

# 1/12/2026 - Monthly Distributor Advisory Minutes

## Date

Jan 12, 2026

## Participants

<ul style="list-style-type: none"><li>• <b>Morgan Stanley</b> - Carie DeLong, Kennedy Arockiam, George Smoudianis</li><li>• <b>Mass Mutual</b> - Justin Mercieri, Melissa Zils</li></ul>	<ul style="list-style-type: none"><li>• <b>Raymond James</b> - Johanna Rusz, Greg Street</li><li>• <b>RBC</b> - Louis Oswald, Jason Byrnes</li><li>• <b>Wells Fargo</b> - Ben Daniels</li></ul>	<ul style="list-style-type: none"><li>• <b>Osaic</b> - Andrew Marvel</li><li>• <b>DA Davidson</b> - Matt Mendez</li><li>• <b>iPipeline</b> - Wendy Crane, Denise Madigosky</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

- 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.
- Why
  - 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: [MM] Could be things that we know would be a very long roadmap than others that might be quicker hits. As we gather data, will there be ability to balance both time and effort, meaning if small effort and short runway, can we do it that faster even though it may not be the biggest driver of NIGOs?
  - i. [WC] Something to consider, but we want to see the metrics. The goal of this is not prioritizing work or gauging effort, as we have a whole process to go through for that. The focus of this is those big-ticket items regardless of the size of the solution, that will help address NIGOs and provide the most value. It will be a balancing act. We don't want to something high effort but low impact.
- 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.

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

a. Would like feedback when uploading documents, is there a preference either way to upload all of the forms in 1 PDF or upload each form individually.

b. Morgan Stanley - It would be helpful for the advisor to upload forms in 1 package because that is how the client is more likely sending to the advisor.

c. RJ - Use Case for Back Office to use this?

i. If pages missing, some sort of notification sent back to advisor that these pages are missing? Currently, RJ doesn't allow Advisors don't upload in AFFIRM. They upload in their document management system and case manager reviews. Wondering if case manager can use this tool and communicate back to advisor about missing requirements?

1. [iPipeline] - Could be, will look into that as a configuration

2. Is it entire PDF or form by form - [RJ] Entire PDF

d. Osaic - Advisors upload documents for distributor on Notes and documents for Carrier under Carrier Attachments on Forms Submit Tab. Thoughts on directing FPs to upload all in one place and sending carrier all of the documents? Would that cause issues?

i. [MM] - Yes it would, coming from the carrier side. Some legal depts see that as if they receive forms (such as suitability when delegated to distributor) they are now responsible for it.

ii. [iPipeline] - We would know if it's a distributor form or carrier form and would still only package and send the carrier forms to carrier or can confirm if they want to send.

iii. [DA Davidson] Some carriers just disregard if it's not carrier specific forms. Most branches just scan everything in one package. Creates issues and challenges separating out into multiple.

e. Consensus of Advisory Group - Upload the full forms package at once

#### 4. Insured/Joint Insured

a. Scenario - Global Atlantic Forecare LTC annuity. Moved to e-app only. An issue - Joint Insured must signed NB paperwork, which Joint Insured may be different than owner/annuitant. Currently, Joint Insured not supported on esign.

i. Insured and Joint Insured has been included in a product enhancement to add additional signor roles in AFFIRM as a result of our eSign Working Group.

1. Product Intake includes POA and Spousal Signatures (community property states)

a. Needs to go through a market validation and review


b. Any supporting metrics to support the impact will help with prioritization. How often do these scenarios come up that result in paper applications? Any metrics can be sent to Denise or Wendy.

c. Impact: Not a lot of cases but when it does, it's messy. Biggest concern is that paper application was a work around but now that Global Atlantic is making it e-app only. It has already caused 2-3 NIGOs in a week.

#### 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