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ANNUITYNET

Foundry Training Guide For Distributors

AnnuityNet Platform
December 2009 Release

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This guide is for the December 2009 release of the AnnuityNet Platform.

EbixExchange Foundry Training Guide for Distributors

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1 Introduction

Welcome to Foundry! Foundry is a suite of web-based tools created by EbixExchange and is used to administer various aspects of the AnnuityNet Platform. Foundry may be used by distributor partners to manage products in UAT, ProdSim and Production environments. Foundry is accessed through the Internet and is secured through perimeter authentication, as well as SSL. It is password protected. There are two versions of Foundry: Foundry UAT and Foundry ProdSim/Production. Both versions look and work exactly the same. Please call your EbixExchange project manager to obtain your user ID and password.

The instructions in this training guide pertain to both Foundry UAT and Foundry ProdSim/Production. In those instances where the instruction pertains only to one version of Foundry, the instruction will specifically state which version of Foundry.

2 Logging into UAT Foundry

To access UAT Foundry you will go through a two-step procedure. The first step is perimeter authentication, a security authentication procedure which you will need to pass before entering UAT Foundry. Perimeter authentication is enforced on connection attempts at our firewall. This technology allows EbixExchange to limit access to UAT Foundry at the network layer. Please contact your EbixExchange Project Manager for your radius security password.

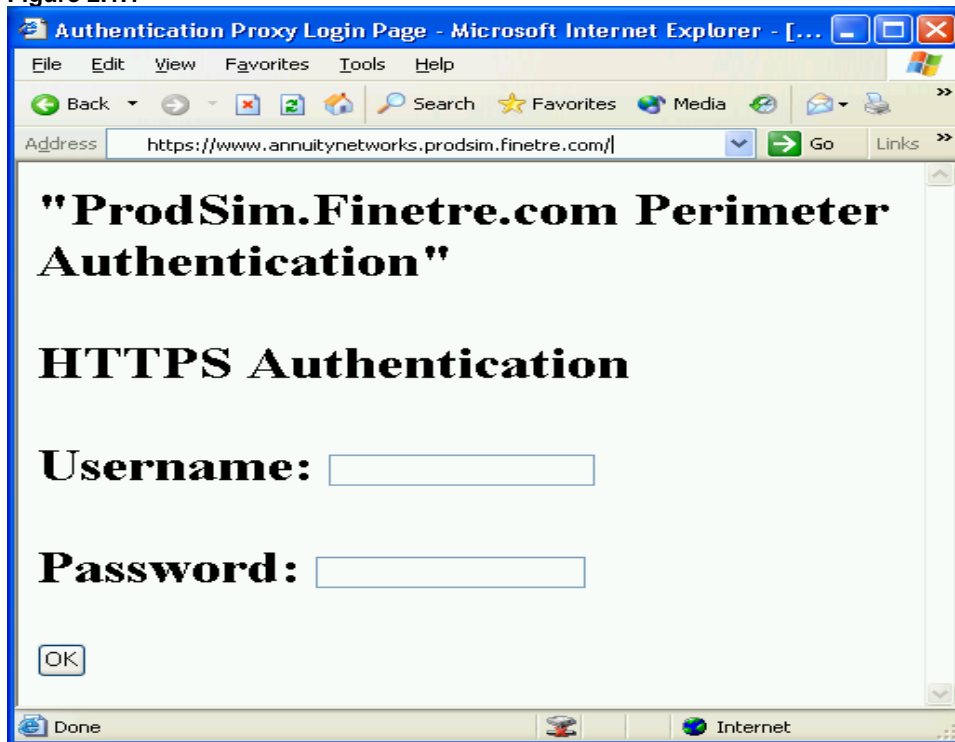
Once you have successfully passed perimeter authentication, step two is logging into the UAT Foundry site.

2.1. Perimeter Authentication

Open your internet browser and browse to <https://foundry.prodsim.finetre.com/Foundry/> or <https://foundry.uat.finetre.com/Foundry/>. If your IP address has not authenticated within the last hour, you will be prompted for your Perimeter Authentication login credentials. (These are different than your Foundry login credentials but are the same credentials you use to login to UAT). See Figure 2.1.1.

