

5/11/2026 - Monthly Carrier Advisory Minutes

Date

May 11, 2026

Participants

<ul style="list-style-type: none">• American Equity/Eagle Life - Lisa Cavaliere• Athene - Lana Nelson, Fallon Wills• BrightHouse - Josh Zinn	<ul style="list-style-type: none">• Jackson National - Bali Bodeddula• Mass Mutual - Melissa Zils• Pacific Life - Jay Garcia	<ul style="list-style-type: none">• Global Atlantic - Stephen Kilbon• Nationwide - Patti Elliott• Prudential - Danny Paternostro	<ul style="list-style-type: none">• iPipeline - Wendy Crane, Denise Madigosky, Stephen Johnson
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Discussion Topics & Notes

1. Q2 2026 Roadmap Update Review

a. Near (Will be delivered/released in this quarter).

i. Data Center move to AWS in Production has been pushed to 6/12/26

ii. Winter Release was on 4/10/26

1. DTCC Changes

a. APP/SUB

i. Full/Partial Indicator

ii. Add Partial Withdrawal Type and Code List

iii. Prior Contract Product Code

iv. Add Prior Account Type

v. Update Premium Type Code for 1035 Exchanges

2. Forms & Signature Validation - Building the Foundation

a. In Q4, the innovation lab built out a generic POC. In Q1 our team started building the foundation of the shared components.

iii. Spring Release (Item not listed on roadmap but considered a SAND item we were able to squeeze in)

1. Ability to search in Approval Queue by Carrier Name, Product Name, or CUSIP.

- a. *(Note: This was a SAND item that was just added as functionality within the UI, it will still need to be added to the APIs for approval queue.)*
- b. Next (Will be worked on in this quarter and/or delivered in the next quarter)
 - i. Headless AFFIRM
 - 1. Add Get In/Get Out to Approval Queue APIs
 - 2. Headless Enablement
 - a. This was just recently added to Q2 as we have shifted our approach. Prior to building out the order entry (eApp) APIs, we needed to take a step back. This enablement piece will include the following:
 - i. Documentation - Swagger Pages, Schemas etc
 - ii. Sandbox - For clients to connect and evaluate usage
 - iii. Stubbed out APIs with dummy data
 - b. The 2nd part of this is a technology requirement to build out an API Hub that will be worked on in Q3.
 - c. The Why: This will allow clients to review, analyze and identify requirements needed on their end to determine their desired outcomes. As we build out the additional APIs, we can provide incremental value.
 - 3. Suitability/Fulfillment APIs - Initially slated for current work but moved to Q3 due to adding the Enablement component.
- c. Future (Priority Items, not yet committed to a quarter or release)
 - i. DTCC Document Processing API
 - 1. Keeping informed and aligned with DTCC in their initiative to transition their XML processes to JSON APIs starting with Attachments. We will support both the existing Attachments process and the Document Processing API until DTCC decommissions old version.
 - a. This is a priority we are on top of but not slated until Q4 to align with DTCC going to PSE in November. Production would be Q1 of 2027.
 - ii. Headless eApp (Order Entry) APIs
 - 1. Will continue to build out APIs for the Order Entry process. This is a priority for the company.
 - iii. Forms & Signature Validation
 - 1. Leverage AI to reduce NIGOs for missing/incomplete signatures and forms
 - iv. DTCC Withdrawal APIs
 - 1. Keeping informed and will align with DTCC based on client needs as these develop.

2. Illustration Integration Discussion

a. [iPipe] There has been some interest in an integration with our Welis Illustration product. A use case would be a client that uses Welis could do an illustration and kick off an AFFIRM order from Welis with the fields prepopulated. However, another request by a carrier related to illustrations but not Welis, was to require an illustration be uploaded for all SPIAs/DIAs since it's required, which we could do for that carrier, but not all distributors enable attachments process or allow advisor to upload. So we wanted to bring up a general discussion on illustrations to gauge interest. What are your pain points, what would you be interest in, how big of an issue are these, etc.

i. Mass Mutual in favor of integration and/or anything that prefills data. Melissa was in distributor call and will get iPipeline some information.

ii. Athene - Has not heard of any issues

iii. Global Atlantic - It would be a nice to have but not really an issue for GA and not a product they sell a lot of. 1% or less

iv. Brighthouse - same as GA

3. Additional Discussion Items

a. Athene - What is an update on OneView. Heard some stuff at IRI meeting. Athene is all set up and ready to go, anyone getting ready to turn on.

i. Wendy/Steven can take that back. iPipeline will support both the ACORD Activity Status and IRI Application Status.

ii. Lana - On same note, will iPipeline planning to include Push Notifications?

1. Not at this time. With how OneView works now we get the All Activities daily, we could do more if needed, but otherwise it's Advisor's triggering that Get Details. We currently don't have a way to push directly to advisors. We have been in the working group for this but have not heard anything from our Distributors requesting this.

b. Investment Advisor

i. A distributor requested to include Investment Advisor for eSign on distributor forms. The question came up at the last Partner Call on whether or not that roll needed to be added to AppSub and sent to Carrier. It was brought up that another platform does this now, however, there is risk involved. The IAR is not a primary/writing agent, but someone who can get info and service the contract. Some carriers require the client to sign an authorization to allow the IAR to be added. The issue is the other platform allows and carrier's system automatically adds the IAR to contract, but no confirmation that client signed authorization. The risk is the IAR could get info or make changes but client never authorized.


1. Do carriers want this role added? Can carriers ignore if they don't want it? Is it best to be taken to IRI for best practice?

- a. Athene - Carriers should be able to ignore. Athene wants any data captured on platform to move IRI Digital Submission only forward.
- b. Brighthouse - Would have to talk internally
- c. Paperless Replacements - Status on additional fields that have requested to be added to AppSub.
 - i. iPipe - We are really focus on our big bang Headless AFFIRM initiative but are adding smaller sand items as we can. For example, the Winter Release we had DTCC AppSub changes for the Full/Partial indicator, we've added a few of those fields while we were in there. If there are specific fields you are wondering about, please send them to Wendy.
- d. FIDx Partnership - What is this about?
 - i. An initiative to better support mid markets. The goal is to create a seamless integration for an advisor to start in their own CRM, access Laser App for any account opening forms, then access FIDx Insurance Exchange for their tools and offerings, and then seamlessly be able to access and enter an order on AFFIRM.
 - 1. Orders would still go through the AppSub process through DTCC
 - 2. Will there be work for carriers?
 - a. Depends on which BDs, as they would work with their carriers to identify product shelf. A carrier may need to add suitability to AFFIRM, but that would be something to identify during onboarding. Some BDs will do their own suitability but choose to go through FIDx for their tools and resources.
 - ii. Ask for FIDx Partnership to be put on Customer Portal.
 - 1. We will pass this on to PS who is working on this initiative.

Action items



Decisions

 Type /decision to add a new decision