

10/13/2025 - Monthly Distributor Advisory Meetings

Date

Oct 13, 2025

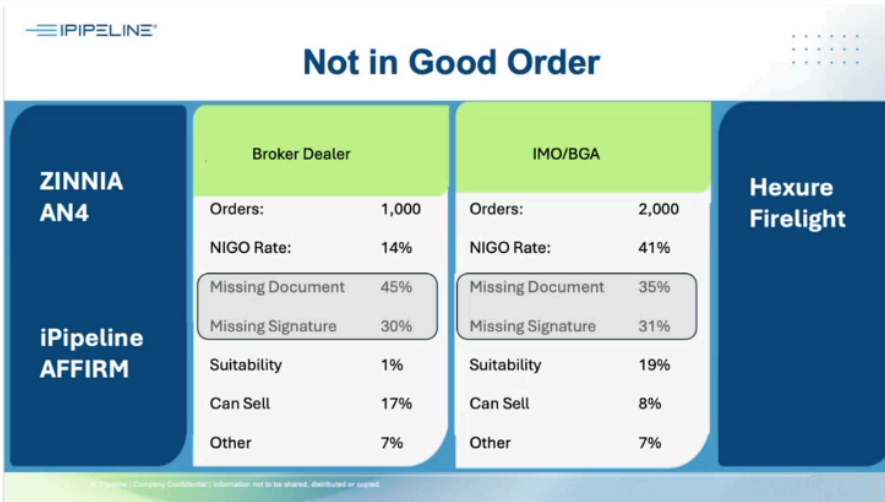
Participants

<ul style="list-style-type: none">• Morgan Stanley - George Smoudianis, Carie DeLong• Mass Mutual - Mellisa Zills, Steve Carmody	<ul style="list-style-type: none">• LPL - Tamika Byrd• RBC - Louis Oswald• DA Davidson - Matt Mendez, Jim Cronk	<ul style="list-style-type: none">• Osaic - Scott Griffiths• iPipeline - Adam Ducorsky, Denise Madigosky, Wendy Crane, Stuart Feldman
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Discussion Topics & Notes

• Innovation

- Forms and Signature Validation
 - We reviewed NIGO rates with a few carriers, and we have one specifically that shared their data with us. They collected their data by Broker Dealer and by IMO Channel.
 - Top 2 reasons for NIGO are Missing Forms and Missing Signatures



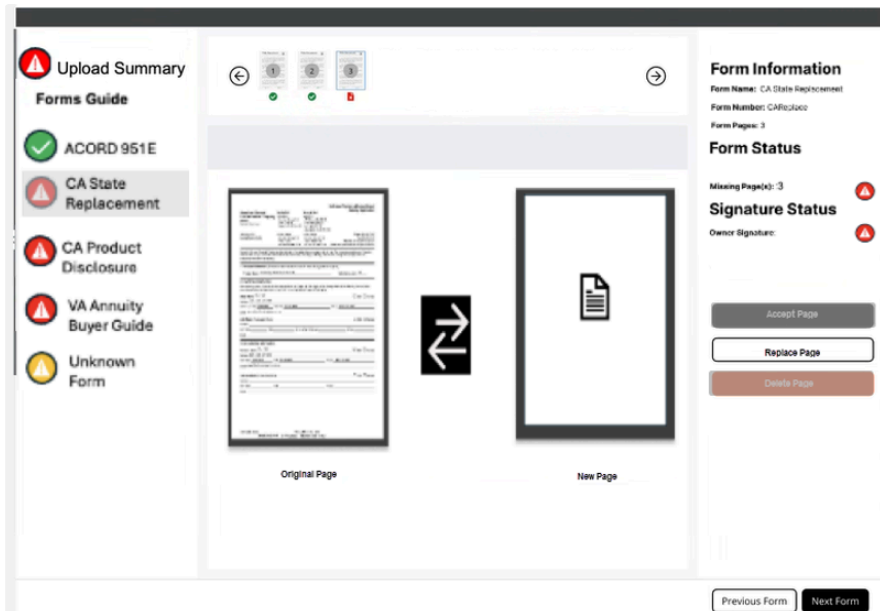
	Broker Dealer	IMO/BGA
ZINNIA AN4	Orders: 1,000 NIGO Rate: 14%	Orders: 2,000 NIGO Rate: 41%
iPipeline AFFIRM	Missing Document: 45% Missing Signature: 30%	Missing Document: 35% Missing Signature: 31%
	Suitability: 1%	Suitability: 19%
	Can Sell: 17%	Can Sell: 8%
	Other: 7%	Other: 7%
Hexure Firelight		

- With eSign, we know what forms require signatures and who needs to sign. The advisor is presented with the forms, they sign, and forms shipped to carrier directly and not an issue. Unfortunately, we have about a 40% eSign adoption. We've done a

lot on our platform to increase adoption to get from 4% to 40% over the past few years, and still more to come.

