Product release notes for all products can be viewed on the iPipeline ***Customer Portal***. To receive automatic notifications when new release notes are published, log onto the iPipeline Customer Portal, go to *Resources* > *Release Notes* and select the product(s) that you would like to receive notifications for.

AFFIRM FOR ANNUITIES: FALL 2025 RELEASE

Release Date: First UAT Release: October 10, 2025 | Production Release: November 14, 2025

Note:

- *Organic feature* = feature is automatically available with no configuration needed
- *Exploitable feature* = feature requires activation / configuration (an additional cost may apply)
- *Requires Action* = feature requires the client to take certain actions to avoid errors / loss of product performance (see the Requires Action section below for details on any required actions).

MAINTENANCE

APP-1717/1919/1978 – DTCC APP/SUB Rate Lock Update- Initial Submit Date and Final Submit Date

This DTCC enhancement in our Summer Release has now been made mandatory.
Special note for in-flight orders:

Only orders in **Stages 1 (In Progress) and 23 (Forms Rendered/Pending Submit)** submitted after this release will include the **Initial Submit Date** on the APP/SUB. This will not apply to any other stages, including **Stage 18 (Rework Pending)**, **Stage 20 (Pending Approval)** and **Stage 85 (Pending Requirements-e-Sign)**.

Orders that are in these other stages at the time of release must be transmitted by November 19 before the Initial Submit Date becomes mandatory.

FEATURES / ENHANCEMENTS

APP-2464: Get In Get Out

Impacts / Availability: This is an exploitable feature that will be available to annuity distributors.

Cost: There is no separate cost associated with this functionality. However, distributors with customizations to the approver order detail view may require adjustments for this feature to work.

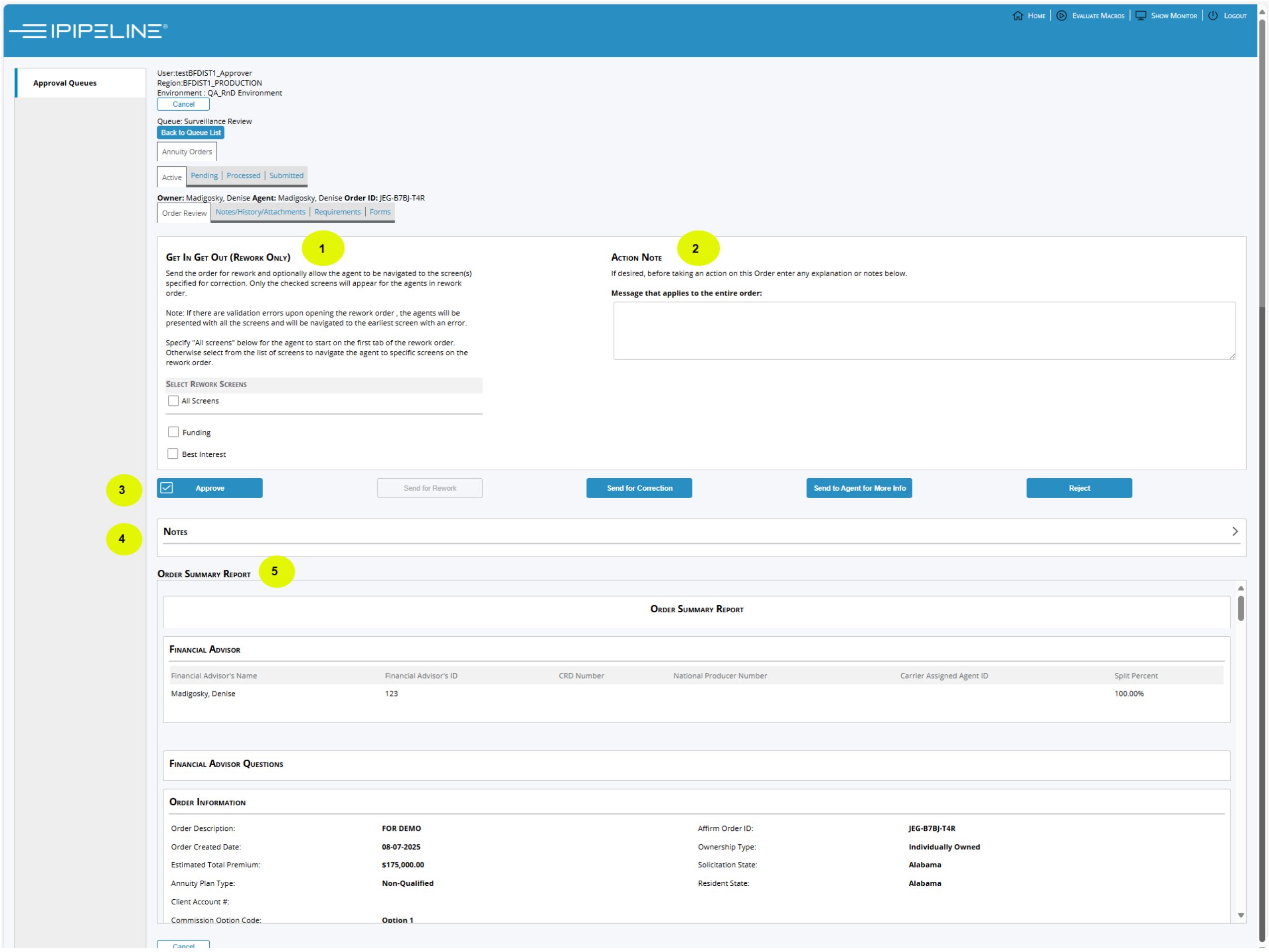
Overview: Get In Get Out is a streamlined rework process that allows approvers to unlock and display only the specific screens that need correction. Financial Advisors will only see those screens, along with rework notes. If no errors are found, the order returns to the approver for re-evaluation. If validation errors are present, all screens are unlocked for full correction before resubmission.

