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AFFIRM FOR ANNUITIES: WINTER 2026 RELEASE

Release Date: Prod Release: April 10, 2026 | Production Release: April 10, 2026

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-3530 – ACORD Services: Misconfigured max-age directive for HTTP Strict-Transport- Security Header

Application Security Assessment and Design Practices: Misconfigured max-age directive for HTTP Strict-Transport-Security Header. (Missing HTTP Strict-Transport-Security Header)

The application server was not configured to employ the HTTP Strict Transport Security (HSTS) response header. The HSTS response header instructs clients to only access the server over an encrypted HTTPS connection and never downgrade to an unencrypted HTTP connection that may be vulnerable to attacker eavesdropping and tampering. Note: The HSTS max-age directive must be set to 31536000. The API was observed to be setting HSTS max-age directive to 2592000.

HTTP servers should redirect all HTTP requests to HTTPS on the same host, and include the "Strict-Transport-Security" response header in the TTPS responses. The HSTS max-age directive must be issued and, where possible, the includeSubDomains and preload directives should also be set. Example: Strict-Transport-Security: max-age= 31536000.

APP-3527/3528/3529/ – Approval Queues: Security Enhancements to Prevent Invalid Text

Business rules were added to prevent entry of such invalid text as `<script>`, `<link>`, `<embed>`, `<object>` or their self-closing variants.

Note Subject:

Add/edit note details below.

Subject:

Message Detail:

Message(s)
Error (AQA-V-5003) The text you entered for the subject has invalid characters. Please remove any HTML tags such as <script>, <link>, etc.

Severity:

Private:

Note Message Details:

Add/edit note details below.

Subject:

Message Detail:

Severity: This message is informational only

Private:

From: testbfdi

Type: Note

Date: 09-25-2025

Time: 10:29:22

Message(s)
Error (AQA-V-5002) The text you entered has invalid characters. Please remove any HTML tags such as <script>, <link>, etc.

Requirement Details:

Review Requirements Other Requirements

Requirement Details

Add/View Requirement detail below.
If Requirement is not completed you can change its Status by selecting desired status from drop-down list and clicking 'Save'.

Requirement: Additional Information

Details:

Status: Pending

Requested Date: 09-25-2025

Fulfilled Date:

Fulfilled Time:

Message(s)
Error (AQA-V-5004) The details text contains invalid HTML tags. Please remove any HTML tags such as <script>, <link>, etc.

APP-4003/GEN-21012 – Update verbiage of W4 Federal Tax Withholding question to comply with IRS change

Description:

It was reported to us that the IRS W-4P Child deduction was changed from \$2,000 to \$2,200 on the 2026 form edition and that the question needed to be updated on feature details screen when Federal Tax Withholding option of Withhold based on wage tables is selected as the Withholding Type. Applies to Income Option Payout Feature Details and Systematic Withdrawal Feature Details.

From:

- “Multiply the number of qualifying children under age 17 by \$2,000”

To:

- “Multiply the number of qualifying children under age 17 by \$2,200”

- TAX WITHHOLDING -

Federal:

Withholding Type: Withhold based on wage tables ▾

Tax Filing Status: Married Filing Jointly ▾

PLEASE ANSWER THE QUESTIONS BELOW ON BEHALF OF YOUR CLIENT WITH THEIR INFORMATION. STEP 2: INCOME FROM A JOB AND/OR MULTIPLE PENSIONS/ANNUITIES (INCLUDING A SPOUSE'S JOB/PENSION/ANNUITY)

Do you 1) have income from a job or more than one pension/annuity, or (2) are married filing jointly and your spouse receives income from a job or a pension/annuity? Yes No

2(b)(i) - If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Forms W-4, Step 4(a), for the jobs less the deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter '-0-'.

2(b)(ii) - If you (and/or your spouse) have any other pensions/annuities that pay less annually than this one, then enter the total annual taxable payments from all lower-paying pensions/annuities. Otherwise, enter '-0-'.

2(b)(iii) - Add the amounts from items (i) and (ii) and enter total here.

Does this Pension/Annuity pay the most annually? Yes No

STEP 3: CLAIM DEPENDENT AND OTHER CREDITS

Will your total income be \$200,000 or less (\$400,000 or less if married filing jointly)? Yes No

Multiply the number of qualifying children under age 17 by \$2200.

Multiply the number of other dependents by \$500.

Add other credits, such as foreign tax credit and education tax credits.

Add the amounts for qualifying children, other dependents, and other credits and enter total here.

FEATURES / ENHANCEMENTS

Note: the following DTCC enhancements will become required in their Summer release and custom distributors will need to be retrofitted or upgraded. PSE (UAT) will be updated on 6/18 and Production on 7/9.

