

## 9/8/2025 Monthly Carrier Advisory Minutes

### Date

Sep 8, 2025

### Participants

<ul style="list-style-type: none"><li>• <b>American Equity/Eagle Life</b> - Kym Bennett</li><li>• <b>Athene</b> - Lana Nelson, Adam Test</li><li>• <b>Corebridge</b> - Greg Phillips</li><li>• <b>F&amp;G</b> - Mindy Butler</li></ul>	<ul style="list-style-type: none"><li>• <b>Global Atlantic</b> - Donnie Atris</li><li>• <b>Mass Mutual</b> - Melissa Zils</li><li>• <b>Mass Mutual Ascend</b> - Tracy Malone</li><li>• <b>Nationwide</b> - Patti Elliott</li></ul>	<ul style="list-style-type: none"><li>• <b>New York Life</b> - Craig Fernicola</li><li>• <b>Pacific Life</b> - Jay Garcia</li><li>• <b>Prudential</b> - Megan Cahill</li><li>• <b>Standard</b> - Amy Clements</li><li>• <b>Trustage</b> - Donna Kuse</li></ul>	<ul style="list-style-type: none"><li>• <b>iPipeline</b> - Adam Ducorsky, Wendy Crane, Stephen Johnson</li></ul>
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### 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. 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
    - 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.

The screenshot displays the IPIPELINE web application interface. On the left is a navigation menu with options like Advisor, Product, Funding, Participants, etc. The main content area shows an 'ORDER SUMMARY' for a client named Madigosky, Denise. Below this is a table of forms to be included in the package. A 'Financial Advisor' note is present, advising to download forms and obtain signatures. At the bottom, a 'Form Manifest' window is open, showing a detailed list of forms with columns for 'Form Number', 'Form Name', 'Number of Pages', 'Signature Page', 'E-Signature', and 'Required Signatures'.

Include	Form Number	Form Name	Required	Form Origin	Required Signatures	Form Status	Signature Status
<input checked="" type="checkbox"/>	951e	ACORD 1035 Exchange Rollover Transfer eForm	Yes		Advisor, Owner		
<input checked="" type="checkbox"/>	RMKLAPP	Conbridge MarketLock eApplication	Yes		Advisor		
<input checked="" type="checkbox"/>	A100CP	Annuity Client Profile - Fixed and Indexed	Yes		Owner		
<input checked="" type="checkbox"/>	CAD553ZGENV	CA Financial Products Disclosure	Yes		Advisor, Owner		
<input type="checkbox"/>	AD553ZGENV	Agent Disclosure for Annuities	No	Distributor			
<input type="checkbox"/>	AT553ZGENV	Signature Attestation AGL	No	Distributor			
<input type="checkbox"/>	BG553ZGENV	Variable Annuities Buyers Guide	No	Distributor			

Include	Form Number	Form Name	Number of Pages	Signature Page	E-Signature	Required Signatures
<input checked="" type="checkbox"/>	eConsent	Raymond James eConsent	Yes	Center	1	Owner, Primary Agent
<input checked="" type="checkbox"/>	IM55FF02E	Important Message - Non-NMFC Information IM55FF02E	Yes	Center	1	
<input checked="" type="checkbox"/>	RMKLAPP E 1 Rev 305	Conbridge MarketLock eApplication	Yes	Center	1	Owner, Primary Agent
<input checked="" type="checkbox"/>	RMKL2003 1 435	Telephone and Electronic Transaction Authorization	Yes	Center	1	
<input checked="" type="checkbox"/>	AGE-4112 (05/20)	California Fraud Notice Endorsement	Yes	Center	1	
<input checked="" type="checkbox"/>	ACORD 951e (2004/10)	ACORD 951 Transfers and Exchanges	Yes	Center	1	Owner
<input checked="" type="checkbox"/>	A100CPA 704	Annuity Client Profile - Fixed and Indexed	Yes	Center	1	Primary Agent
<input checked="" type="checkbox"/>	AGL/10785-BMW-2 Rev1014	CA Financial Products Disclosure	Yes	Center	1	Owner, Primary Agent
<input checked="" type="checkbox"/>	A1000 E_N03	Agent Disclosure for Annuities	Yes	Center	1	Owner, Primary Agent
<input checked="" type="checkbox"/>	AS28CA 2 702	State replacement form for California	Yes	Center	1	Owner, Primary Agent
<input type="checkbox"/>	Signature Attestation Form AGL	Signature Attestation AGL	No	Center	1	