Enter your user information and click Ok. If you do not know your username and/or password, please contact your EbixExchange project manager.

Figure 2.1.1



Once you have been successfully authenticated, you'll see a screen with text similar to the example below. (If you go straight to the Foundry login page without first being prompted for user information, it means that a user on your network has already authenticated with EbixExchange and you are all set. That user may have authenticated either for testing in Production Simulation or by using Foundry.)

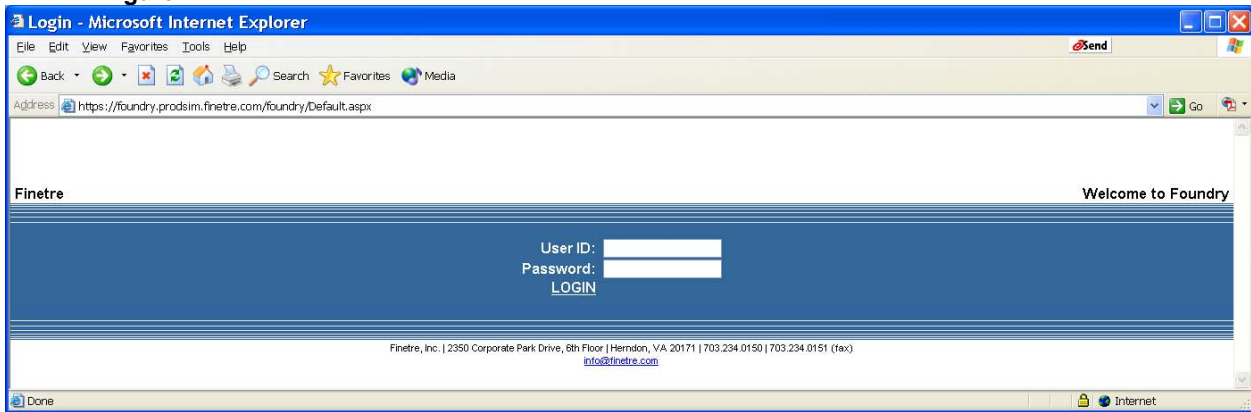
You have successfully authenticated. Your session will timeout after 1 hour of inactivity.

After you successfully browse to the page displayed above, you will be asked to log in to Foundry.

2.2. Log In to UAT Foundry

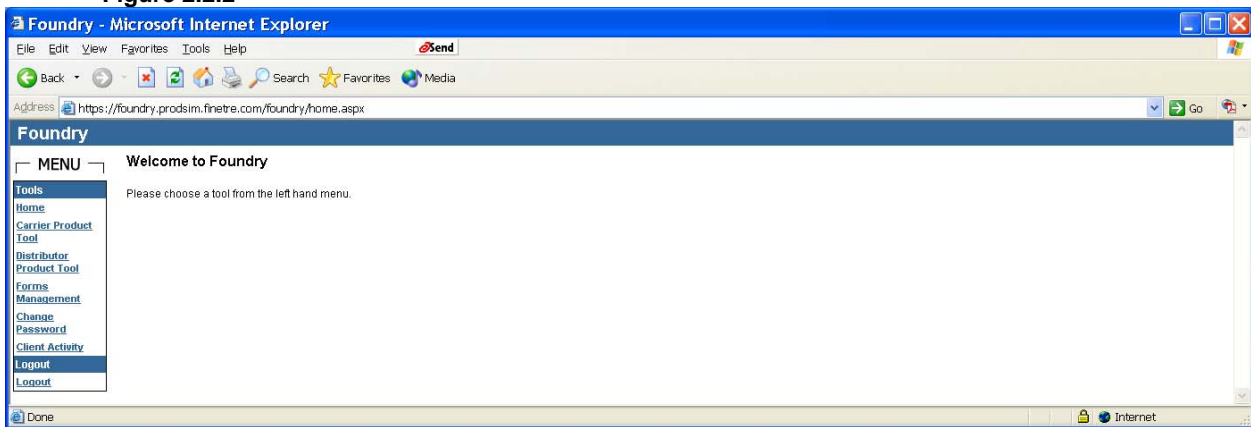
Once authenticated, you will be taken to the Welcome to Foundry log in page. Type your user ID and password into the text boxes provided and click on LOGIN. (**User IDs and passwords are case sensitive.**) If you do not know your username and/or password, please contact your EbixExchange project manager.