APP-3590/GEN-20895 – DTCC APP/SUB Enhancement: Add Full/Partial Withdrawal Indicator to APP/SUB

As part of the DTCC 2025 Fall Release, the DTCC added an optional field to the 33/35 -06 record, Full/Partial Withdrawal Indicator, position 79-79.

1. **Context File Schema Update**
 - o The context file includes a new field: withdrawalIndicator.
 - o The field is a 1-character alphanumeric value:
 - F = Full Withdrawal
 - P = Partial Withdrawal
2. **Mapping Logic**
 - o The value is derived from the Liquidation Type field:
 - LiquidationTypeTC = 1 → F
 - LiquidationTypeTC = 2 → P

Applies to the following fundings:

- NQ 1035 Exchange
- Qualified Policy Transfer
- NQ Funds Transfer
- Qualified Funds Transfer

IPS00772 – Modify Edit on Partial Withdrawal

Add New Optional Field titled: Full / Partial Withdrawal Indicator to the Premium Type Record (33/06 and 35/06)

- i. Item # 4060
- ii. Location: 79 – 79 (1 byte)
- iii. Reject Code: 587
- iv. Format: Alphanumeric
 1. F → Full Withdrawal
 2. P → Partial Withdrawal

INITIAL APPLICATION AND SUSEQUENT PREMIUM (APP/SUB)

Main Menu

Premium Type Record - Mandatory for both APP and SUB

Start	End	Length	Type	Field Name	Description	Item #	APP Required Indicator	SUB Required Indicator	Reject Code
1	1	1	A/N	System Code	B= Broker		R	R	500
2	3	2	A/N	Record Type	33 (APP) 35 (SUB)		R	⊕ R	500
4	5	2	A/N	Sequence Number	06		R	R	500
6	25	20	A/N	Application Control Number		4020	R	R	101
26	28	3	A/N	Premium Type	See code list	4063	R	R	135
29	44	16	N	Premium Type Amount	9(14)V 9(02)	4064	C	C	136
45	48	4	D	Tax Year	CCYY	4067	O	O	141
49	49	1	A/N	Subsequent Premium Allocation Option	See code list	4069	N	O	341
50	50	1	A/N	Internal Exchange Indicator	Y, N or Space	4070	O/C	O/C	366
51	52	2	A/N	Partial Withdrawal Type	See code list	4071	O	O	613
53	68	16	N	Premium Type Percentage	9(02)v9(14)	4077	O/C	O/C	740
69	70	2	A/N	Surrendering Date Instructions	See code list	4095	O	O	742
71	78	8	D	Surrendering Date	CCYYMMDD	4097	C	C	743
79	79	1	A/N	Full/Partial Withdrawal Indicator	F or P	4060	O	O	587
80	288	209	A/N	Filler	Spaces				
289	300	12	A/N	Reject Code	X(03) Occurs 4 times				

How to test:

Enter orders with the following fundings:

- NQ 1035 Exchange
- Qualified Policy Transfer
- NQ Funds Transfer
- Qualified Funds Transfer

Indicate for the specific funding if it is a full or partial transaction.

Submit the order.

Return to the Summary Tab and click APP to download and view DTCC app/sub.

Validate that appropriate indicator is reflected for each funding.

APP-3657 – DTCC APP/SUB Enhancement: Add Partial Withdrawal Type and Code List to APP/SUB

Description:

As part of the DTCC 2025 Fall Release, the DTCC indicated that the Partial Withdrawal Type code list field, position 51-52 on the DTCC App/Sub record 33/35-06 will become a required field in their 2026 Spring Release. AFFIRM will only be supporting 'Specified Amount Withdrawal' (4)

1. A new field, **Partial Withdrawal Type (4071)**, must be added to the **33/35-06 Premium Type Record** in the DTCC App/Sub file.
 - The field must occupy **positions 51–52** and accept **2-character alphanumeric** values.
2. **Population Logic**
 - If **Liquidation Type = Partial Cash Surrender**, then:
 - Field 4071 must be populated with **value '4'** (Specified Amount Withdrawal) from the code list (4071).
 - If **Liquidation Type = Full Cash Surrender**, then:
 - Field 4071 must remain **blank**.
3. **Applicable Funding Types**
 - **NQ 1035 Exchange** create arrangement in AdmnTrans/TX103 AND includes DTCC mapping
 - **Qualified Policy Transfer** create arrangement in AdmnTrans/TX103 AND includes DTCC mapping
 - **NQ Funds Transfer** create arrangement in AdmnTrans/TX103 AND includes DTCC mapping
 - **Qualified Funds Transfer** create arrangement in AdmnTrans/TX103 AND includes DTCC mapping
 - This logic applies to the following funding types for AdmnTrans/TX103 but **not DTCC Mapping**:
 - **Qualified and NQ Brokerage**
 - Mutual Fund/UIT
 - Alternate Investments
 - Annuity
 - Insurance
 - **Qualified and NQ Bank Account Funding**
 - Mutual Fund/UIT
 - Alternate Investments
 - Annuity
 - Insurance
 - **Qualified and NQ Check Funding**
 - Mutual Fund/UIT
 - Alternate Investments
 - Annuity
 - Insurance