IIPIPELINE® Home | Security Monitor

Enter New Business | Enter SubPayment Order

Your Life Cases  
Inforce Transactions

**Action Required**  
1  
Orders (last 90 days)

**In Progress**  
66  
Orders (last 90 days)

**Pending Orders**  
27  
Orders (last 90 days)

**Completed**  
5  
Orders (last 90 days)

Search Orders

Order ID:  Account Number:  Rep Name:

Order Description:  Client Name:  Rep ID:

[Search Orders](#) [Show All](#) [Clear C](#)

Actions	Order ID	Order Type	Order Desc	Status	Order Step	Product	Account #	Policy #	Client Name	Rep ID	Rep Name	Created On
<a href="#">View</a>	IG25	New Business		Pending Approval	Branch Review	Protective Aspirations Variable Annuity			Anderson, John	1111	Bennett, Jeff	07-23-2025 02:32:54 F
<a href="#">Copy</a>	MH	New Business	pre pop - 92243083500000000	Pending Approval	Branch Review	Lincoln Level Advantage B Class Variable Annuity	48824656		Smith, Dan	0000430061	Dox, John	09-09-2024 12:40:46 F
<a href="#">Cancel</a>	BRW	New Business	pre pop - 92243083500000000	Pending Approval	Branch Review	Lincoln FlexAdvantage 5 Fixed Indexed Annuity	48824656		Smith, Dan	0000430061	Dox, John	09-09-2025 10:37:33 A
<a href="#">Info</a>	BAB	New Business	pre pop - 92243083500000000	Pending Approval	Branch Review	Lincoln FlexAdvantage 5 Fixed Indexed Annuity	48824656		Smith, Dan	0000430061	Dox, John	08-20-2025 12:29:57 F
<a href="#">Download</a>	JEV3AH4EWNY	New Business	new business - 92243083500000000	Pending Approval	Branch Review	Lincoln FlexAdvantage 5 Fixed Indexed Annuity	48824656		Smith, Dan	0000430061	Dox, John	08-25-2025 01:58:54 F
<a href="#">Attach</a>	JBT4BSC-BLK	New Business	James remote assign	Pending Approval	Branch Review	Lincoln Level Advantage B Class Variable Annuity	48824656		Bennett, Mary	0000430061	Bennett, Jeff	05-16-2025 10:35:18 A
	JDX-BYTD-GND	New Business		Pending Approval	Branch Review	Protective Aspirations Variable Annuity	48824656		Anderson, John	0000430061	Bennett, Jeff	07-23-2025 12:29:05 F
	IG2-TBYL-BST	New Business	pre pop - 92243083500000000	Pending Approval	Branch Review	Lincoln Level Advantage B Class Variable Annuity	48824656		Smith, Dan	0000430061	Dox, John	08-20-2024 12:25:07 F
	JDX-CE4V-WWV	New Business		Pending Approval	Branch Review	Protective Aspirations Variable Annuity	48824656		Anderson, John	1111	Bennett, Jeff	07-23-2025 04:04:02 F
	JDX-BX3I-KV6	New Business		Pending Approval	Branch Review	Protective Aspirations Variable Annuity	48824656		Anderson, John	1231313	Bennett, Jeff	07-23-2025 12:17:10 F
	JDX-4CB7-BBC	New Business		Pending Approval	Branch Review	Protective Aspirations Variable Annuity	48824656		Anderson, John	1111	Bennett, Jeff	07-23-2025 03:13:21 F
	JFD-CAMB-2RP	New Business		Pending Approval	Branch Review	Lincoln FlexAdvantage 5 Fixed Indexed Annuity	48824656		Smith, Dan	0000430061	Dox, John	09-05-2025 02:54:53 F