Figure 2.2.1



After clicking on LOGIN, you will be taken to the homepage for your UAT Foundry site. See Figure 2.2.2.

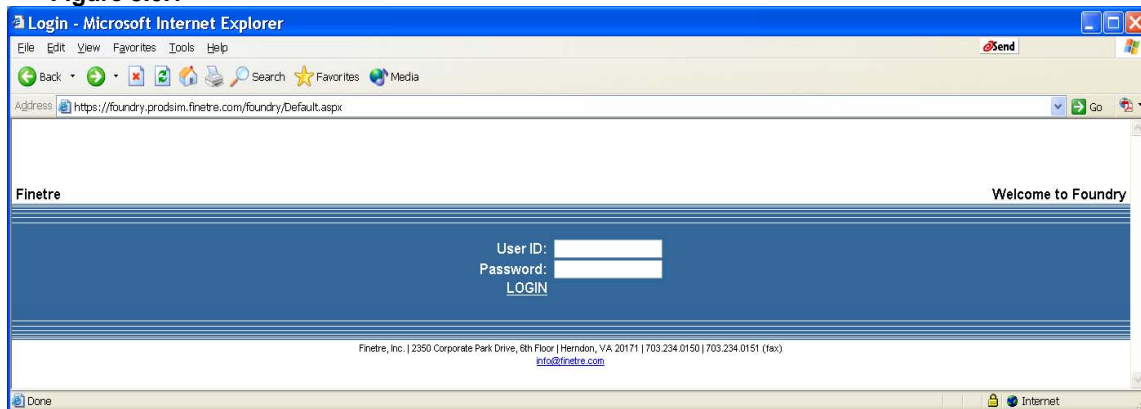
Figure 2.2.2



3 Logging in to ProdSim/Production Foundry

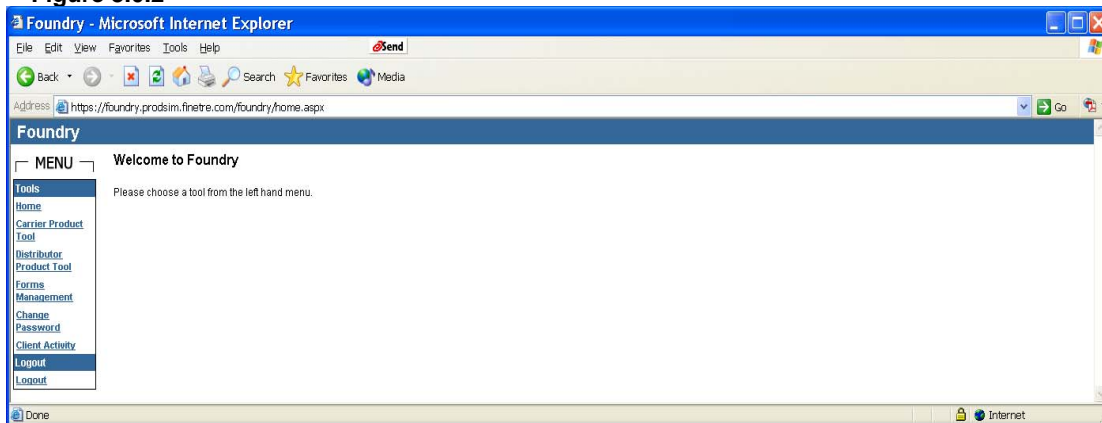
Open your internet browser and browse to foundry.prodsim.EbixExchange.com. You will be taken to the Welcome to Foundry log in page. Type your user ID and password into the text boxes provided and click on LOGIN. (**User IDs and passwords are case sensitive.**) If you do not know your username and/or password, please contact your EbixExchange project manager.

Figure 3.0.1



After clicking on LOGIN, you will be taken to the homepage for your ProdSim/Production Foundry site. See Figure 3.0.2.

