

# 1/12/2026 - Monthly Carrier Advisory Minutes

## Date

Jan 12, 2026

## Participants

<ul style="list-style-type: none"><li>• <b>American Equity/Eagle Life</b> - Lisa Cavaliere</li><li>• <b>Athene</b> - Lana Nelson, Fallon Wills</li><li>• <b>Corebridge</b> - Greg Phillips</li><li>• <b>Mass Mutual Ascend</b> - Tracy Malone</li></ul>	<ul style="list-style-type: none"><li>• <b>F&amp;G</b> - Mindy Butler</li><li>• <b>Jackson National</b> - Bali Bodeddula</li><li>• <b>Mass Mutual</b> - Lesley Williams, Melissa Zils</li><li>• <b>Pacific Life</b> - Randi Gordon</li></ul>	<ul style="list-style-type: none"><li>• <b>Global Atlantic</b> - Stephen Kilbon</li><li>• <b>Nationwide</b> - Patti Elliott</li><li>• <b>Lincoln Financial</b> - Antonio Pishvai</li></ul>	<ul style="list-style-type: none"><li>• <b>Principal</b> - Holly Gulling</li><li>• <b>Prudential</b> - Danny Paternostro</li><li>• <b>iPipeline</b> - Wendy Crane, Denise Madigosky, Stephen Johnson, America Sass</li></ul>
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## Discussion Topics & Notes

### 1. **AiPEX Conference (Formally Connections)**

#### a. Details

- When: March 11th-13th, 2026
- Where: JW Marriott in Nashville, TN

#### b. Registration Open

#### c. Roundtable Details

##### i. Day 1 - 3 Separate Roundtables (Distributors, Carriers, and BGAs)

- Each individual roundtable will have some driving topics and open discussions to identify 1-2 top topics (industry issues, pain points, etc) that can be brought to the broader discussion. Then each will nominate a person to champion the idea/topic in the roundtable on Day 2.

##### 2. Requesting Pre-Work - Please and Thank you

- a. If you plan to attend AiPEX, we are asking you to gather some data within your organization and send to us by mid-February if possible.
- b. Why
  - i. Able to review the data for both distributors and carriers before round tables to help us identify themes and trends in industry NIGO issues, pain points, etc.
  - ii. Help drive valuable discussion points
- c. What is the pre-work/info we are requesting? Your organization's:
  - i. Top NIGO Rates
  - ii. Top NIGO Reasons
  - iii. Top Reasons for Agent Calls
  - iv. Top Pain Points
  - v. Please include metrics, quantify with numbers and percentages to help us gauge impacts and comparisons within the industry. For example, Org receives 5000 calls a month, the top reasons for agent calls X and makes up 45% of agent calls.
- d. Question: [Athene] Love idea, are you planning to guide sessions based on the IRI roadmap, the industry roadmap for digital?
  - i. [WC] As far topics, it will depend on the prework we receive. Shooting for 50/50, 50% topics we drive based on prework, and opportunity for people to bring up other stuff. We don't want to reinvent the wheel, looking at what the pain points are and how we can help solve.
- ii. Day 2 - Bring all 3 together for 1 combined roundtable
  - 1. Champions for each group to drive the selected issue/topics for their respective group
  - 2. Goal: As a whole group, identify 1-2 top items that we can continue to drive forward and drive action. Outputs may spark innovation and working groups to find solutions together.

## 2. Q1 2026 Roadmap Update Review

- a. Near (Will be delivered/released in this quarter)
  - i. Moving Data Center to AWS in Production on 3/20/26
- b. Next (Will be worked on in this quarter and/or delivered in the next quarter)
  - i. Winter Release was moved from March to 4/10/26 due to AWS move.
    - 1. DTCC Changes - AppSub
      - a. Add Full/Partial Withdrawal Indicator, DTCC edit, partial withdrawal type and code list
      - b. Add Prior Contract Product Code
      - c. Add Prior Account Type

- d. Update Premium Type Code for 1035 Exchanges
- 2. In preparation for Forms and Signature Validation, we added the signature requirements to form submit tab and updated the Form Manifest.
- ii. Forms & Signature Validation - Building the Foundation
  - 1. In Q4, the innovation lab built out a generic POC. In Q1 our team needs to ingest that start building the foundation of the shared components.
- c. Future (Priority Items, not yet committed to a quarter or release)
  - i. Forms & Signature Validation - Continue on this feature and adding pieces as they build upon each other.
  - ii. Headless APIs
  - iii. DTCC Document Processing API - Keeping informed and aligned with DTCC in their initiative to transition their XML processes to JSON APIs starting with Attachments.
- d. Question - Status of OneView [Athene] Who is committing
  - i. [WC] - Don't have that information, but we can follow up. I believe we have 2-4 bigger distributors signed up and probably 4-5 carriers. The focus is getting carriers on board as distributors are waiting to hit critical mass for carrier onboarding to engage.
  - ii. [Randi-PacLife] Live with Activity Status but not integrated with OneView. Have not heard from distributors that it's a priority
  - iii. [Athene] - Not hearing from Distributors, they need to tell carriers if it's a priority
  - iv. [Danny-Pru] - Signed up but not developed yet
  - v. [Athene] Is iPipeline building out Application Status?
    - 1. It's a professional service engagement, but the way we built the activity status, we can ingest both.
    - 2. Would like to keep this as an agenda item for next meeting

### 3. **Forms & Signature Validation - Denise reviewed current mockups**


- a. In mockups -
  - i. Delete Form - Is that just to delete the uploaded form that it's looking at? Yes
  - ii. Replace - Would this be if this is a wrong form? Correct, so they could replace a single page within the form or entire form.
- b. Presented to distributors to get feedback on if there is a preference either way to upload all of the forms in 1 PDF or upload each form individually.
  - i. Consensus was to scan and upload all forms in 1 PDF.
  - ii. Discussed separating distributor and carrier forms and ensuring only carrier forms are sent to carrier. One question came up is do carriers care if they receive distributor paperwork?

1. [Nationwide] Yes. That will be important. If carriers receive a form they aren't asking for, once they are in receipt of that form we have to act upon anything we see on that form.
2. [Corebridge] Ancillary distributor forms that we have no use for, we would ignore it.
3. At minimum would slow things down because it would have to be reviewed to see if anything needed to be acted on based on that carrier's rules.
4. Athene - Internally moving everything to SSO, request was put in for this but told not a priority. Will start making things difficult for Athene for anything not some kind of SSO integration with Okta or otherwise.
  - a. Product has pending intake for MFA and PING but is not a high priority at this time, so nothing immediate is planned. If any impacts to processes or additional clients need, please send that information to Wendy to be added to the intake so priority can re-evaluated and prioritize quarterly.
5. Corebridge - Status of IFT Withdrawal Issue in UAT, been at a standstill
  - a. Issue is being worked on in current sprint

### Action items

- Participants who are planning to attend AiPEX in March, please submit pre-work requested for roundtable to Adam Ducorsky, Wendy Crane, and Denise Madigosky.

### Decisions

 Type /decision to add a new decision