Approvers will have the choice of unlocking All Screens or Funding Screens and/or Suitability/Best Interest Screens.

Note: With this feature, all order data will be retained on the order, including the product.

Benefit(s): When a user submits an order and approver sends it back for rework, the user currently must go through each screen one at a time, making the necessary corrections. Then they resubmit the order. 1035 Exchanges are the orders sent most for rework, and typically it is the Funding Tab that needs to have corrections made. Even though it is usually one data element that needs correction, the user still needs to traverse all the screens to resubmit the order.

With the Get In/Get Out feature, the approver can denote what pages need to be corrected and what needs to be corrected on those tabs. Upon accessing the order from the dashboard, the user is brought back directly to the tab on the first screen selected by the approver. The user fixes the issue, and the system validates the order via navigation to Summary and Forms/Submit.



APP-2416/GEN-20137: DTCC APP/SUB Question/Answer Records Update (IPS00773)

Impacts / Availability: This is an organic feature enabled for all carriers with the DTCC Fulfillment Questions feature.

Cost: There is no separate cost associated with this functionality.

Overview: DTCC Advisory Board has approved an update to the Question/Answer Record on the APP/SUB that will be mandatory.

This enhancement aims to standardize the use of question-and-answer records (50 & 51) on the APP/SUB file by ensuring consistent data is sent from all order entry platforms. This standardization is crucial for effective processing and automation. This enhancement will only pertain to clients who support the use of the Question/Answer records. When clients support the records, DTCC will be require some fields to be passed and add additional conditional fields.

![iPipeline AFFIRM]

Note on Testing: AFFIRM code is set to apply the changes on 11/20/2025 to align with DTCC's update to production. To test the new mapping in UAT, on the Product Tab enter an Order Date on or after 11/20/2025.

Note: In order for the updated mapping to take effect, carriers must re-promote their question sets. If distributors do not have auto-promote on for carrier questions, they will need to remember to promote them too.

Below is a summary of the changes:

1 **INITIAL APPLICATION AND PREMIUM (APP)**

Main Menu

3 **Answer Record - Required if 33-50 or 35-50 record is sent, otherwise not used for APP and SUB**

	Start	End	Length	Type	Field Name	Description	Item #	APP Required Indicator	SUB Required Indicator	Reject Code
6	1	1	1	A/N	System Code	B= Broker		R	R	500
7	2	3	2	A/N	Record Type	33 (APP) 35 (SUB)		R	R	500
8	4	5	2	A/N	Sequence Number	51		R	R	500
9	6	25	20	A/N	Application Control Number		4020	R	R	101
10	26	26	1	A/N	Filler					
11	27	27	1	A/N	Answer Type	See Code List	4421	R	R	389
12	28	37	10	A/N	Answer Id	See Note	4422	R	R	390
13	38	287	250	A/N	Text Response	See Note	4454	O/C		580
14	38	47	10	N	Percentage Response	9(1)v9(9)	4405	O/C	O/C	581
15	48	55	8	D	Date Response	CCYYMMDD	4406	O/C	O/C	582
16	56	71	16	N	Currency Response	9(14)v9(02)	4407	O/C	O/C	583
17	72	72	1	A/N	Yes/No Response	Y or N	4408	O/C	O/C	584
18	73	73	1	A/N	Multiple Choice - Single Answer		4409	O/C	O/C	585
19	74	287	214	A/N	Multiple Choice - Multi Answer		4410	O/C	O/C	586

9	Because	20%	Dec. 15, 2025	$555.00	Yes	Blue	Yes	07:11	1973
10	Text	Percentage	Date	Currency	Checkbox	DropDown	RadioButton	Time	Year
11	T	P	D	C	Y	R	R	T	T
12	Text	Percentage	Date	Currency	Yes or No	B	B	Text	Text
13	Because							0711	1973
14		0200000000							
15			20251215						
16				0000000000055500					
17					Y				
18						**No longer used**	**No longer used**		
19						Blue	Yes		