INITIAL APPLICATION AND SUSEQUENT PREMIUM (APP/SUB)

Main Menu

Premium Type Record - Mandatory for both APP and SUB

Start	End	Length	Type	Field Name	Description	Item #	APP Required Indicator	SUB Required Indicator	Reject Code
1	1	1	A/N	System Code	B= Broker		R	R	500
2	3	2	A/N	Record Type	33 (APP) 35 (SUB)		R	⊕ R	500
4	5	2	A/N	Sequence Number	06		R	R	500
6	25	20	A/N	Application Control Number		4020	R	R	101
26	28	3	A/N	Premium Type	See code list	4063	R	R	135
29	44	16	N	Premium Type Amount	9(14)V 9(02)	4064	C	C	136
45	48	4	D	Tax Year	CCYY	4067	O	O	141
49	49	1	A/N	Subsequent Premium Allocation Option	See code list	4069	N	O	341
50	50	1	A/N	Internal Exchange Indicator	Y, N or Space	4070	O/C	O/C	366
51	52	2	A/N	Partial Withdrawal Type	See code list	4071	O	O	613
53	68	16	N	Premium Type Percentage	9(02)v9(14)	4077	O/C	O/C	740
69	70	2	A/N	Surrendering Date Instructions	See code list	4095	O	O	742
71	78	8	D	Surrendering Date	CCYYMMDD	4097	C	C	743
79	79	1	A/N	Full/Partial Withdrawal Indicator	F or P	4060	O	O	587
80	288	209	A/N	Filler	Spaces				
289	300	12	A/N	Reject Code	X(03) Occurs 4 times				

Partial Withdrawal Type

Data Dictionary

[4071](#)

- 4 Specified Amount Withdrawal
- 5 Percent of Contract Withdrawal
- 6 Percent of Contract Premium Withdrawal
- 7 Percent of Fund(s) Withdrawal
- 8 Rider-free Amount Withdrawal
- 9 Surrender Free Amount Withdrawal/Penalty Free Withdrawal
- 10 Interest only Withdrawal
- 11 Required Minimum Distribution (RMD) Withdrawal
- 12 Substantially Equal Payments
- 55 Interest Only, Surrender Free Amount Withdrawal
- 56 Requirement Minimum Distribution - Calculated
- 57 Requirement Minimum Distribution - Specified Amount

APP-70 – DTCC APP/SUB Enhancement: Add Prior Contract Product Code to APP/SUB

To coincide with other DTCC 2025 Fall Enhancement changes, added from the DTCC 2024 Spring Enhancement release the Prior Contract Product Type Code field.

Create Context in metadata for Prior Contract Product Type Code

For 1035 and QPT fundings it currently maps to the AdmnTrans and TXLife files based on the table below

IPS00742 – APP – Add ACORD 951e Data Content & Definition Change

3) Add a new optional field to the 33/35-13 ‘1035 Qualified Transfer Record’:

1. Format: A/N 3 bytes
2. Optional
3. Item # 4209
4. Reject code: use existing code 097
5. Field name ‘Prior Contract Product Type Code’
6. Record position: 113 - 115
7. Edit condition: Validate against code list ‘Product Type Code’ (item 4442)
8. Definition: Used to specify the Product Type of the existing contract when the contract is being 1035 exchanged or transferred.
9. Please note: Filler is modified to 12 bytes (116-127)

INITIAL APPLICATION AND SUSEQUENT PREMIUM (APP/SUB)

