9/8/2025 Monthly Carrier Advisory Minutes

📅 Date

Sep 8, 2025

👥 Participants

• **American Equity/Eagle Life** - Kym Bennett • **Athene** - Lana Nelson, Adam Test • **Corebridge** - Greg Phillips • **F&G** - Mindy Butler	• **Global Atlantic** - Donnie Atris • **Mass Mutual** - Melissa Zils • **Mass Mutual Ascend** - Tracy Malone • **Nationwide** - Patti Elliott	• **New York Life -** Craig Fernicola • **Pacific Life -** Jay Garcia • **Prudential** - Megan Cahill • **Standard** - Amy Clements • **Trustage** - Donna Kuse	• **iPipeline** - Adam Ducorsky, Wendy Crane, Stephen Johnson

🗣️ Discussion Topics & Notes

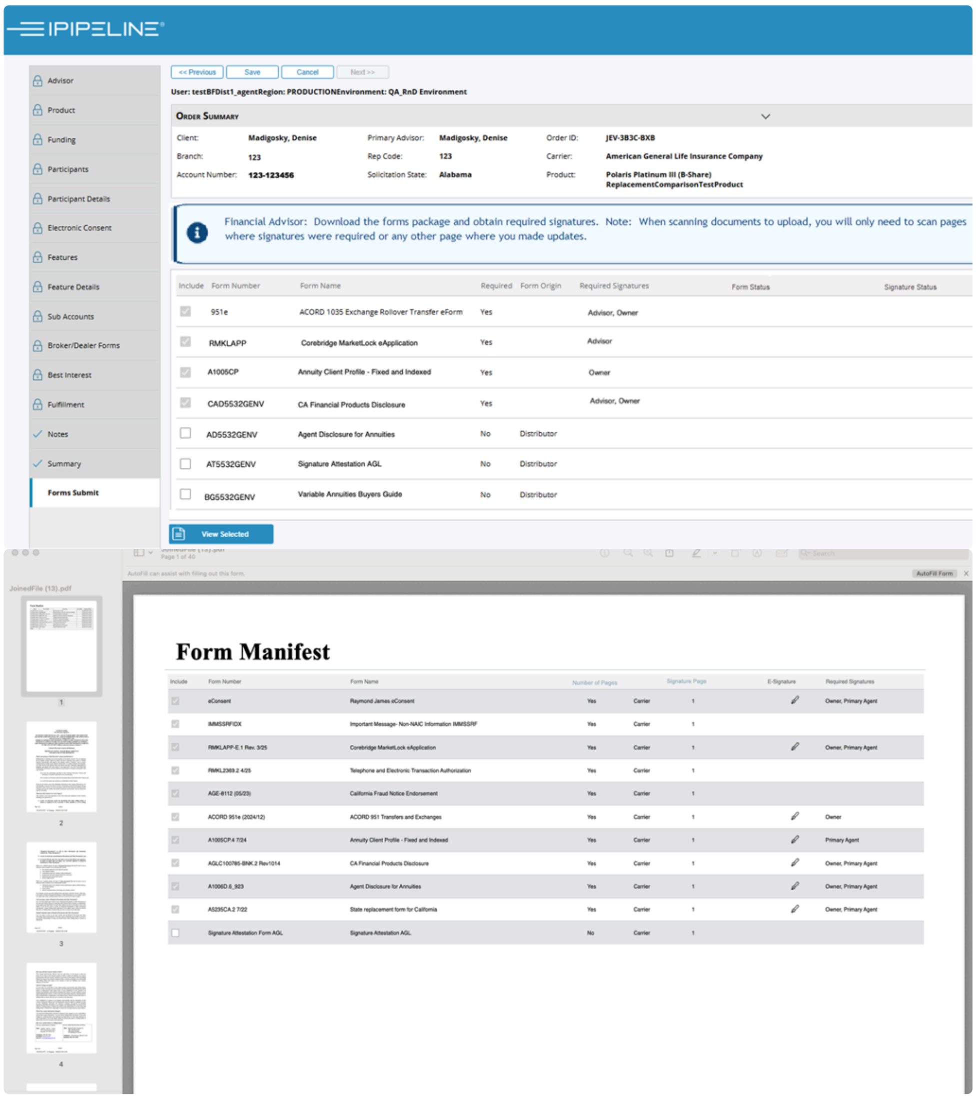
1. **Q4 Roadmap Updates** - In prioritization process awaiting approval. Will review in next monthly meeting.
2. **Forms & Signature Validation** - Follow up from last month's meeting
    a. <u>Problem Statement:</u> 40% of orders are e-sign on AFFIRM, which leave approximately 60% that are wet signed. 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. <u>Solution - 2 flavors</u>
        i. 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