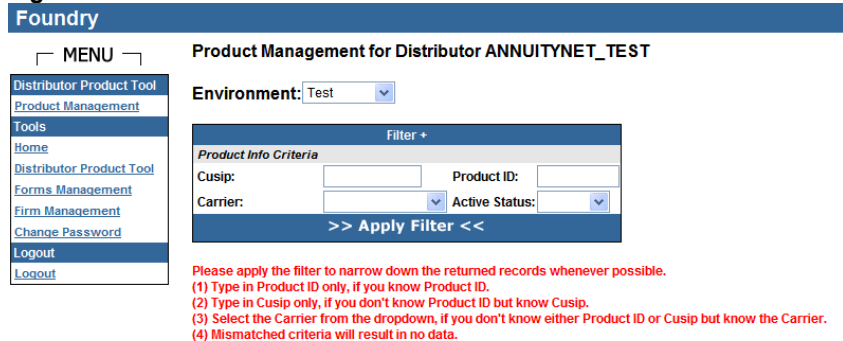
Figure 3.0.2



4 Distributor Product Tool

The Distributor Product Tool is used to manage products. The Distributor Product Tool works the same in both UAT Foundry and ProdSim/Production Foundry. When you click on Distributor Product Tool in the left-hand navigation menu you will be transferred to the Product Management page. See Figure 4.0.1.

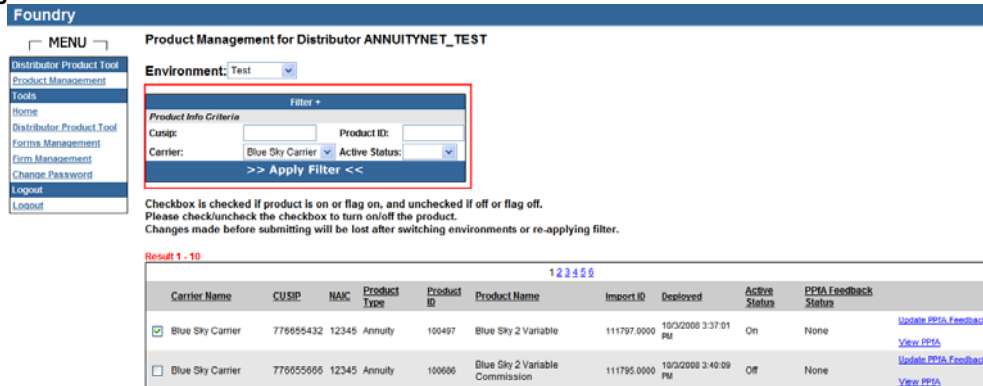
Figure 4.0.1



4.1. Filtering the Product Management for Distributors

The filter provided at the top of the Product Management page allows you to find specific products based on certain criteria. This is useful if there are many products, and you would like to find a particular product or products for a particular carrier. Fill in the boxes with the criteria on which to filter the products and click Apply Filter. The results will show in the product list below.

Figure 4.1

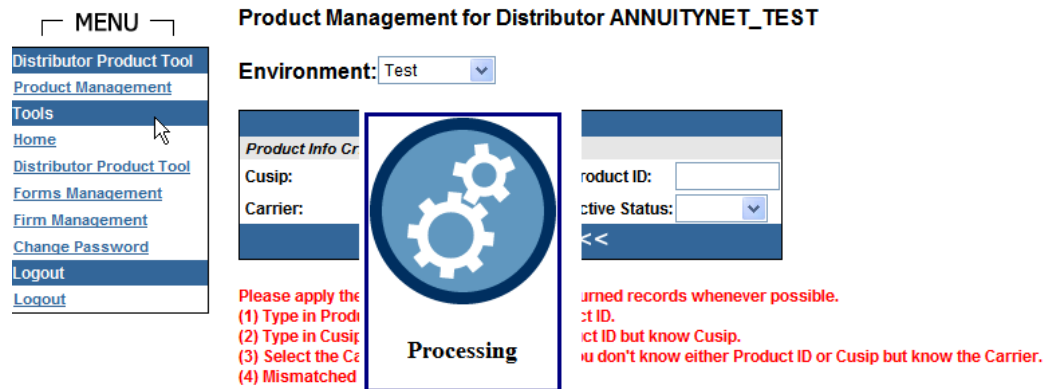


The Product Management page (Figure 4.1 above) shows you a list of products and if the product is on or off for UAT or either the production simulation environment or production.