- Forms Manifest to include:
 - Number of pages for each form
 - Which forms require signatures
 - Who must sign the form
 - What pages do they need to sign
- Advisor uploads forms and the platform will leverage AI to do a page-by-page comparison
- New Requirement since last working group - Adding a summary page after you upload
 - List of each form and the results
 - Able to upload and swap forms
 - Can click on a specific form to dive into the details per page

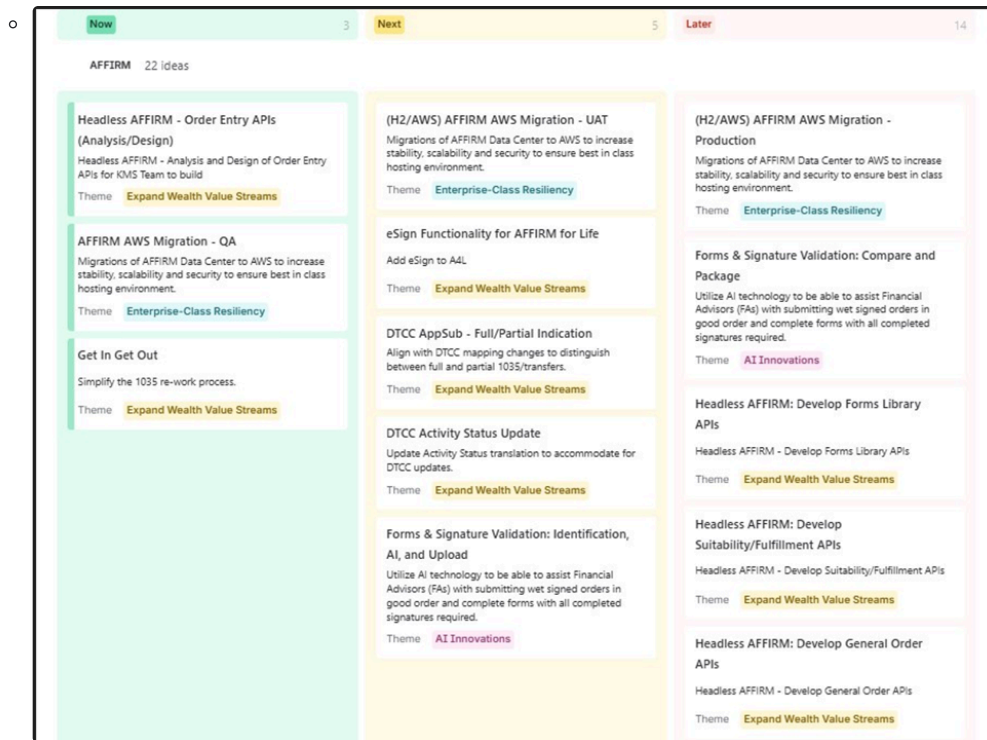
The screenshot displays a 'Review Errors' interface. On the left, there is a 'Forms Guide' sidebar with icons and labels: 'Upload Summary' (red triangle), 'ACORD 951E' (green checkmark), 'CA State Replacement' (red triangle), 'VA Annuity Buyer Guide' (red triangle), and 'Unknown Form' (yellow triangle). The main area is divided into two sections: 'Summary -Forms needing review' and 'Summary -Forms validated'. The 'needing review' section lists 'CA State Replacement Form' (Missing Page, Missing Signature), 'VA Annuity Buyer Guide' (Missing Signature), and 'Unknown Form Name' (Unknown Page). The 'validated' section lists 'ACORD 951E' (Validated Page, Validated Signature). On the right, 'Issue Details' for the 'CA State Replacement Form' (Form Number: CARep85512345) shows 'Form Status' with 'Missing Page' and 'Page Number: 3', and 'Page 4 - Agent Signature' with 'Missing Signature'. Action buttons include 'Replace Title Form', 'View Form by Page', 'Ignore', and 'Replace Entire Forms Package'. A 'Save' button is in the top right, and 'Back' and 'Next' buttons are at the bottom.



- - How would FA go in and easily replace?
 - When you click on a form in the center, there is a button on the right navigation column that says, 'Replace Form', or when you click on specific form details and can view page by page, there will be a button 'Replace Page'. Both buttons will trigger a pop up to be able to upload. Can upload by form or page.

- **Q4 Roadmap Review**

- Now - Items we worked on in Q3 and will be delivered in Q4.
- Next - Items we are working on in Q4
- Later - Items prioritized but not slated for a specific quarter.



• Standard Reports

- Follow up with pilot users for feedback so we can push to everyone
- Morgan Stanley - Sent Wendy a message this morning.
- Mass Mutual - Received feedback from Wendy previously but haven't had a chance to re-review.

✓ Action items

- ✓ Wendy to follow-up on Carie's message
- ✓ Wendy to publish notes on customer portal

↑ Decisions

📝 Type /decision to add a new decision