Main Menu

1035 Qualified Transfer Record - Optional for both APP and SUB

Start	End	Length	Type	Field Name	Description	Item #	APP	SUB	Reject Code
							Required Indicator	Required Indicator	
1	1	1	A/N	System Code	B= Broker		R	R	500
2	3	2	A/N	Record Type	33 (APP) 35 (SUB)		R	R	500
4	5	2	A/N	Sequence Number	13		R	R	500
6	25	20	A/N	Application Control Number		4020	R	R	101
26	27	2	A/N	Prior Carrier Code Qualifier	See code list	4179	O/C	O/C	153
28	47	20	A/N	Prior Carrier Code		4180	O	O	
48	82	35	A/N	Prior Carrier Name		4178	O/C	O/C	184
83	112	30	A/N	Prior Carrier Contract Number		4186	O	O	
113	115	3	A/N	Prior Contract Product Type Code	See code list	4209	O	O	097
116	117	2	A/N	Prior Account Type	See code list	4210	O	O	239
118	127	10	A/N	Filler					
128	131	4	A/N	Exchange Reason Code	See code list	4190	O	O	157
132	147	16	N	Prior Contract Estimated Transfer Value	9(14)V9(02)	4203	R	R	158
148	148	1	A/N	Originals to Follow Indicator	Y, N or Space	4297	O	O	371
149	164	16	N	Prior Contract Estimated Loan Balance	9(14)V9(02)	4204	O	O	160
165	165	1	A/N	Filler	Spaces				
166	181	16	N	Prior Contract Estimated Surrender Charge Amt	9(14)V9(02)	4205	O	O	162
182	182	1	A/N	Filler	Spaces				
183	190	8	D	Prior contract Issue Date	CCYYMMDD	4206	O	O	164

Product Type Code

Data Dictionary

[4442](#)

DIS	Disability
EIA	Fixed Index Annuity (formerly Equity Indexed Annuity)
FIX	Fixed Annuity Products
FIA	Fixed Immediate Annuity
UL	Fixed Universal Life Insurance
WL	Fixed Whole Life Insurance
INL	Index Life
IVA	Index Variable Annuity

An individual variable and index-linked annuity contract, offering variable subaccount(s) and index-linked allocation strategies. The contract offers the ability to participate in index-linked market gains, while providing a level of protection against index-linked market losses.

LTC	Long Term Care
MVA	Market Value Adjustment
MMT	Money Market Products
OIP	Offshore Investment Products
PEN	Pension Plan
RXA	Registered Index Annuity

An individual index-linked annuity contract registered as a security. The contract offers the ability to participate in index-linked market gains, while providing a level of protection (may lose value) against index-linked market losses.

RET	Retirement Plan
TRM	Term Life
VAR	Variable Annuity Products
VIA	Variable Immediate Annuity
VUL	Variable Universal Life Insurance
VWL	Variable Whole Life Insurance
DIA	Deferred Income Annuity
CDA	Contingent Deferred Annuity

The resulting solution, a Contingent Deferred Annuity (CDA), allows investments to be wrapped in brokerage accounts, to generate lifetime income even if the covered assets are depleted.

Prior Policy Product Type in AFFIRM	ACORD Code	DTCC Code
Fixed Annuity	9	FIX
Fixed Index Annuity	1000300058	EIA
Indexed Annuity	11	EIA
Indexed Universal Life	5	INL
Registered Index Annuity	1000300056	RXA
Universal Life	3	UL
Variable Annuity	10	VAR
Variable Indexed Annuity	1000300057	IVA
Variable Universal Life	4	VUL
Variable Whole Life	8	VWL
Whole Life	1	WL

How to test:

1. Create a new order
2. Fund the order with a 1035 Exchange or Qualified Policy Transfer
3. Select Prior Policy Type in the dropdown.
4. Advance order to Forms Submit
5. Submit the order
6. Return to Summary Tab and download the Order App
7. Validate correct value is populated in record.

APP-2258 – DTCC APP/SUB Enhancement: Add Prior Account Type to APP/SUB

Description:

To coincide with other DTCC 2025 Fall Enhancement changes, added from the DTCC 2025 Summer Enhancement

IPS00761- Add New Account Types

1. Add new optional field with code list to 1035 Qualified Transfer Record (33/13) titled 'Prior Account Type'.
 - a. Item # 4210
 - b. Definition – Codes used to determine the type of account used to fund a 1035 exchange.
 - c. Location: 116 – 117 (2 Bytes)
 - d. Format – Code List
 - e. Reject Code: 239 – Account Type Invalid
 - a. New Code List: Mutual Funds (Code=MF)
 - b. Certificate of Deposit (Code=CD)
 - c. Investment Account (Code=IA)

IPS00772 – Modify Edit on Partial Withdrawal

Additional code list values added IPS00772 (DTCC Fall 2025)