4.1.1. Test versus Production Product Management for Distributors

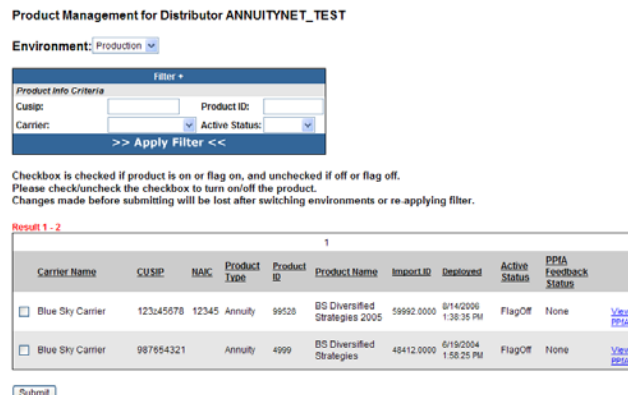
Foundry defaults to show you the products that are available in your test environment. UAT Foundry will show only those products that are available in UAT. To see all the products that are available in your test environment, click Apply Filter. As the system processes your request, there is a processing graphic that appears to let you know the system is processing your request. You can use the filter box to narrow down the list of products you see on the page. By using the fields within the filter box you can choose to see a specific carrier's products, only those products that are activated (i.e. products with an active status of On), only a specific CUSIP, etc. After you make your selection, click Apply Filter and the results will show on the page.

Figure 4.1



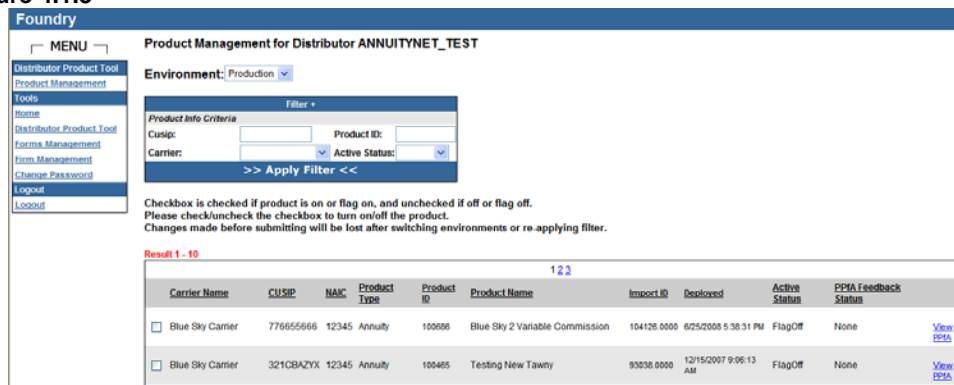
To see the products that are available in your Production environment, go to the filter box at the top of the page; click on the drop down box for Environment; and, select Production. The page will refresh and show the Production Product Management page. To see all the products that are available in your Production environment click Apply Filter. As the system processes your request there is a processing graphic that appears to let you know the system is processing your request. As described above, you can use the filter box to narrow down the list of products you see on the page.

Figure 4.1.2



4.1.2. Explaining the Production Product Management for Distributors Screen

Figure 4.1.3



The Product Management page (Figure 4.1.3 above) shows you a list of products and if the product is on or off for UAT, the Production Simulation environment or Production. Products can be turned-on/off using this screen. Sections 5, 6 and 7 will give instructions on how to turn a product on or off in UAT, Production Simulation or in Production.

Note: Carriers submit PPfAs almost on a daily basis. After a PPfA is uploaded, it undergoes further system processing and translation in order to be prepared for use by the AnnuityNet platform. PPfAs are processed continuously in a first-in-first-out sequence.

After upload and processing, PPfAs are deployed to UAT (if the PPfAs were loaded into UAT Foundry) and Production Simulation for those distributor platforms designated in the PPfA. However, if the PPfA is for a new product or one that has not previously been available for a given distributor, in order to view the product in UAT, Production Simulation or Production, the product will have to be turned ON for the distributor.

