AnnuityNet (ANW) December 2013 Release Functionality Summary

Functionality	Description & Benefit	How to Implement / Implementation Considerations	Impact to Base Platform	Policy Items	Pricing	Documentation Notes
51516 - Carrier Question enhanced to restrict for Non-Replacements	Enhances the Carrier Question functionality to allow carriers to set a condition on the question to indicate the question should only display when ***neither*** of the replacement questions are answered Yes. A new indicator will be added to the Edit Question page, *"Display only for Non-Replacements? (Only applicable when assigned at the Payment Type level.)* When checked, and the question is linked to a Payment Type, the carrier question will only appear when BOTH of the NAIC questions are answered No. If both are answered Yes, or either one of the NAIC questions is answered Yes, the carrier question will not display. If the indicator is not set, the question will display regardless of how the NAIC questions are answered. If the question is linked to a Transaction Type, the indicator is ignored.	**Carriers** Carriers will be able to apply the condition to suppress carrier questions when both NAIC questions are answered NO. Carriers should review their Carrier Questions that are assigned to a Payment Type and determine if the question is only applicable when both of the NAIC questions are answered No, and if so, then check the new indicator: *"Display only for Non-Replacements? (Only applicable when assigned at the Payment Type level.)* If the indicator is NOT set, the question will display regardless of how the NAIC questions are answered. **Distributors** None	Carrier questions linked to a Payment Type and have the indicator checked will only display when both NIAC replacement questions are answered No. If both are Yes, or either one of the NAIC questions is Yes, the carrier question will NOT display. If the indicator is NOT set, the question will display regardless of how the NAIC questions are answered.		This platform enhancement is being funded by the Wizard Advisory Group and provided to all clients.	• Foundry Training Guide
51719 – Enhance Benefits Page for Riders with a single option	The Benefits page will be enhanced to support carriers modellling their Marketing Name. Today on the ANW Benefits pages, the feature name displays the Standard ACORD definition for that feature. When	**Carriers / Distributors** Carriers may want to review their PPfA modeling of FeatureProduct.Name and FeatureOptProduct.Name for display impacts when a single option displays on the Benefits page.	Riders with a single option will no longer display a Yes/No option. The rider name and option name will be displayed. When the rider is optional, an option of "None" will be available for selection.		This platform enhancement is being funded by the Wizard Advisory Group and provided to all clients.	• Fields a la Carte • Baseline Wizard Guide

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	a single feature option is present for a feature, the FeatureOptProduct.Name is concatenated and displayed to the right of the feature's ACORD definition and the FeatureProduct.Name is not displayed. When a single rider option displays, rather than displaying Yes/No options, the FeatureProduct.Name will display next to the ACORD Description in the heading of the rider, and the FeatureOptProduct.Name will display inplace of a "Yes" option. When the rider is optional, a radio option of "None" will display.	**Distributors** None				
51668– E-delivery	This enhancement will leverage the PPfA to display a new required field "Does the client wish to be contacted by the Carrier about electronic fulfillment?" on the entity screen that provides consent for the carriers to initiate their eDelivery enrollment process. The question will display when: • the PPfA is modeled accordingly AND • the Question is turned "ON" AND • the Email field is turned "ON" either via CFAC or DFAC	**Carriers:** Carriers interested in this functionality will model the DeliveryInfo as an extension off PolicyProduct. DeliveryInfo.DeliveryDestination.DeliveryDestinationType tc=3 (Email) will be used to trigger the display of the question – provided the Distributor did not turn this OFF and the Email is turned ON. The entity in which the question will display will be determined by the combination of the	The new required question "Does the client wish to be contacted by the Carrier about electronic fulfillment?" will be presented below the address field as follows: o Custodial – Display on Primary Annuitant screen, not the Entity Owner screen o Corporate Owner (Account Designation = Owner and Owner Type = Corporation) – Display on Primary Annuitant screen		This platform enhancement is being funded by the Wizard Advisory Group and provided to all clients.	• Fields a la Carte • BW Mapping Guide • BW Guide