1. Add the following codes to the existing code list for Prior Account Type item # 4210

- OT → Other
- LF → Life Policy
- AN → Annuity Contract

- **Funding Methods in scope that generate B33/35-13 records**

- 1035 Exchange
- QPT
- NQFT
- QFT

- **Funding Methods not in scope for Mapping to DTCC App/Sub**

- Brokerage, Mutual Fund/UIT, Alternate Investment, Annuity/Insurance
- Check, Mutual Fund/UIT, Alternate Investment, Annuity/Insurance
- Bank Funding, Mutual Fund/UIT, Alternate Investment, Annuity/Insurance

- **Code List Values**

- The following codes must be supported:
 - MF=Mutual Funds
 - CD=Certificate of Deposit
 - IA=Investment Account
 - LF=Life Policy
 - AN=Annuity Contract

- **Admntrans and Tx103 Data Source Mapping for DTCC**

- For **NQFT, QFT,**
- /TXLife/TXLifeRequest/OLifE/Holding[1]/Investment/InvestType
 - MF = 6
 - CD = 7
 - IA = 32

- **Admntrans and Tx103 Source Mapping for DTCC**

- For **1035 QPT**
- Stored in Replacement holding as LineoOfBusiness
 - <LineOfBusiness>1</LineOfBusiness> = Life
 - <LineOfBusiness>2</LineOfBusiness> =Annuity

- **ProductType Mapping**

- **Life Policy=LF:**
 - Whole Life = 1
 - Term = 2
 - Universal Life = 3
 - Variable Universal Life = 4
 - Index Universal Life = 5
 - Variable Whole Life = 8

- **Annuity=AN:**
 - Fixed Annuity = 9
 - Variable Annuity = 10
 - Index Annuity = 11
 - Fixed Index = 58
 - Registered Index = 56
 - Variable Index = 57

INITIAL APPLICATION AND SUSEQUENT PREMIUM (APP/SUB)

Main Menu

[1035 Qualified Transfer Record - Optional for both APP and SUB](#)

Start	End	Length	Type	Field Name	Description	Item #	APP	SUB	Reject Code
							Required Indicator	Required Indicator	
1	1	1	A/N	System Code	B= Broker		R	R	500
2	3	2	A/N	Record Type	33 (APP) 35 (SUB)		R	R	500
4	5	2	A/N	Sequence Number	13		R	R	500
6	25	20	A/N	Application Control Number		4020	R	R	101
26	27	2	A/N	Prior Carrier Code Qualifier	See code list	4179	O/C	O/C	153
28	47	20	A/N	Prior Carrier Code		4180	O	O	
48	82	35	A/N	Prior Carrier Name		4178	O/C	O/C	184
83	112	30	A/N	Prior Carrier Contract Number		4186	O	O	
113	115	3	A/N	Prior Contract Product Type Code	See code list	4209	O	O	097
116	117	2	A/N	Prior Account Type	See code list	4210	O	O	239
118	127	10	A/N	Filler					
128	131	4	A/N	Exchange Reason Code	See code list	4190	O	O	157
132	147	16	N	Prior Contract Estimated Transfer Value	9(14)V9(02)	4203	R	R	158
148	148	1	A/N	Originals to Follow Indicator	Y, N or Space	4297	O	O	371
149	164	16	N	Prior Contract Estimated Loan Balance	9(14)V9(02)	4204	O	O	160
165	165	1	A/N	Filler	Spaces				
166	181	16	N	Prior Contract Estimated Surrender Charge Amt	9(14)V9(02)	4205	O	O	162
182	182	1	A/N	Filler	Spaces				
183	190	8	D	Prior contract Issue Date	CCYYMMDD	4206	O	O	164

Prior Account Type

Mutual Funds	MF
Certificate of Deposit	CD
Investment Account	IA
Other	OT
Life Policy	LF
Annuity Contract	AN

Data Dictionary

4210

How to test:

1. Create a new order

2. Fund the order with a 1035 Exchange, Qualified Policy Transfer, NQ Funds Transfer, Qualified Funds Transfer
3. Advance order to Forms Submit
4. Submit the order
5. Return to Summary Tab and download the Order App
6. Validate correct value is populated in record.