EbixExchange currently deploys metadata to UAT and Production Simulation weekdays every hour. Any changes to this schedule will be communicated via the EbixExchange Project Manager.

The Product Management page contains the following information for each product:

- **Carrier Name:** The carrier responsible for the product.
- **Cusip:** Unique identifier for financial instruments. Short for the American Bankers Association's Committee on Uniform Security Identification Procedures.
- **NAIC:** This is the carrier's unique NAIC identifier.
- **Product Type:** This tells whether the product is an Annuity or GSW product.
- **Product ID:** Unique identifier assigned to a product by EbixExchange.
- **Product Name:** Short name used to identify the product.
- **Import ID:** Unique identifier assigned to a product by EbixExchange.
- **Deployed:** Date/time stamp when the product is first deployed to the environment for the distributor.
- **Active Status:** The status for a product will be one of the following:
 - *Off* – The product is not available in the selected environment.
 - *Flag Off* – The product has been selected to not show in the environment.
 - *On* – The product is available in the selected environment.
 - *Flag On* – The product has been selected to appear in the environment.
- **PPfA Feedback Status:** Indicates whether there are comments regarding the specific PPfA.

4.2. Links on the Product Management for Distributor Screen

There are two links for each product listed (see figure 4.2). The first link is the update PPfA feedback link, which takes you to a page where you can put in comments about the product (See Figure 4.2.1). The second link is the View PPfA which takes you to a page where you can see details about the product (See Figure 4.2.2.).

Figure 4.2

Foundry

Product Management for Distributor ANNUITYNET_TEST

Environment: Test

Filter +

Product Info Criteria

Carrier: [Dropdown] Active Status: [Dropdown]

>> Apply Filter <<

Checkbox is checked if product is on or flag on, and unchecked if off or flag off. Please check/uncheck the checkbox to turn on/off the product. Changes made before submitting will be lost after switching environments or re-applying filter.

Result 1 - 10

Carrier Name	CUSIP	NAIC	Product Type	Product ID	Product Name	Import ID	Deployed	Active Status	PPfA Feedback Status	
<input checked="" type="checkbox"/> Blue Sky Carrier	776655432	12345	Annually	100497	Blue Sky 2 Variable	111797.0000	10/3/2008 3:37:01 PM	On	None	Update PPfA Feedback View PPfA
<input type="checkbox"/> Blue Sky Carrier	776655066	12345	Annually	100698	Blue Sky 2 Variable Commission	111795.0000	10/3/2008 3:40:09 PM	Off	None	Update PPfA Feedback View PPfA

4.2.1. Update PPfA Feedback

This link takes the user to another screen where you can enter feedback notes for the PPfA. Additionally, there are links to modify the product availability by business unit, jurisdictions, and by user class. Your project manager will manage the product availability for you.

Figure 4.2.1

Foundry

Product Availability for Distributor: ANNUITYNET_TEST

[Back to View Product](#)

Product Detail

CUSIP: 776655432
 NAIC: 12345
 Name: Blue Sky 2 Variable
 Carrier Name: Blue Sky Carrier
 Active Status: On

PPfA Detail

Import ID: 111797.0000
 Deployed Date: 10/3/2008 3:37:01 PM
 Feedback Status: [None] [Dropdown]
 Feedback Note: [Text Area] [Submit]

Product Management

[Modify Product Availability at Business Unit Level](#)

Business Units: No business unit has been explicitly turned off for this product.
[Modify Product Availability at Jurisdiction Level for All Business Units](#)

Jurisdictions: AK AL AR AZ CA CO CT DC DE FL GA HI IA ID IL IN KS KY LA MA MD ME MI MN MO MS MT NC ND NE NH NJ NM NV OH OK OR PA RI SC SD TN TX UT VA VT WA WI WV WY
[Modify Product Availability at User Class Level](#)

User Class: No user class has been explicitly turned off for this product.
[Modify Product Availability for All Business Units](#)

View PPfA

This link takes the user to a screen that lists the details about the product.