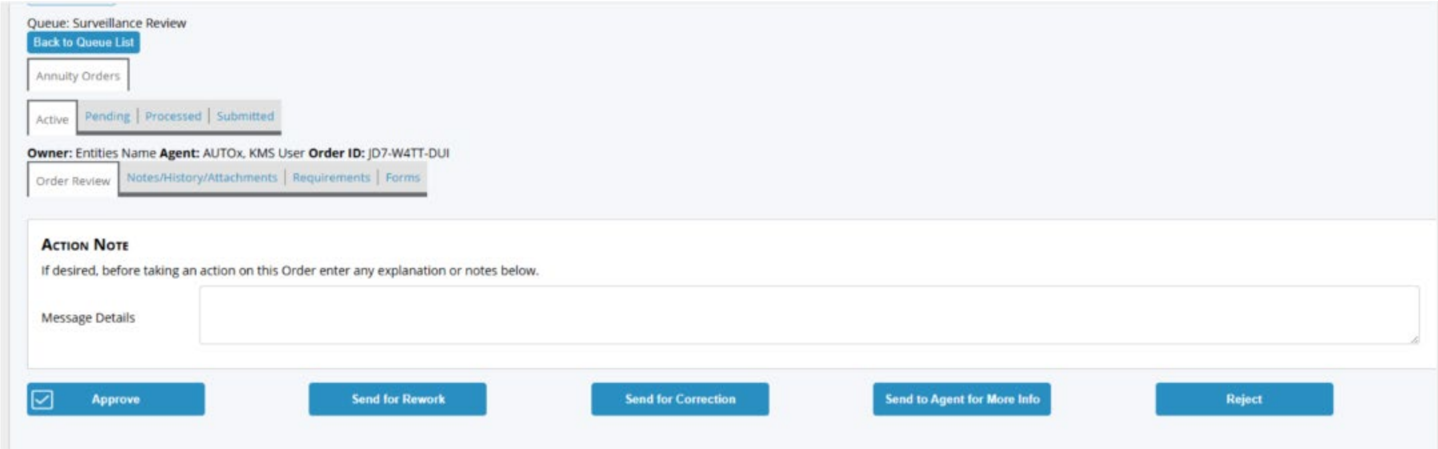
AFFIRM [illegible]er Type	AFFIRM Control Type	Current DTCC Answer Type defined	33/50 -4404 Question Text	Current 33/51 -4421 Answer Type	Current 33/51 -4422 Answer ID	Current 33/51 -Text Response	Update
[illegible]	None/Currency	Currency	Populated with Question Text	C	Currency	Currency Amount	Pos 56-71 formatted 9(14)v9(02)
[illegible]	Default/Currency	Currency	Populated with Question Text	C	Currency	Currency Amount	Pos 56-71 formatted 9(14)v9(02)
[illegible]	Text/Currency	Currency	Populated with Question Text	C	Currency	Currency Amount	Pos 56-71 formatted 9(14)v9(02)
None/Date	None/Date	Date	Populated with Question Text	D	Date	**Date Formatted YYYY-DD-YY**	Pos 48-55 formatted CCYYMMDD
Default/Date	Default/Date	Date	Populated with Question Text	D	Date	**Date Formatted YYYY-DD-YY**	Pos 48-55 formatted CCYYMMDD
Text/Date	Text/Date	Date	Populated with Question Text	D	Date	**Date Formatted YYYY-DD-YY**	Pos 48-55 formatted CCYYMMDD
None/Boolean	None/Boolean	Yes/No	Populated with Question Text	Y	Yes	**Blank**	Pos 72-72 Y or N
Checkbox/Boolean	Checkbox/Boolean	Yes/No	Populated with Question Text	Y	Yes	**Blank**	Pos 72-72 Y or N
Default/Boolean	Default/Boolean	Yes/No	Populated with Question Text	Y	No	Blank	Pos 72-72 Y or N
Checkbox/String	Checkbox/String	Text Response	Populated with Question Text	T	Text	TRUE	Pos 72-72 Y or N Changed from T=Text to Y=Yes/No
Checkbox/Integer	Checkbox/Integer	Multiple Choice 1 Answer	Populated with Question Text	M	1	Yes	Pos 72-72 Y or N Changed from M-Multiple Choice 1 Answer to Y=Yes/No
Dropdown/String	Dropdown/String	Multiple Choice 1 Answer	Populated with Question Text	M	Choice Value	Choice Selected	Pos 74-287 changed from M to R
Radio/String	Radio/String	Multiple Choice 1 Answer	Populated with Question Text	M	Choice Value	Choice Selected	Pos 74-287 changed from M to R
DropDown/Integer	DropDown/Integer	Multiple Choice 1 Answer	Populated with Question Text	M	Choice Value	Choice Selected	Pos 74-287 changed from M to R
RadioButton/Integer	RadioButton/Integer	Multiple Choice 1 Answer	Populated with Question Text	M	Choice Value	Choice Selected	Pos 74-287 changed from M to R
None/Time	None/Time	Multiple Choice 1 Answer	Populated with Question Text	M	Text Response	Text of Response	Pos 38-287 changed from M to T=Text Response.
Default/Time	Default/Time	Multiple Choice 1 Answer	Populated with Question Text	M	Text Response	Text of Response	Pos 38-287 changed from M to T=Text Response.
Text/Time	Text/Time	Multiple Choice 1 Answer	Populated with Question Text	M	Text Response	Text of Response	Pos 38-287 changed from M to T=Text Response.
None/Year	None/Year	Multiple Choice 1 Answer	Populated with Question Text	M	Text Response	Text of Response	Pos 38-287 changed from M to T=Text Response.
Default/Year	Default/Year	Multiple Choice 1 Answer	Populated with Question Text	M	Text Response	Text of Response	Pos 38-287 changed from M to T=Text Response.
Text/Year	Text/Year	Multiple Choice 1 Answer	Populated with Question Text	M	Text Response	Text of Response	Pos 38-287 changed from M to T=Text Response.
Default/String	Default/String	Text Response	Populated with Question Text	T	Text	Text of Response	Pos 38-287 no change
Text/String	Text/String	Text Response	Populated with Question Text	T	Text	Text of Response	Pos 38-287 no change
MultiLine/String	MultiLine/String	Text Response	Populated with Question Text	T	Text	Text of Response	Pos 38-287 no change
None/String	None/String	Text Response	Populated with Question Text	T	Text	Text of Response	Pos 38-287 no change
None/Integer	None/Integer	Text Response	Populated with Question Text	T	Text	Text of Response	Pos 38-287 no change
Default/Integer	Default/Integer	Text Response	Populated with Question Text	T	Text	Text of Response	Pos 38-287 no change
Text/Integer	Text/Integer	Text Response	Populated with Question Text	T	Text	Text of Response	Pos 38-287 no change
MultiLine/Integer	MultiLine/Integer	Text Response	Populated with Question Text	T	Text	Text of Response	Pos 38-287 no change
None/Percent	None/Percent	Text Response	Populated with Question Text	T	Text	Text of Response	Pos 38-47 format 9(1)v9(9). Updated to P for Percentage. Was T and Text.
Default/Percent	Default/Percent	Text Response	Populated with Question Text	T	Text	Text of Response	Pos 38-47 format 9(1)v9(9). Updated to P for Percentage. Was T and Text.
Text/Percent	Text/Percent	Text Response	Populated with Question Text	T	Text	Text of Response	Pos 38-47 format 9(1)v9(9). Updated to P for Percentage. Was T and Text.

APP-2465/APP-2466: Approval Queues | Display Action Note & Buttons at the Top of the Screen

Impacts / Availability: This is an organic feature that will be available to distributors with the Approval Queue Application.

Cost: There is no separate cost associated with this functionality. However, distributors with customizations to the approver order detail view may require adjustments for this feature to work.