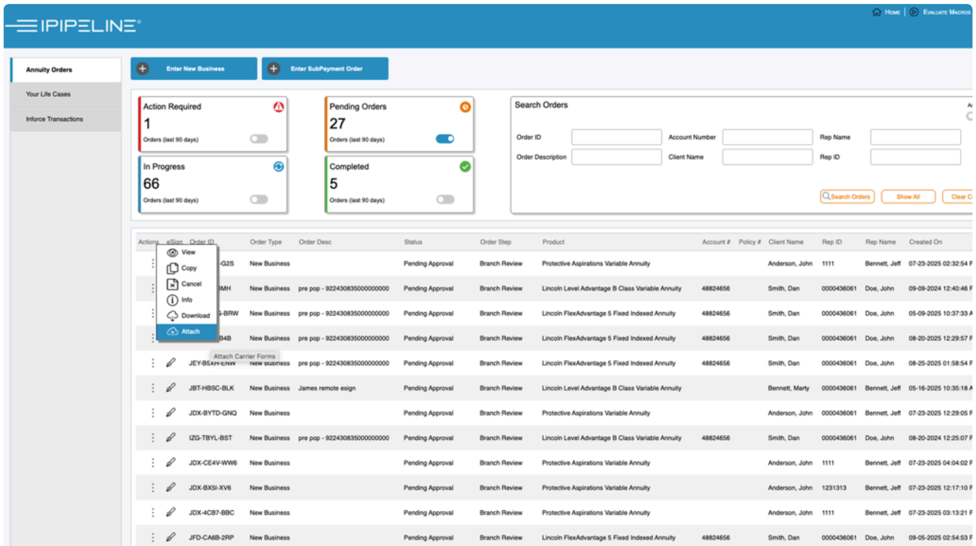
missing or illegible – can alert. We know through e-sign who would need to sign. We could check to see if anything is missing.

ii. 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.

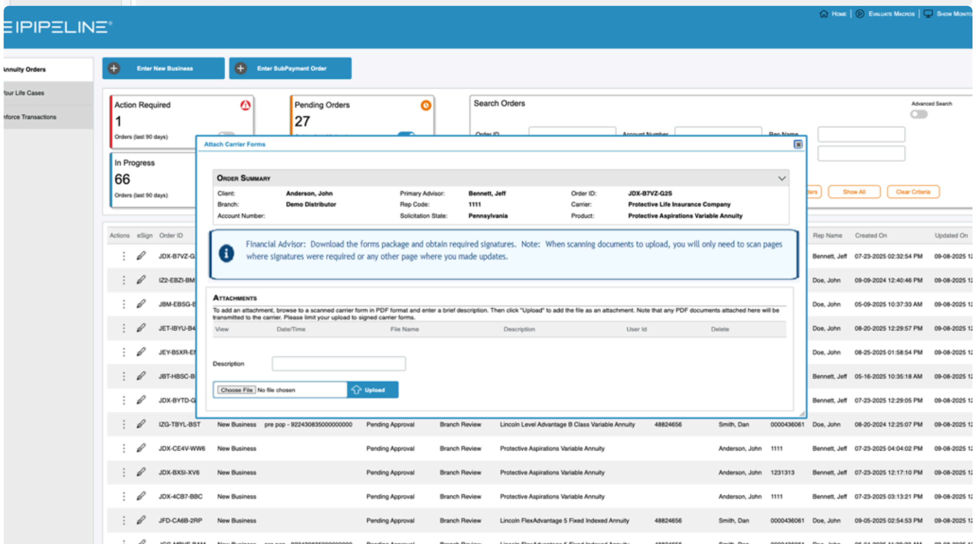
c. Review of Updated Mockups

Reviewed with Distributor on call earlier in the day.