APP-3653 – DTCC APP/SUB Enhancement: Update Premium Type Code for 1035 Exchanges

Description:

With the addition of the Full and Partial Withdrawal Indicator on the 33/35-06 record the DTCC has updated the Premium Type Code List 4063 description for Q2 Full 1035 Exchange to 1035 Exchange. Current Q2 is passed for full 1035 exchanges and Q3 is passed for partial 1035 exchanges. As part of the DTCC 2026 Spring Release, the DTCC will be removing the Q3 code. When a 1035 Exchange (partial or full) is initiated, the 4063 Premium Type field on the 33/35-06 record must be populated with **Q2** and the Full/Partial Indicator also located on the 33/35-06 record position 79-79 must be populated with the appropriate value; **F** for Full 1035 Exchange or **P** for Partial 1035 Exchange

INITIAL APPLICATION AND SUSEQUENT PREMIUM (APP/SUB)

[Main Menu](#)

Premium Type Record - Mandatory for both APP and SUB

Start	End	Length	Type	Field Name	Description	Item #	APP Required Indicator	SUB Required Indicator	Reject Code
1	1	1	A/N	System Code	B= Broker		R	R	500
2	3	2	A/N	Record Type	33 (APP) 35 (SUB)		R	⊕ R	500
4	5	2	A/N	Sequence Number	06		R	R	500
6	25	20	A/N	Application Control Number		4020	R	R	101
26	28	3	A/N	Premium Type	See code list	4063	R	R	135
29	44	16	N	Premium Type Amount	9(14)V 9(02)	4064	C	C	136
45	48	4	D	Tax Year	CCYY	4067	O	O	141
49	49	1	A/N	Subsequent Premium Allocation Option	See code list	4069	N	O	341
50	50	1	A/N	Internal Exchange Indicator	Y, N or Space	4070	O/C	O/C	366
51	52	2	A/N	Partial Withdrawal Type	See code list	4071	O	O	613
53	68	16	N	Premium Type Percentage	9(02)V9(14)	4077	O/C	O/C	740
69	70	2	A/N	Surrendering Date Instructions	See code list	4095	O	O	742
71	78	8	D	Surrendering Date	CCYYMMDD	4097	C	C	743
79	79	1	A/N	Full/Partial Withdrawal Indicator	F or P	4060	O	O	587
80	288	209	A/N	Filler	Spaces				
289	300	12	A/N	Reject Code	X(03) Occurs 4 times				

Premium Type

Data Dictionary

4I	Direct Rollover	In a direct rollover, which is also sometimes called a "plan-to-plan transfer," the eligible rollover distribution that is transferred directly by the plan to the owner's IRA. The funds are never actually transferred to the owner individually.
4J	Indirect Rollover	Under the indirect rollover method, the plan writes a distribution check to the owner, who then deposits the check in his or her own account. The owner then has 60 days to transfer all or a portion of the amount received in the distribution to an IRA. The distribution is not taxable to the owner if the transfer occurs within 60 days.
93	Contribution	Used for qualified and non-qualified premiums not otherwise defined here. Used for general cash with application business.
Q2	Full 1035 Exchange	This is the tax code that allows a person to exchange one annuity for another without paying taxes. (Section 1035 of the federal tax code.)
Q3	Partial 1035 Exchange	This is the tax code that allows a person to exchange one annuity for another without paying taxes. (Section 1035 of the federal tax code.) Q3 should be used for Partial 1035 Exchanges. If full, use Q2.

Funding Method	FinActivityType	PaymentForm	LiquidationTC	Current Mapping (Premium Type B3306 pos 26)	Change to be Made
Brokerage Acct	1	11	N/A	93 or 4J or Q4 or 4I (conditional)	No change
Check	170	6	N/A	93 or 4J	No change
Qualified Policy Transfer (QPT)	192	13	N/A	Q4 or 4I	No change
1035/QPT Cash Repl	192 / 196	11	N/A	93 or 4J or Q4 or 4I (conditional)	No change
1035 Exchange	196	13	1 (Full)	Q2	No change
1035 Exchange	196	13	2 (Partial)	Q3	Map as Q2

Bank Account	220	7	N/A	93 or 4J	No change
Non-Qualified Funds Transfer	220	13	N/A	QS	No change
Qualified Funds Transfer (QFT)	223	13	N/A	Q4 or 4I	No change

How to test:

1. Create a new order
2. Fund the order with a 1035 Exchange
3. Select full or partial surrender in the drop down.
4. Advance order to Forms Submit tab and submit the order
5. Return to the Order Summary and download the APP.

APP-3629: Forms Submit Tab: Add Signature Requirements to Forms List for Wet Sign Orders

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

Cost: There is no separate cost associated with this functionality. However, distributors with customizations to the Forms Submit Tab may require adjustments for this feature to work.

Overview: For Wet Sign orders included on the Forms Submit tab in the Review and Print Forms section, signature requirements will be displayed for each form so that a user can easily identify who needs to sign for each form.

- Product
- Funding
- Participants
- Participant Details
- Electronic Consent
- Features
- Feature Details
- Sub Accounts
- Broker/Dealer Forms
- Suitability
- Fulfillment
- Notes
- Summary
- Forms Submit

ORDER SUMMARY

Client: Owner, Person	Primary Advisor: Test, Ryan	Order ID: JIP-ACAM-BCV
Branch:	Rep Code: 44444	Carrier: American General Life Insurance Company
Account Number:	Solicitation State: Kentucky	Product: Polaris Advisory

Review and print forms and submit for approval.