Overview: By moving the Action Note and Action Buttons to the top of the screen, users will not need to scroll through the Summary to the bottom of the page to action the order.



APP-2467: Order Entry | Display Approver's Rework Note on Every Tab of the Order

Impacts / Availability: This is an organic feature that will be available to all distributors with the Approval Queue Application.

Cost: There is no separate cost associated with this functionality. However, distributors with customizations to the approver order detail view may require adjustments for this feature to work.

Overview: On orders that are being re-worked display the approver's rework note on every page just under the order summary as expanded note that can be collapsed. This is so the financial advisor when reworking will have the information of what needs to be reworked regardless of the page they are on.

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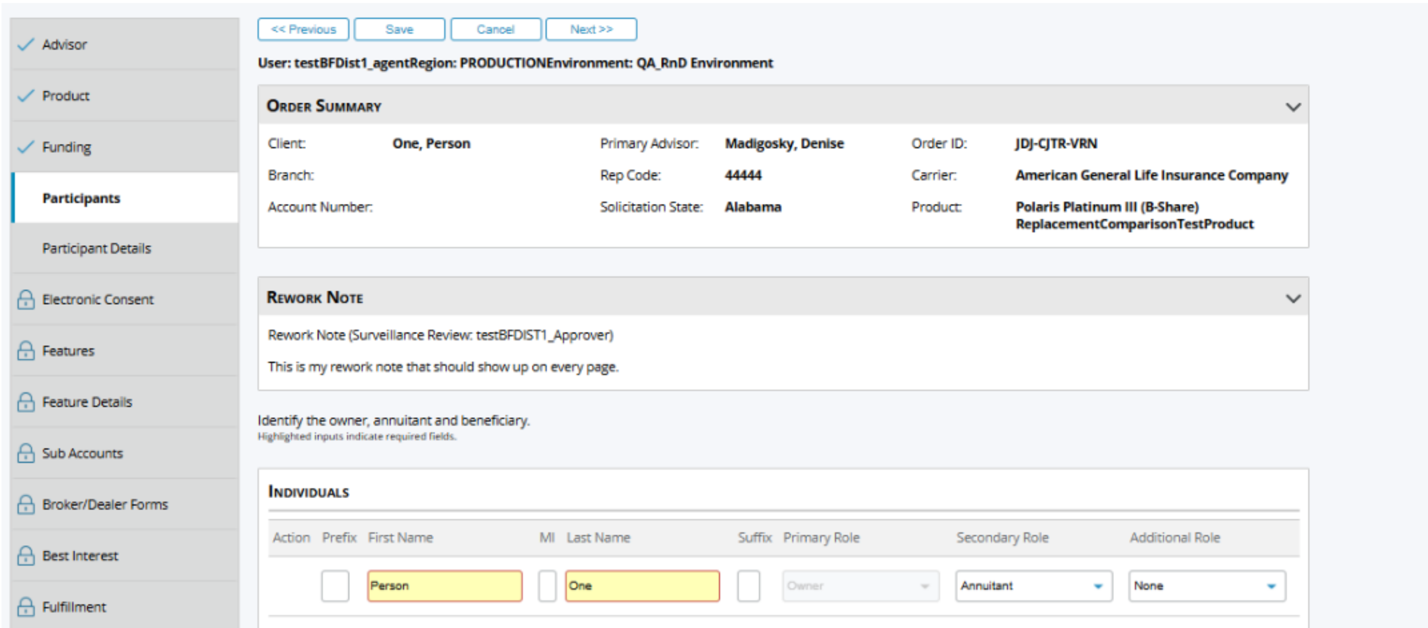
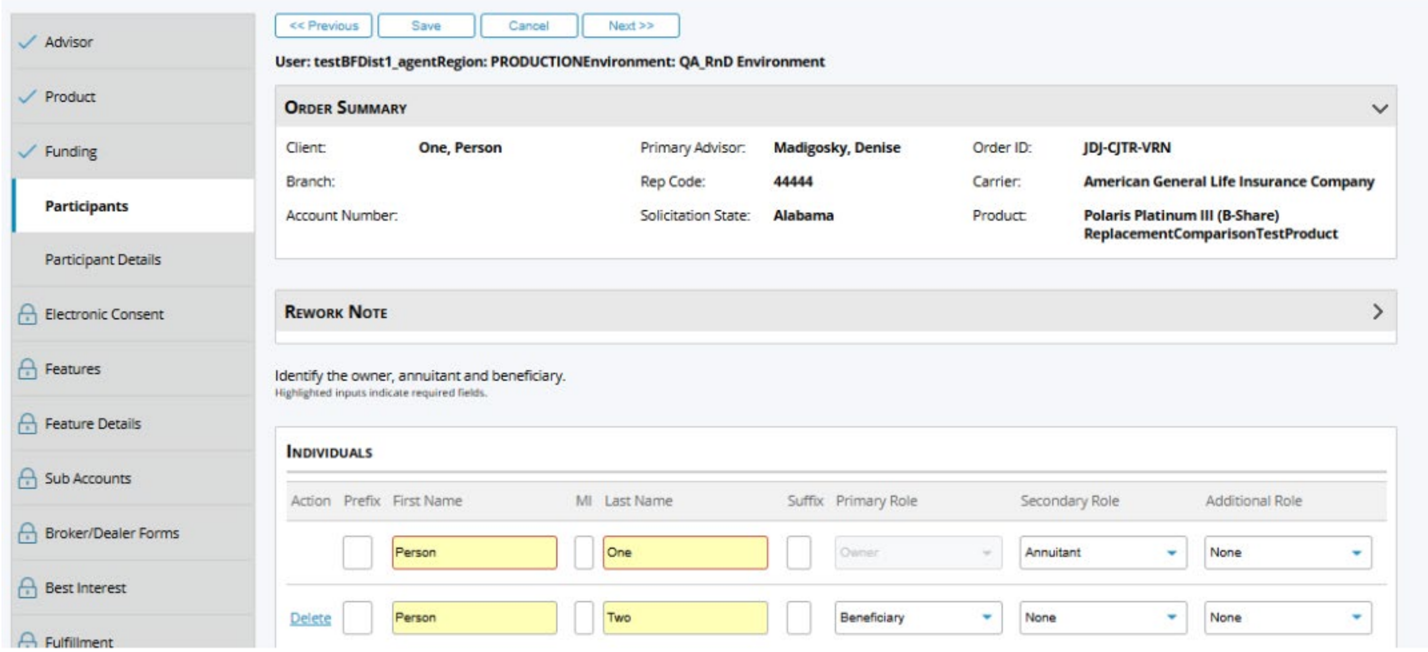