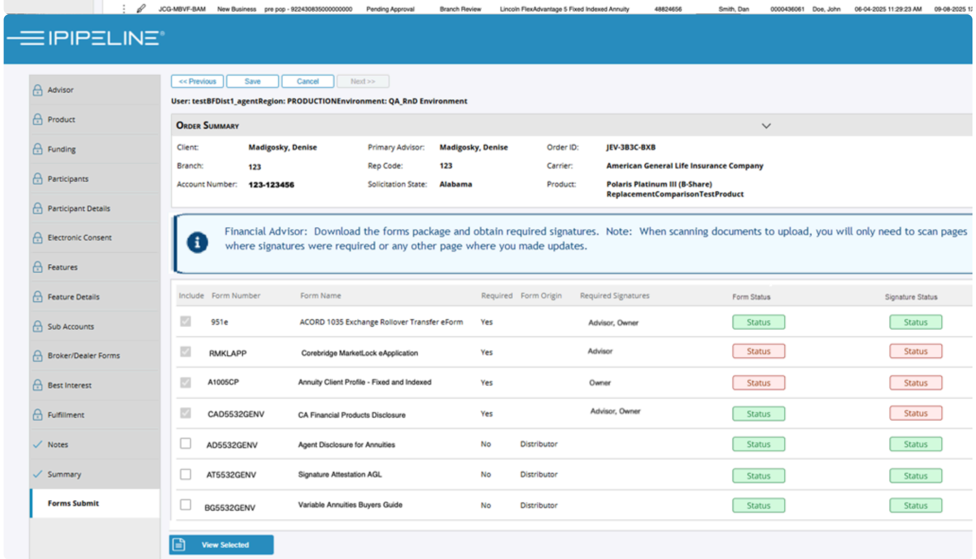




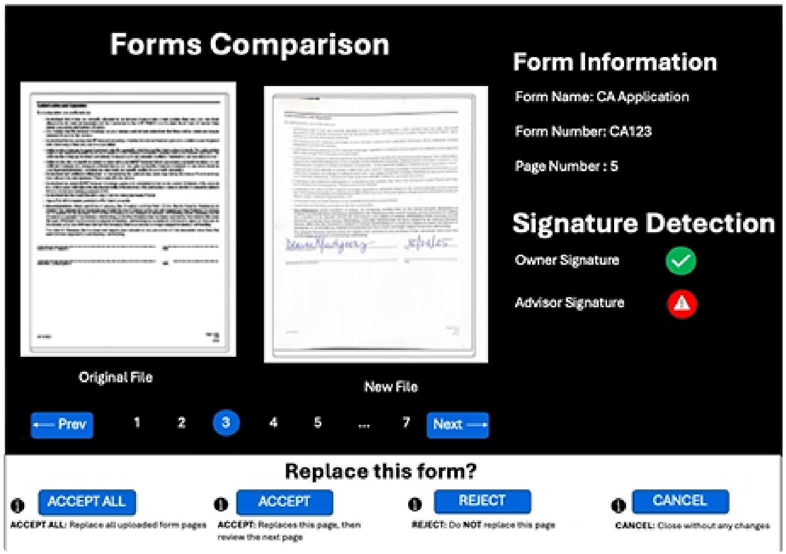
IPIPELINE
Annuity Orders
Your Life Cases
Inforce Transactions
Enter New Business
Enter SubPayment Order
Action Required
1
Pending Orders
27
In Progress
66
Completed
5
Search Orders
Order ID
Account Number
Rep Name
Order Description
Client Name
Rep ID
Search Orders
Show All
View
Copy
Cancel
Info
Download
Attach
Attach Carrier Forms