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	The response to the question will be passed in AppSub and ANtransact. Named Items will generate. Please refer to the Requirements for further details.	AllowedRelationship's RelatedRole, AND the Distributor having this question turned ON, AND the Email for the RelatedRole is turned ON. • For Natural Owners – (AccountDesignation - Owner tc=3) the question will always display on the Owner screen. When the Natural Owner differs from the Annuitant, the question will only be presented on the Owner screen. • For Custodial Ownership (Account Designation – Custodial tc=5), the question should be presented on the Primary Annuitant screen, not the Entity Owner screen. • For Trust ownership (Account Designation – Trust tc=7), the question should be presented on the Trustee screens. *Since each trustee may have access to the policy and policy related documents, and each trustee role is unique with their own email address, it's preferred to present the question and response for each trustee, NOT just the first trustee.* • For Corporate Owner (Account Designation – Owner tc=3 and Owner Type = Corporation (OrgForm = 23 Corporation, PartyTypeCode = 2 Organization) the question should be presented on the	o Individual (Natural Person) Owners – Display on Primary Owner screen. o Joint Owners – Display on Primary and Joint Owner screen. o Trust – Display on Trustee screen. o When the Joint Annuitant screen is present, display on Joint Annuitant screen. In the event the Email Address is not entered and the answer to the question is Yes, vetting will be invoked upon Verify and Submit: Email Address Required In the event the question is not answered, vetting will be invoked upon Verify and Submit: You must answer the Electronic Fulfillment Question			

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		Primary Annuitant screen, NOT the Entity Owner screen. • For Joint (AccountDesignation – Joint tc=8), the question will always display on both the Owner and Joint Owner screen. *Only present question on the Owner and first Joint Owner screen.* • For UGMA/UTMA (AccountDesignation UGMA/UTMA tc=6), the question will only be presented on the Owner screen. • When the Joint Annuitant screen is present, present the question on the Joint Annuitant screens. <PolicyProduct> . . . <OLifEExtension VendorCode="205"> <DeliveryInfo> <DeliveryDestination> <DocumentDestinationType tc="3">Email</DocumentDestinationType> </DeliveryDestination> </DeliveryInfo> </OLifEExtension> </AllowedRelationship **AppSub** – 33/20 Electronic Delivery Indicator 4330 will pass (Y/N) **<u>Distributors:</u>** Distributors have the ability to turn				

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		this field OFF – the standard default is ON. This enhancement will leverage the update to the ANTransact schema for E_DELIVERY that was launched to production in November.				
54183 – Expand the display of the Product	Enhance the Carrier and Product selection screen by expanding the dipsplay of the Product to more than 50 characters.	**Carriers / Distributors** None	The Product selection field will expand to display more than 50 characters.		This platform enhancement is being funded by the Wizard Advisory Group and provided to all clients.	• None
54414 – Support BenefitChangeBasedOn tc = 1 (None)	This Immediate Annuity enhancement supports the type code (tc=1) None for BenefitChangeBasedOn. When the *Benefit Reduction Based on Life Of* "None" is selected, the *Reduced Payment Percent at Death from 100% To* will be suppressed from the Annuitization page.	**Carriers** Carriers may model the new type code of (tc=1) None to represent no reduction. The AppSub will map 4288/4290 as "P" and 4289/4291 as "100". The ANTransact will be enhanced to include a value of "NONE" FINANCIAL_TRANSACTION/EXTENSIONS/EXTENSION[@PARTY_ID = 'ANNUITYNET' and IDS/ID[@PARTY_ID = 'TRANSACTION'] = 'ANNUITIZATION']/PARAMETERS/PARAMETER[NAME = 'BENEFIT_REDUCTION_BASED_ON']/VALUE = NONE **Distributors** None			This platform enhancement is being funded by the Wizard Advisory Group and provided to all clients.	• Immediate Annuity Baseline Wizard Guide • BW Mapping

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54711 - New Named Item	AnnuityNet will generate a Named Item containing a value of the calculated Sales Charge based on the break point premium range. The Breakpoint.RangeRateBP in the PPfA will be used in the calculation.	**Carriers / Distributors** A BREAKPOINT_CHARGE Named Item will generate and can be used to map to forms. Clients may update their forms tagging to capture this value on their form.	None		This platform enhancement is being funded by the Wizard Advisory Group and provided to all clients.	• BW Guide
55299 - Support MinNumPrimaryCovered Persons to require a Joint Annuitant	This enhancement leverages the PPfA Ownership.MinNumPrimaryCoveredPersons to enforce a Joint Annuitant.	**Carriers** Carriers may model Ownership.MinNumPrimaryCovered Person to enforce a Joint Annuitant. **Distributors** None	The Natural Owner screen currently displays a question, Is there a Joint Annuitant with a Y/N radio response. When the PPfA is modelled such that a Joint Annuitant is required, the platform will default and lock down the Yes radio button. (Suppressing the No option is fine.) In the event the plan type is changed and a Joint Annuitant is required, and a Joint Annuitant does not exist, vetting will be invoked to ensure a Joint Annuitant is entered upon verify/submit: A Joint Annuitant is required. Please indicate Yes for Is there a Joint Annuitant, and complete the Joint Annuitant screen. Link to the Owner screen.		This platform enhancement is being funded by the Wizard Advisory Group and provided to all clients.	• Fields a la Carte • BW Guide • UML Diagram