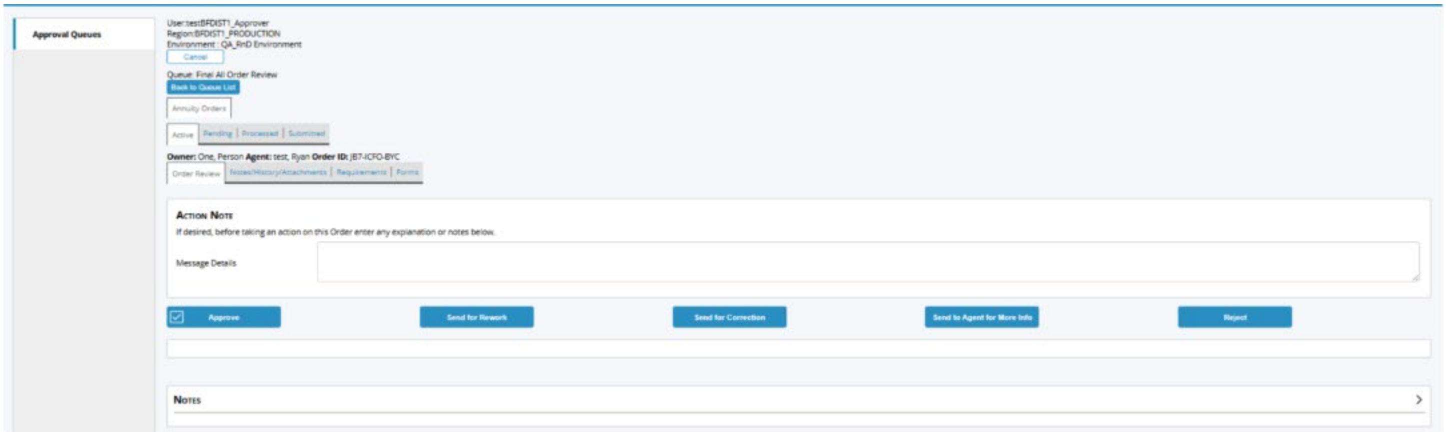


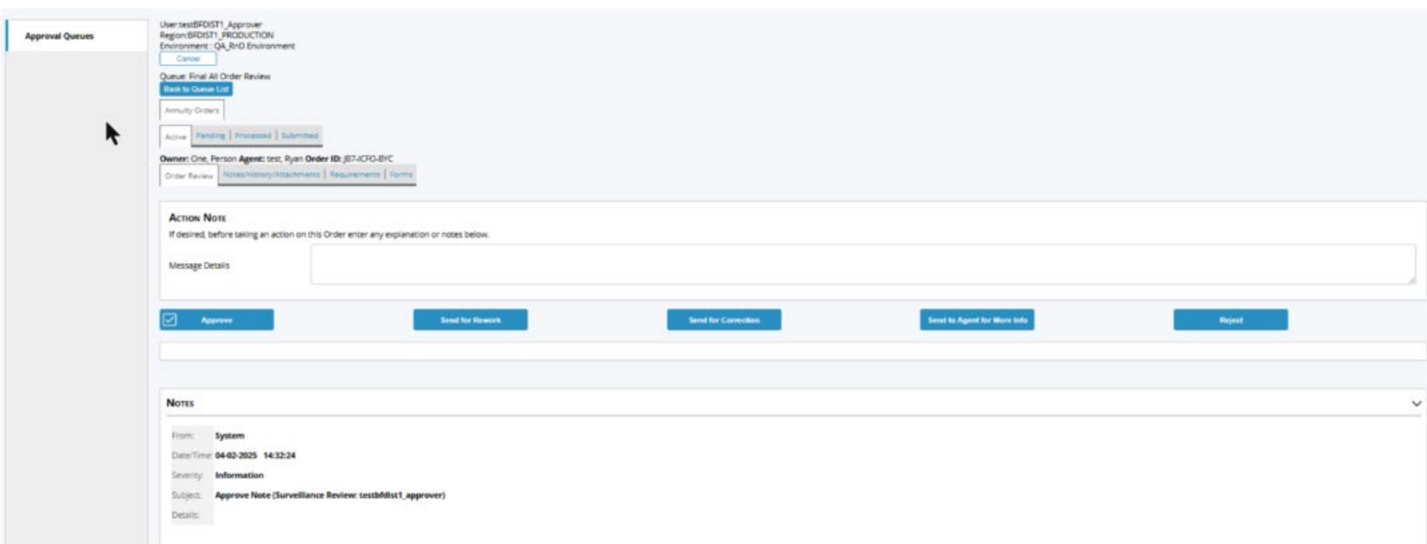
APP-2500: Approval Queues | Display Expandable Order Notes History on the Order Review Tab

Impacts / Availability: This is an organic feature that will be available to all distributors with the Approval Queue Application.

Cost: There is no separate cost associated with this functionality. However, distributors with customizations to the approver order detail view may require adjustments for this feature to work.

