

9/14/2026 - Monthly Carrier Advisory Minutes



Date

Sep 14, 2026



Participants

• Athene - Adam Test, Lana Nelson • Brighthouse - Josh Zinn • Augustar - Melinda Tumblin • Corebridge - Greg Phillips	• Jackson National - Rhonda Wolverton • Nationwide - Patti Elliott • New York Life - Craig Fernicola	• Pacific Life - Leland Snyder • Principal - Michael Deal • Prudential - Megan Cahill, Danny Paternostro • Reliance Standard - Amy Clements	• iPipeline - Wendy Crane, Denise Madigosky, Stephen Johnson
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Discussion Topics & Notes

1. Q4 Roadmap Planning Update

- The Product Management team is nearing completion of Q4 planning and prioritization activities.
- Final roadmap adjustments are being made to align priorities with available development capacity and engineering resources.
- The finalized Q4 roadmap will be reviewed with the advisory group once planning is complete.
- Current priorities remain largely unchanged and include:
 - Continued development of the Novera API Hub.
 - Expansion of order entry APIs.

2. Ownership and Annuitant Data on Transfer Transactions

- A distributor raised concerns regarding NIGO scenarios involving custodial contracts and ownership/annuitant differences between ceding and receiving carriers.

- Carrier participants confirmed similar challenges can occur in additional transfer scenarios, particularly when ownership and annuitant requirements differ by carrier and product rules.
 - Discussion focused on:
 - Current carrier-specific workarounds.
 - Data collection requirements for ownership and annuitant information.
 - Variations in implementation across carriers and distributor platforms.
 - Feedback indicated the issue may extend beyond a single use case and warrants further evaluation.
 - Product Management will review the scenarios discussed and evaluate potential backlog or working group activities.
 - Working Group Volunteers: Symmetra, Prudential, Corebridge, Athene, & Brighthouse.
 - If any additional carriers would like to participate in a working group, please reach out to Denise Madigosky or Wendy Crane.
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3. Reason for Replacement Requirement

- Carriers raised concerns regarding the collection of "Reason for Replacement" information during the application process.
 - Participants noted that inconsistent implementation across distributors creates operational challenges and additional complexity.
 - Multiple carriers expressed support for evaluating a more standardized platform-level approach for capturing this information.
 - Product Management will review the feedback and assess potential options for future consideration.
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4. DTCC Attachments Plans

- iPipeline will review for Q1 planning and prioritization with plans to stay aligned with DTCC timeline and complete by decommission date.
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Next Meeting

- Review Q4 roadmap updates.
- Discuss findings from transfer ownership/annuitant data review.
- Follow up on Reason for Replacement feedback and potential next steps.
- Agenda will be sent out prior for review of submitted intake ideas.

Decisions

 No formal decisions were made during this meeting.