

11/10/2025 - Monthly Carrier Advisory Minutes

Date

Nov 10, 2025

Participants

<ul style="list-style-type: none">• American Equity/Eagle Life - Lisa Cavaliere• Athene - Lana Nelson, Fallon Willis, Adam Test• Corebridge - Greg Phillips	<ul style="list-style-type: none">• F&G - Mindy Butler• Brighthouse Services - Josh Zinn• Mass Mutual - Melissa Zils• Constellation Insurance - Melinda Tumblin	<ul style="list-style-type: none">• Mass Mutual Ascend - Tracy Malone• Global Atlantic - Stephen Kilbon• Jackson National - Bali Bodeddula• New York Life - Craig Fernicola	<ul style="list-style-type: none">• Principal - Holly Gulling• Prudential - Danny Paternostro• iPipeline - Adam Ducorsky, Wendy Crane, Stephen Johnson, Denise Madigosky
--	--	--	---

Discussion Topics & Notes

1. Roadmap Prioritization - In the middle of roadmap prioritization for Q1 2026.
 - a. 2 big themes we know for AFFIRM are:
 - i. CHARLi Forms and Signature Validation
 - ii. Headless AFFIRM
 1. Creating microservices, provides flexibility for distributors
 - a. Question: Is iPipeline planning to expose the microservices to carriers?
 - i. Yes, could use similar to webdirect and have your own instance of AFFIRM on your own portal but get to leverage the PPfA and business rules of AFFIRM
 - ii. If testing as a distributor? Could utilize those APIs as well
 - b. Overall, Corporate Strategy is a single platform for Life, Annuities, and Wealth.
 - i. That doesn't mean re-platforming AFFIRM into iGO. It's bringing the platform to the products not products to the platform.

1. Example: Central Forms and Product Repository, instead of uploading PPfAs in AFFIRM, they would be uploaded in the central product repository that can be used across multiple iPipeline products.
 2. AFFIRM is not going away, think AFFIRM 2.0 and more modernized to come.
2. Forms & Signature Validation Review
 - a. AI Component
 - i. compare a PDF collection that was uploaded to PDF collection that was system generated
 - ii. compare a signature (scribble) on signature fields to verify if signature field completed
 - iii. being done in Innovation Lab
 - b. Productize POC from Innovation Lab
 - i. Make it reuseable for all products
 - c. Build new screens in Platform
 - i. AFFIRM to consume platform piece
3. Athene: PPfA - Discussions being had about if PPfAs are the future?
 - a. Example IFT being redone DTCC, how can it be reimagined. Not much supported in the PPfA
 - b. Athene believes post issue is the next big thing the industry is focusing on.
 - c. IFT is so small of what our clients do on iPipeline. We built Fund Transfers and Arrangement, and no one adopted it. We have 1 distributor doing withdrawals.
 - d. If distributors want us to, we will do it.
4. DTCC Replacing Attachments
 - a. Wendy/Denise met with DTCC, plans to replace for 2026/2027
 - b. More to come
5. AiPEX (formally known as Connections)
 - a. **March 11-13, 2026 in Nashville**, marketing emails have gone out
 - b. Broader sessions that won't be firm/product centric. Feedback was general sessions too focused on specific products.
 - c. Currently building out structure based on feedback from last year
 - i. Roundtables
 1. Breaking out into 3 parallel roundtables on 1st day
 - a. Distributors Roundtable - Led by Adam
 - b. Carriers Roundtable - Led by Wendy
 - c. BGA Roundtable - Led by Bobby

2. Then bringing all 3 together on day 2 for combined 2 hr. roundtable on last day

3. Solution providers will be involved as well

ii. Training - Will continue AFFIRM training sessions

iii. Carrier Feedback

1. Love the split roundtable sessions. Would the agenda for all 3 be the same so when we get back together, we all talk about the same stuff?

a. Thinking 50/50, Some things similar across the board and some items that may be customer driven or brought up. Some of those items may stay with that group or brought to the larger group.

6. Grand Central

a. Where in the priority list and how to prioritize it?

i. A couple of weeks back we viewed slido and had this group vote for their number 1 thing. It's not a vote to be prioritized but taken as input. We take inputs from carriers, distributors, Professional Services, Sales, Support and many others to come up with prioritization.

ii. Andrew McMorris working as Product Manager on Platform and the common Product and forms repositories. So, a PPfA or a Form can be upload once and be exposed across multiple products. He has the hindsight of AFFIRM and building the benefits of AFFIRM into the common component. So, Andrew will be building Grand Central concepts/components within the platform and then we will integrate that into AFFIRM (bringing the platform to the product).

iii. Timeline/Roadmap? - No, we do not have it as this time. He has to build it first. Then we have to consume it.

1. We reprioritize every quarter, and the build is being working on but no timeline.

7. Supporting decimal points for Beneficiary shares

a. Request received through Professional Services. Use case provided was when there are 3 beneficiaries and having to give 1 person that extra percent. 33%/33%/34%. A Distributor requesting to use decimals to make it 33.33% for example, supported by DTCC. We do the Equal Shares option, but not many use and requires carriers to update PPfAs. Looking for feedback to see if that is something beneficial for us to address.

i. Mass Mutual cannot accommodate decimals on beneficiaries. MM uses equal shares and works great.

ii. Brighthouse - Not sure if they support

iii. Corebridge - Does not support decimal points

iv. Athene - Can support 2 decimal points

- v. Jackson - Cannot support
- vi. Prudential - Don't believe they can support but would need to confirm.
- vii. Majority of carriers admin systems do not support decimals
- viii. Not a huge problem for distributors
- ix. Distributor group recommendation: do not implement and recommend more carriers implement Equal Shares Option.


8. Standard Reports - Pilot Group

- a. Any updates or feedback - please let Wendy know how it is going.
 - i. Reminder: Standard Reports are free. Reports on tracking order, status pre-submission through the lifecycle in UAT and Production. We've been asked to do this, we did it, we are not getting a lot of testers/feedback to release to all yet.
 - 1. No additional feedback
- b. Request to be added to pilot group
 - i. AE - Lisa Cavaliere
 - ii. Jackson - Bali Bodeddula
- c. If you are interested in being added as pilot tester, please send request to Wendy Crane (wendy.crane@jpipeline.com).

Action items



Decisions

 Type /decision to add a new decision