IIPIPELINE® Home | Security Monitor | New Month

Enter New Business | Enter SubPayment Order

Your Life Cases  
Inforce Transactions

**Action Required**  
1  
Orders (last 90 days)

**In Progress**  
66  
Orders (last 90 days)

**Pending Orders**  
27  
Orders (last 90 days)

Search Orders

Order ID:  Account Number:  Rep Name:

Order Description:  Client Name:  Rep ID:

[Search Orders](#) [Show All](#) [Clear Orders](#)

**Attach Carrier Forms**

**ORDER SUMMARY**

Client: Anderson, John    Primary Advisor: Bennett, Jeff    Order ID: JDX-BY2Z-G25  
 Branch: Demco Distributor    Rep Code: 1111    Carrier: Protective Life Insurance Company  
 Account Number:    Solicitation State: Pennsylvania    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**

To add an attachment, click on a supported carrier form in PDF format and enter a brief description. Then click "Upload" to add the file as an attachment. Note that any PDF documents attached here will be transferred to the carrier. Please limit your upload to signed carrier forms.

View	Date/Time	File Name	Description	User ID	Delete
<input type="checkbox"/>					

Description

Rep Name	Created On	Updated On
Bennett, Jeff	07-23-2025 02:32:54 PM	09-08-2025 11
Dox, John	09-09-2024 12:40:46 PM	09-08-2025 11
Dox, John	09-09-2025 10:37:33 AM	09-08-2025 11
Dox, John	08-20-2025 12:29:57 PM	09-08-2025 11
Dox, John	08-25-2025 01:58:54 PM	09-08-2025 11
Bennett, Jeff	05-16-2025 10:35:18 AM	09-08-2025 11
Bennett, Jeff	07-23-2025 12:29:05 PM	09-08-2025 11
Dox, John	08-20-2024 12:25:07 PM	09-08-2025 11
Anderson, John	07-23-2025 04:04:02 PM	09-08-2025 11
Anderson, John	07-23-2025 12:17:10 PM	09-08-2025 11
Anderson, John	07-23-2025 03:13:21 PM	09-08-2025 11
Smith, Dan	09-05-2025 02:54:53 PM	09-08-2025 11
Smith, Dan	06-04-2025 11:29:23 AM	09-08-2025 11

IIPIPELINE®

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: test8Dist1\_agentRegion: PRODUCTIONEnvironment: QA\_Rnd Environment

**ORDER SUMMARY**

Client: Madigsky, Denise    Primary Advisor: Madigsky, Denise    Order ID: JEV-3B3C-BXB  
 Branch: 123    Rep Code: 123    Carrier: American General Life Insurance Company  
 Account Number: 123-123456    Solicitation State: Alabama    Product: Polaris Platinum III (B-Share) Replacement/Comparison/Test/Product

**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
<input checked="" type="checkbox"/>	951e	ACORD 1035 Exchange Rollover Transfer eForm	Yes	Advisor, Owner	Advisor, Owner	Status	Status
<input checked="" type="checkbox"/>	RMKLAPP	Corebridge MarketLock eApplication	Yes	Advisor	Advisor	Status	Status
<input checked="" type="checkbox"/>	A100CP	Annuity Client Profile - Fixed and Indexed	Yes	Owner	Owner	Status	Status
<input checked="" type="checkbox"/>	CAD5532GENV	CA Financial Products Disclosure	Yes	Advisor, Owner	Advisor, Owner	Status	Status
<input type="checkbox"/>	AD5532GENV	Agent Disclosure for Annuities	No	Distributor	Distributor	Status	Status
<input type="checkbox"/>	AT5532GENV	Signature Attestation AGL	No	Distributor	Distributor	Status	Status
<input type="checkbox"/>	BG5532GENV	Variable Annuities Buyers Guide	No	Distributor	Distributor	Status	Status

**Forms Comparison**

**Form Information**  
 Form Name: CA Application  
 Form Number: CA123  
 Page Number : 5

**Signature Detection**  
 Owner Signature ✓  
 Advisor Signature ⚠

Original File      New File

← Prev    1    2    3    4    5    ...    7    Next →

**Replace this form?**

ACCEPT ALL: Replace all uploaded form pages  
 ACCEPT: Replaces this page, then review the next page  
 REJECT: Do NOT replace this page  
 CANCEL: Close without any changes


- 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