Include	Form Number	Form Name	Required	Form Origin	Control Number	Required Signatures
<input checked="" type="checkbox"/>	1758297175935	AnaTestingLife_Form1	Yes	Distributor	1	
<input checked="" type="checkbox"/>	MULTITAG	apply test with save	Yes	Distributor	1	
<input checked="" type="checkbox"/>	APPLY3629	APPLY-3629	Yes	Distributor	1	Owner, Annuitant, Joint Owner, Joint Annuitant
<input checked="" type="checkbox"/>	DM12345	CM Question Management Test	Yes	Distributor	1	
<input checked="" type="checkbox"/>	FL05052025	Connections 2025 Form	Yes	Distributor	1	
<input checked="" type="checkbox"/>	DM12345	DM12345_HKTSOXLAQ	Yes	Distributor	1	
<input checked="" type="checkbox"/>	MULTITAG	multiple tags	Yes	Distributor	1	
<input type="checkbox"/>		pabTestFormSwap	No	Distributor	1	
<input checked="" type="checkbox"/>	AUTO-1036	Test Form (1) (1)	Yes	Distributor	1	
<input type="checkbox"/>		test1	No	Distributor	1	
<input type="checkbox"/>	Test_DAT_SP	DAT Test SP and NB	No	Distributor	1	
<input type="checkbox"/>		ABC	No	Carrier	1	Primary Agent, Owner, Joint Owner

NOTE: Some Generic distributors may not see this enhancement until modifications are made to their solution. They will be contacted individually.

APP-3630: Forms Package: Add Signature Requirements to Forms Manifest

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

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

Overview: For Wet Sign orders when the forms package is downloaded, on the forms manifest the signature requirements will be displayed for each form so that a user can easily identify who needs to sign for each form.

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Form Manifest

Source	Form Number	Form Name	Description	Signer Role	Population Status
BFDIST1	1758297175935	AnaTestingLife Form1			formatted form rendered
BFDIST1	MULTITAG	apply test with save			formatted form rendered
BFDIST1	APPLY3629	APPLY-3629		Annuitant, Joint Annuitant, Owner, Joint Owner	formatted form rendered
BFDIST1	DM12345	CM Question Management Test			formatted form rendered
BFDIST1	FL05052025	Connections 2025 Form			formatted form rendered
BFDIST1	DM12345	DM12345_HKTSOXLAQ			formatted form rendered
BFDIST1	MULTITAG	multiple tags			formatted form rendered
BFDIST1	AUTO-1036	Test Form (1) (1)			formatted form rendered
SUNAMERICA	DM12345	Form Scheduling Test Form			formatted form rendered
Count	9				

GEN-20795: Update to Business Rules AFF-X-7023 and SCR-X-7023 Messages (2/20)

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

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

Overview: When the PPfA AllowExceptionsToMaxPremium = true, the warning message read:

Warning (AFF-X-7023)

The Total Initial Premium ({{\$VALUE}}) is greater than the product's Maximum Initial Premium of {role(key('AnnuityOrder'),'PPfA-Ownership')/MaxPremiumInitialAmt}. This may result in a "Not in Good Order" application if proper authorization has not been obtained.

The change agreed at the 1/22 Partner Call was to update it to:

The Total Initial Premium ({{\$VALUE}}) exceeds the product's Maximum Initial Premium of {role(key('AnnuityOrder'),'PPfA-Ownership')/MaxPremiumInitialAmt}. Without the proper authorization, this may result in a "Not in Good Order" application. If you have not already obtained an exception, please check with [Carrier Name] to determine whether one is required.

The related Subpay message was also update from:

Warning (SCR-X-7023)

The Total Subsequent Premium ({{\$VALUE}}) is greater than the product's Maximum Add On Premium of {role(key('AnnuityOrder'),'PPfA-Ownership')/MaxPremiumAddOnAmt}. This may result in a "Not in Good Order" submission if proper authorization has not been obtained.

To:

Warning (SCR-X-7023)

The Total Subsequent Premium ({VALUE}) is greater than the product's Maximum Add On Premium of {role(key('AnnuityOrder'),'PPfA-Ownership')/MaxPremiumAddOnAmt}. Without the proper authorization, this may result in a “Not in Good Order” submission. If you have not already obtained an exception, please check with [Carrier Name] to determine whether one is required.

