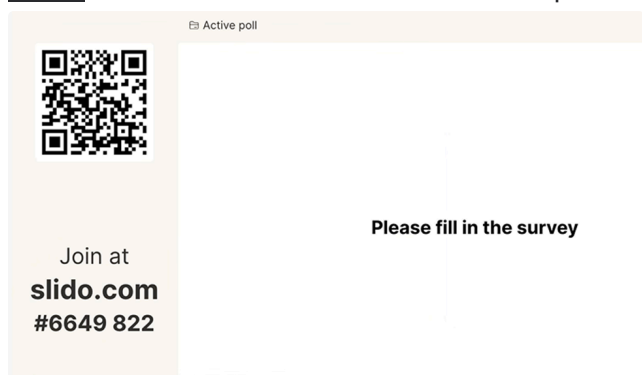
1. AWS and DTCC both have File size issues and will still be an issue. Can do bulk upload as 1 PDF or can upload form by form. We can probably do a compression of the file.

a. Nobody wants the upload form by form option.

iii. Wells Fargo - Lack of trust in FA to upload anything, this would solve that. Any forms not part of what is expected, we can tell you that.

e. Currently for e-sign documents, the check for e-signature is done and covered through the e-sign process. Carriers control the rules, but the e-sign package knows the required spots. We will take the intelligence of e-sign world and bring it to the wet-sign world.

2. Slido - At Connections clients voted on priorities, please revote



a. Forms and Signature Validation - as stated above

b. Paper to Digital (1035 Exchange)

i. Feed 1035 through BOB. But sometimes you aren't the book of record. Upload the last statement from the other carrier, look on the statement for fields and pre-populate the value - via AI.

c. Speed Score

i. Once we get OneView going - getting momentum. Once we get data, we will know NIGO. We can provide NIGO reporting for carriers, benchmark against other distributors, Benchmark with you with your carriers. Etc. Once we have all the issues we can solve those issues. We can also do predictive submission - Your average time, it will take for this order. Look at order, cycle type, for predictive NIGO 95% time you forget your trust document etc.

d. Grand Central

i. log in to manage all your self-service tools.

e. Macro Builder

- i. Self-service tool. How do you use regular language to build your macro language using AI. (Marco the Macro Builder) Upload an order to validate your expression. You want to be where you are working to use this. (upload test order within forms management)

f. AFFIRM Marketplace

- i. Common Platform. Keep you current. So when we build features, we give you the ability to turn on turn off features- not have to engage PS. If you are taking out of the box. Self-Subscribe.

g. Headless Order Entry

- i. moving forward anyway. Get API's for order entry. We still need to create a more modern front end AFFIRM user experience. If you don't want to build your own screen, if you are moderate, you can take our base and slap your skin on it. If you are advanced, you can just take our API and build your own.

h. Rate Integration

- i. Cannex, Luma, Annuity Rate watch. What can we do to integrate it into your system.

3. Demo - Get In Get Out

**Action items**

**Decisions**

Initial Slido results as Forms & Signature Validation #1 innovation.