Figure 4.2.2

Foundry

MENU

- Distributor Product Tool
- Product Management
- Tools
- Home
- Distributor Product Tool
- Forms Management
- Firm Management
- Change Password
- Logout
- Logout

PPfA View for Distributor ANNUITYNET_TEST

[Back to View Product](#)

PPfA Details

AnnuitNet Product ID: 100497
Schema Version:
CUSIP: 776655432
NAIC: 12345
Description: sandy test aegon duplicate fop productcodes
Original Filename: Blue_Sky_dup_fop_proccodes.xml
Status: Approved
Batch Status: BatchComplete
Test Enviro. Status: Deployed
Production Enviro. Status: Not Deployed
Import ID: 111797 v0

Product Information Sheet - PPfA 2.16.01 Generated On: 10/8/2008 10:27:05 AM

Carrier Name: Blue Sky Insurance Company Carrier Code: 12345

- Product
 - Product Details
 - Product Name: Long: Blue Sky 2 Variable; Short: Blue Sky 2 Variable; Description: Blue Sky 2 Variable
 - CUSIP: 776655432
 - Product Code: 987654321
 - Allocation Count: 36
 - State Count: 50
 - States: AL; AK; AZ; AR; CA; CO; CT; DE; DC; FL; GA; HI; ID; IL; IN; IA; KS; KY; LA; ME; MD; MA; MI; MN; MS; MO; MT; NE; NV; NH; NJ; NM; NC; ND; OH; OK; OR; PA; RI; SC; SD; TN; TX; UT; VT; VA; WA; WV; WI; WY
 - Plans
 - Features
 - Commission Details

Click on the arrows to display the details for Plans, Features, and Commissions.

5 Activating Products in UAT

EbixExchange provides each distributor partner with a platform on which to test code and product changes. This platform consists of a base AnnuityNet distributor platform that emulates the end user experience for the various job functions at the typical distributor.

In order to test a **new** product in the distributor’s test platform following the successful upload and deployment of the product, you will need to turn the product ON in UAT. **This step will only be done the first time a PPfA is processed for a new product.** If a PPfA for the product had previously been uploaded, was deployed successfully to the UAT environment, and had been turned ON, you do not need to reactivate the product each time a PPfA revision is submitted for the product.

To turn a product ON or OFF in UAT, you must click on the Distributor Product Tool in the menu. This link will take you to the Product Management page.

To turn a product ON or OFF in UAT, you should complete the following steps:

1. The products available for the UAT environment are listed on the Product Management page. (You will see the word “Test” in the Filter box for Environment. This confirms that the products shown on the page are available for the UAT environment.)

Product Management for Distributor

Environment: Test

Filter +

Product Info Criteria

Cusip: Product ID:

Carrier: Active Status:

>> Apply Filter <<

Checkbox is checked if product is on or flag on, and unchecked if off or flag off.
Please check/uncheck the checkbox to turn on/off the product.
Changes made before submitting will be lost after switching environments or re-applying filter.

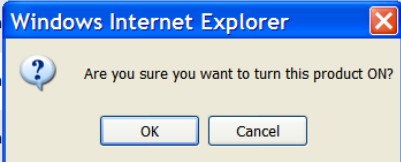
Result 1 - 10

Carrier Name	CUSIP	NAIC	Product Type	Product ID	Product Name	Import ID	Deployed	Active Status	PPfA Feedback Status
<input type="checkbox"/> Blue Sky Carrier	776655666	12345	Annuity	100686	Blue Sky 2 Variable Commission	109186.0000	9/7/2008 9:44:47 AM	Off	None

2. There is a checkbox next to each product listed. If a product is ON, there will be a check mark in the checkbox. If a product is OFF, the checkbox is empty.
3. To turn a product ON, click on the check box. A message box will appear that asks “Are you sure you want to turn this product ON?” Click Yes. Repeat this procedure for all products you want to turn ON. When you are done, scroll to the bottom of the page and click on the SUBMIT button.