IPIPELINE
Enter New Business
Enter SubPayment Order
Action Required
1
Pending Orders
27
In Progress
66
Search Orders
Attach Carrier Forms
Order Summary
Client: Anderson, John
Branch: Demo Distributor
Primary Advisor: Bennett, Jeff
Rep Code: 1111
Solicitation State: Pennsylvania
Order ID: JDX-B7VZ-G2S
Carrier: Protective Life Insurance Company
Product: Protective Aspirations Variable Annuity
Financial Advisor: Download the forms package and obtain required signatures. Note: When scanning documents to upload, you will only need to scan pages where signatures were required or any other page where you made updates.
Attachments
Description
Upload
Show All
Clear Criteria



IPIPELINE
Advisor
Product
Funding
Participants
Participant Details
Electronic Consent
Features
Feature Details
Sub Accounts
Broker/Dealer Forms
Best Interest
Fulfillment
Notes
Summary
Forms Submit
<< Previous
Save
Cancel
Next >>
User: testBFDist1_agentRegion: PRODUCTIONEnvironment: QA_RnD Environment
Order Summary
Client: Madigosky, Denise
Branch: 123
Account Number: 123-123456
Primary Advisor: Madigosky, Denise
Rep Code: 123
Solicitation State: Alabama
Order ID: JEV-3B3C-BXB
Carrier: American General Life Insurance Company
Product: Polaris Platinum III (B-Share) ReplacementComparisonTestProduct
Financial Advisor: Download the forms package and obtain required signatures. Note: When scanning documents to upload, you will only need to scan pages where signatures were required or any other page where you made updates.
Include
Form Number
Form Name
Required
Form Origin
Required Signatures
Form Status
Signature Status
951e
ACORD 1035 Exchange Rollover Transfer eForm
RMKLAPP
Corebridge MarketLock eApplication
A1005CP
Annuity Client Profile - Fixed and Indexed
CAD5532GENV
CA Financial Products Disclosure
AD5532GENV
Agent Disclosure for Annuities
AT5532GENV
Signature Attestation AGL
BG5532GENV
Variable Annuities Buyers Guide
Status
View Selected



d. Distributor Concerns - only uploading the signed pages. We can make that configuration for Distributors to decide if they want to require FAs to upload all pages or only signed pages.

e. Carrier Concerns
   i. Greg/Corebridge - Client not seeing disclosures/pages that don't require signature
      1. Carrier configuration to require to print/download entire forms package
      2. will this help drive down NIGOs? - Hope so. Do have a lot of cases of missing forms so with a check in place will hopefully help with that.
   ii. Lana/Athene - same as Greg. It's the legal and compliance that may be worth a discussion. If we allow a solution to only have to upload 7 pages, are we enabling/encouraging not presenting the client the pages.
      1. Agreed, don't think the AI components change. Could potentially add a configuration to require uploading all 50.
   iii. Melissa - Look forward to and see a huge benefit for wet signatures, as long as regulators are comfortable.

f. Working Group - Any volunteers to walk through requirements and go through the process
   i. Athene - Lana/Adam
   ii. Prudential - Megan Cahill
   iii. Corebridge - Greg
   iv. American Equity - Per Kym, please invite Lisa Cavaliere
   v. Nationwide - Kelly White, Matt Kibler, and Patti Elliott
   vi. F&G - Anne Schoville

g. NIGO Reports
   i. Open to carriers reaching out on the group or directly to Adam/Wendy/Stephen to share NIGO issues, help us find those big pain points

ii. Share with Stephen, Wendy, and Adam

h. Payee - Verification of Payee: Craig with NY Life

i. Any interest in integrating with GIACT, third party verification for payee before applications are hitting the carriers

ii. validate with GIACT systems are most common

iii. Also, a need on the iGO side

i. IFT New Tax Withholdings - Greg Phillips

i. Denise championed changes, need to update IFT new tax withholding for fed options/rate table - with the same thing as we did for New Business, when will that be done?

1. Denise is OOO, we will follow up on the ticket and status.

✅ Action items

- [ ] iPipeline will set up a Distributor/Carrier working group to go through details of Forms & Signature Validation

Decisions

Type /decision to add a new decision