GEN-20916: Update to Business Rule AFF-V-5220 (2/20)

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

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

Overview: The existing business rule that enforces natural party Age Max rules from the PPfA read:

“...requires all of the participants playing the [Party] role....”

Updated to:

“...requires all of the participants designated in the [Party] role...”

CARRIER CHANGE REQUESTS

EQC-3313 Business Rule Update (2/13 release)

For RC products, lower the referenced age from 55 to 50 in current business rule AXA2-V-18803 on the Sub Accounts Tab.

NYL-759 Business Rule Update (4/10 release update)

Updating error text to current Income Start Date business rule NYL2-X-5304. In addition, update validation to ensure that the Income Start Date cannot be greater than April 1st of the year following the year in which the Primary Annuitant turns 73 or 75 years old as pertinent.

FIXES

- **APP-3245/GEN-21016: Universal Map | Prevent Incorrect Addition of Universal Map Tags to Common Map During Form Load and Migration**

Clients are currently experiencing inconsistent behavior where Universal Map tags added directly to forms are being incorrectly added to the Common Map during form uploads or environment migrations. The root cause was determined to be a misconfiguration in the environments.

- **APP-3876/21010: Common Map | When downloading a common map with tags that have signature as their data type the data type gets changed to string**

When downloading a common map tags with data type signatures were not retaining their value and were being converted to string instead.

- **APP-3831/GEN-21011: Approver Notes | Approver Rework notes not maintaining formatting**

When an approver enters a rework note for an order, when the FA views the rework note on the rework order the note is supposed to retain the same format as the approver entered. Note: this is a fix to the feature released in Fall **APP-3096: Rework Notes | Preserve Formatting of Rework Notes**.

- **APP-3788: IFT Platform | Summary to Forms Submit Tab Spinning, Unable to Complete Transaction**

When keying an IFT Transaction from the Book of Business (Withdrawal or Transfer Transaction) when the user attempts to navigate from the Summary tab to the Forms Submit Tab, the page just hangs/spins and the transaction cannot be completed.

- **APP-4030: APP/SUB | Incorrect Mapping of APP/SUB B3306 Premium Type for NQ Check Funding**

A client reported for NQ Check funding that the code 4J (Indirect Rollover) was being incorrectly passed in the App/Sub file, B3306 Record for Premium Type (code list 4063). For NQ Check funding the correct code that should be passed is 93 (Contribution).

For further explanation: For NQ check funding the *“Is this a contribution or a qualified fund rollover”* question is greyed out as it only applies to Qualified funds. NQ Check funding is considered by default as contribution. For Qualified Check funding the question is enabled. If rollover is selected, Qualified check funding is coded as 4J Indirect Rollover. If Contribution is selected and the sum of Current Tax Year Amount and Previous Tax Year Amount does not equal the Premium Purchase amount, then the remaining amount not associated to a tax year will also be coded as 4J indirect rollover, with the tax year contributions passed separately as 93 Contributions with the applicable associated tax years.

Note: While testing subpay transactions, it was discovered that for Qualified Funding, tax year contributions are not being sent consistent with how new business is being sent. An additional defect has been created to address.

- **EQC-3321: IFT | OSRs are missing from submitted withdrawal transactions**

Summary reports were missing from withdrawal transactions. (fixed on 2/20)

- **GEN-21007: APP/SUB | Multiple contribution years to check funding do not appear for Subpay Orders**

When the user selects contribution for a qualified product for a subpay order while using check funding the values entered in the current year contribution and previous year contributions do not appear in the app sub the way they should. The app sub should match the same behavior that is on NB orders or orders that use brokerage accounts for subpay. (fixed on 2/27)

- **GEN-21013/BHF-169: APP/SUB | Incorrect Mapping of B3306 Premium Type for NQ Check Funding**

As a financial professional keying a non-qualified check funding order, when the application/submission file generates the B3306 Premium Type Record, the system should populate the Premium Type field (4063) with the correct code value 93 (Contribution) instead of incorrectly populating 4J (Indirect Rollover). (fixed on 2/27)

- **GEN-21017/APP-3978: Modern Dashboard | If search criteria is entered and the user clicks the show all button the criteria stays and the dashboard does not update to show all orders**

If the user enters search criteria it shows the correct info but then if the user tries to click the show all button it does not clear the criteria and show all orders in the dashboard. (fixed on 2/27)

- **GEN-20808/APP-3978: e-Sign | SIGNiX only: In Person e-Sign was showing blocked connection.**

After completing signature fields for Owner and clicking Finish, the page refreshes with error :

The connection is blocked because it was initiated by a public page to connect to devices or servers on your local network. (fixed on 2/27)

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