Overview: On the approval screens, move the order notes history from the bottom of the page, up to the new location with the Action Notes/Approval button. The order notes history will display in its own expandable section, with the default behavior upon entering as collapsed. When the notes section is expanded it will display the audit notes history. The audit notes history has also been updated to be left justified.



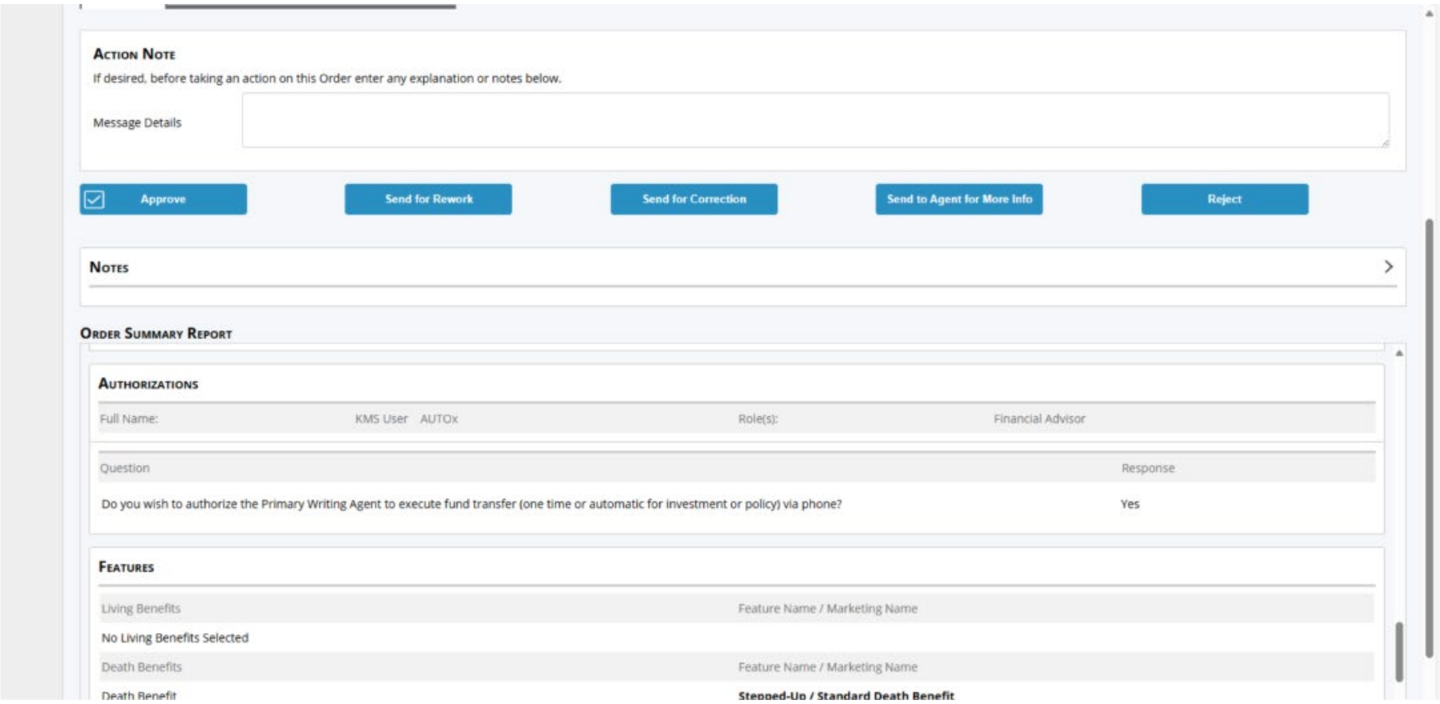


APP-2468: Approval Queues | Scrollable Order Summary with Static Approval Section on the Order Review Tab

Impacts / Availability: This is an organic feature that will be available to all distributors with the Approval Queue Application.

Cost: There is no separate cost associated with this functionality. However, distributors with customizations to the approver order detail view may require adjustments for this feature to work.

Overview: As part of the Approval Screen enhancement and moving the Rework note and actions to the top of the approval page, we have made the approve notes/action section static on the page and added a scrollable window for the order summary report so that an approver can scroll through the order summary and while seeing/entering notes.



APP-2523: Funding Tab | Display Approver's Rework Note on Main Funding Tab and Funding Pop-Up Modal Windows

Impacts / Availability: This is an organic feature that will be available to all annuity clients.

Cost: There is no separate cost associated with this functionality.

Overview: As a financial advisor, when I am editing a rework order, I want the approver's rework note to display on the main funding page and on each screen of the funding modal pop-up, so I can tell what needs to be corrected regardless of which page I am on.

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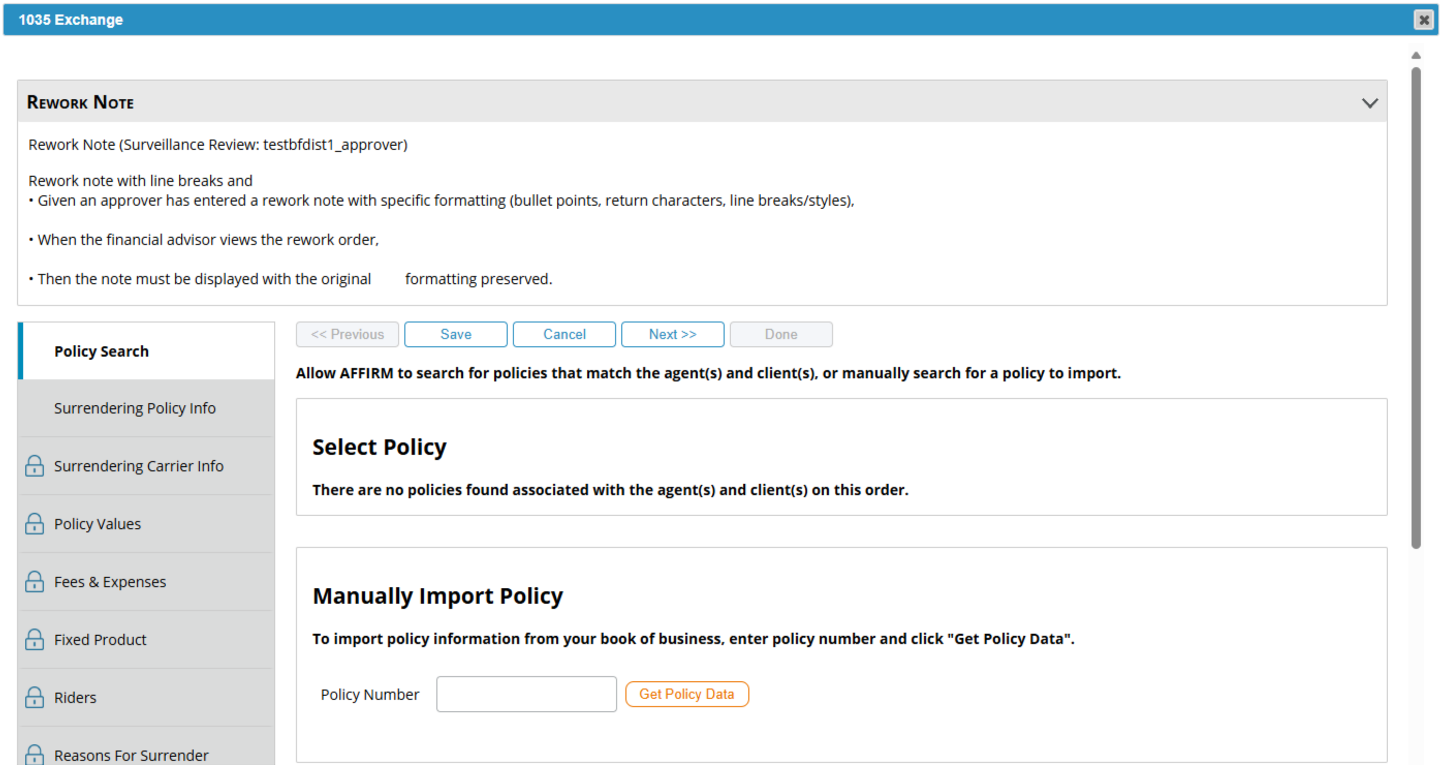


APP-3096: Rework Notes | Preserve Formatting of Rework Notes

Impacts / Availability: This is an organic feature that will be available to all annuity clients.

Cost: There is no separate cost associated with this functionality.

Overview: As an approver entering a rework note, I want the financial advisor to view the note on the rework order with the original formatting preserved, so that the financial advisor can see the notes exactly as they were entered for clarity (bullet points, return characters, line breaks/styles),

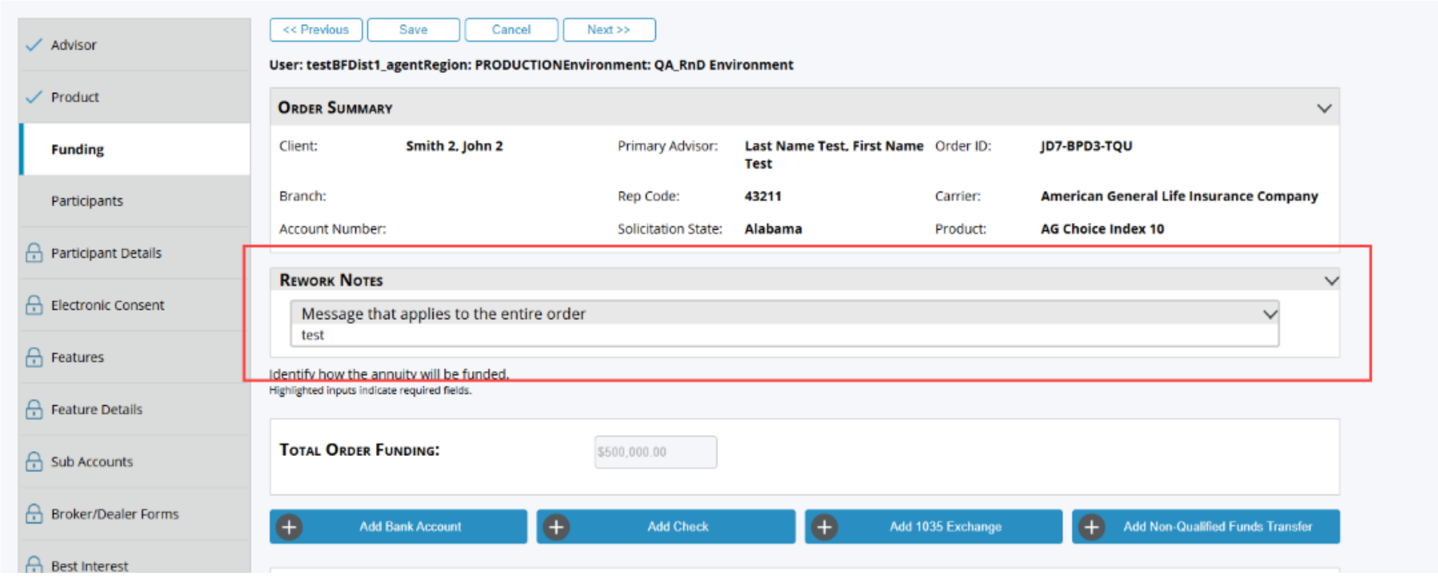
APP-3149: Rework Notes | Reformat Display and Manage Rework Notes for Order Entry Screens

Impacts / Availability: This is an organic feature that will be available to all annuity clients with Get In Get Out enabled.

Cost: There is no separate cost associated with this functionality.

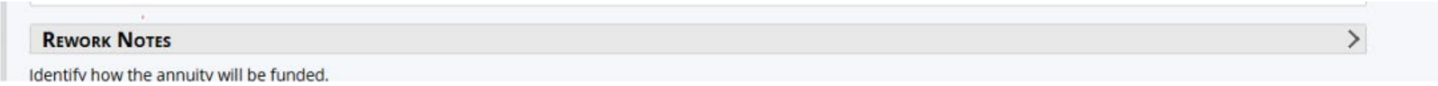
Overview: Reformat of the rework notes section that appears in on order entry pages, to display the rework note section as expandable collapsable section with the “Message that applies to the entire order” rework note as an expandable subsection within the main rework note.

Main Section and Subsection expanded as default behavior:



Subsection collapsed:

Main Section collapsed:



Note: the expand/collapse will also appear on the Funding Tab pop-up modal windows.

CARRIER CHANGE REQUESTS

ANICO-52 Diversified Blend Option for Pre-Defined Allocation Percentages

This product enhancement will provide automatic and locked Sub Accounts Tab allocations based on an arrangement option selected on the Features Tab.

FIXES

- **APP-3286: AFFIRM BGA Channel | Forms Route to IMO instead of BGAs**

  When a carrier does not select either ‘Applies to all Products’ or ‘Applies to all Distributors’ forms were not routing to the BGA’s. The form was only routing to the IMO the BGA was associated to so the form would not generate for the BGA.

- **APP-3464: AFFIRM BGA Channel | Carrier Form is Routed to BGA but not appearing when forms are rendered**

  Form is showing that it is routing to the BGA but the form is not generating.

- **APP-3485: AFFIRM BGA Channel | Form Only Routing to First BGA Distribution Agreement**

  As a BGA under an IMO, I want to see forms generated for product codes that are present in my Distribution Profile (DP) When the form rules are defined as:

  - All Distributors = checked
  - All Products = unchecked
  - Specific product codes are provided

- **APP-3241: Electronic Consent Tab | e-Sign Consent With No Yellow Pages Search**

  For orders where the agent adds a replacement policy with no YP search AFTER passing EC tab and eSign consent = yes, the EC tab still displays eSign consent and answered.

- **APP-3268: Modern Dashboard | ‘Clear Criteria’ then sorting a column wiped out previous search results**

  When an agent selects ‘clear criteria’ to see full dashboard results, if they click in a column to sort it, then dashboard results are wiped out.

- **GEN-20308: Product Management | Incorrect Error Message When Uploading a DPfA With unsupported DataType**

  Incorrect data types were displaying an error message regarding commissions instead of the unsupported DataType. Fixed on 10/17.

- **GEN-20055: Carrier Attachments | e-Sign Orders that are Canceled are allowing Carrier Attachments to be Uploaded and Submitted**

For clients whose workflow cancels the order when e-sign is declined or fails, carrier attachments were still being permitted to be uploaded and submitted. This should only occur with Revert to Wet Sign when attachments are expected to be added. Fixed on 10/17.

- **APP-3674/GEN-20540: Funding Tab | Preserve Original Source of Funds Details for Equity Bonds & Cash**

  For clients with the Source of Funds Equity, Bonds & Cash Enhancement enabled (Fall 2023), certain sources were being dropped when the Funding Tab pop-up modal window was closed and the user proceeded to the next tab. Fixed on 10/17.

- **APP-3673/PRU-385: APP/SUB | B3351 Enhancement - Currency Amounts not formatting properly in 3351 app/sub record when whole dollars**

  When Question Management currency fields have a value as whole dollar, the decimal place values are not passing correctly. Fixed on 10/17.

- **APP-3706/GEN-20543: APP/SUB | B3351 Enhancement - Truncate DTCC Carrier Question Responses Exceeding 214 Characters**

  When Question Management multiple choice questions exceed 214 characters, an error occurred when generating the APP/SUB. Fixed on 10/17.

- **APP-3220: Contract Pre-Pop | Imported Surrendered Policies with Rider Conflicts Block Submission**

  Agents are unable to submit certain orders in Prod when a contract is imported due to a rider conflict. The issue is with imported policies which contain Rider Codes in conflict with Riders selected on the Features Tab. Rider codes from imported orders should not be taken into consideration for enforcing PPfA rider rules. Fixed on 10/17.

- **GEN-20445: Get In Get Out | Branding Update for Funding and Suitability Tab Rework Notes**

  With GIGO turned on, rework notes applying to the Funding and Suitability Tabs were not correctly bordered. Notes applying to the entire order were not affected. Fixed on 10/30.

- **APP-3718/GEN-20668: Forms Management | Universal Map - Add 'Authorized Person' to Applies To Role Dropdown**

  The Universal Map did not have Authorized Person (RelationRoleCode = 150) in the Applies To Role drop-down. Fixed on 11/7.

- **GEN-20619: Participants Tab | Surviving Spouse Beneficiary**

For users with the generic version of this feature, *Error (AFF-Q-0623) Please answer the Surviving Spouse question* was not triggering. Fixed on 11/7.

REQUIRES ACTION

The below actions must be taken to avoid errors and / or a loss of product / platform performance.

Testing Expectations

iPipeline expects distributors and carriers to perform some level of testing to validate no impacts to their specific products/processes during the generic release/UAT window. If the distributor and/or carrier intends to use specific features, they should test/validate the relevant features/fixes as well.

For carriers, please check Distributor Versions as not all distributors are on the latest platform release.

Recommended Browser / Screen Resolution

- For optimal viewing/user interface (UI) experience (applies to generic iPipeline branding):
    - Primary Recommended/Supported Browser: Current Chromium-Based Microsoft Edge or Current Google Chrome
    - Secondary Recommended/Supported Browser: Internet Explorer 11 on Windows 10
        - Note there are certain UI/html elements that Internet Explorer doesn't support and will look different from Chromium-based Microsoft Edge or Chrome.
    - Recommended Screen Resolution: 1920 x 1080