Result 1 - 10

Carrier Name	CUSIP	NAIC	Product Type	Product ID	Product Name	Import ID	Deployed	Active Status	PPFA Feedback Status	
<input checked="" type="checkbox"/> Blue Sky Carrier	776655666	12345	Annuity	100686	Blue Sky 2 Variable Commission	109186.0000	9/7/2008 9:44:47 AM	Off	None	Update PPFA Feedback View PPFA
<input checked="" type="checkbox"/> Blue Sky Carrier	773487510	12345	Annuity	100686	Blue Sky 2 Variable Commission	109186.0000	9/5/2008 3:00:49 PM	Off	None	Update PPFA Feedback View PPFA
<input type="checkbox"/> Blue Sky Carrier	773487831	12345	Annuity	100686	Blue Sky 2 Variable Commission	109186.0000	9/4/2008 12:20:21 PM	Off	None	Update PPFA Feedback View PPFA
<input type="checkbox"/> Blue Sky Carrier	773487830	12345	Annuity	100686	Blue Sky 2 Variable Commission	109186.0000	9/4/2008 12:18:38 PM	Off	None	Update PPFA Feedback View PPFA
<input checked="" type="checkbox"/> Blue Sky Carrier	776655432	12345	Annuity	100497	Blue Sky 2 Variable	105464.0000	7/11/2008 3:13:08 PM	On	None	Update PPFA Feedback View PPFA
<input checked="" type="checkbox"/> Blue Sky Carrier	773489410	12345	Annuity	100543	Sandy BlueSky	103081.0000	5/28/2008 5:56:14 PM	On	None	Update PPFA Feedback View PPFA
<input type="checkbox"/> Blue Sky Carrier	776655410	12345	Annuity	100515	Sandy BlueSky	96014.0000	2/18/2008 6:03:08 PM	Off	None	Update PPFA Feedback View PPFA
<input type="checkbox"/> Blue Sky Carrier	77664444	12345	Annuity	100520	Blue Sky Variable C Share	94817.0000	2/8/2008 2:46:12 PM	Off	None	Update PPFA Feedback View PPFA
<input type="checkbox"/> Blue Sky Carrier	776655444	12345	Annuity	100491	Blue Sky 3 Variable B Share	94750.0000	2/7/2008 2:53:12 PM	Off	None	Update PPFA Feedback View PPFA
<input type="checkbox"/> Blue Sky Carrier	55667788	12345	GSWAnnuity	100466	Test GSW	93082.0000	12/18/2007 3:11:58 PM	Off	None	Update PPFA Feedback View PPFA



- To turn a product OFF, click on the check box. A message box will appear that asks “Are you sure you want to turn this product OFF?” Click Yes. Repeat this procedure for all products you want to turn OFF. When you are done, scroll to the bottom of the page and click on the SUBMIT button.

Result 1 - 10

1 2 3 4 5 6

Carrier Name	CUSIP	NAIC	Product Type	Product ID	Product Name	Import ID	Deployed	Active Status	PPfA Feedback Status	
<input type="checkbox"/> Blue Sky Carrier	776655666	12345	Annuity	100686	Blue Sky 2 Variable Commission	109186.0000	9/7/2008 9:44:47 AM	Off	None	Update PPfA Feedback View PPfA
<input checked="" type="checkbox"/> Blue Sky Carrier	773487510	12345	Annuity	100686	Blue Sky 2 Variable Commission	109186.0000	8/30/2008 3:00:49 PM	Off	None	Update PPfA Feedback View PPfA
<input type="checkbox"/> Blue Sky Carrier	773487831	12345	Annuity	100686	Blue Sky 2 Variable Commission	109186.0000	8/12/2008 12:20:21 PM	Off	None	Update PPfA Feedback View PPfA
<input type="checkbox"/> Blue Sky Carrier	773487830	12345	Annuity	100686	Blue Sky 2 Variable Commission	109186.0000	8/12/2008 12:18:38 PM	Off	None	Update PPfA Feedback View PPfA
<input checked="" type="checkbox"/> Blue Sky Carrier	776655432	12345	Annuity	100497	Blue Sky 2 Variable	105464.0000	7/11/2008 3:13:08 PM	On	None	Update PPfA Feedback View PPfA
<input checked="" type="checkbox"/> Blue Sky Carrier	773489410	12345	Annuity	100543	Sandy BlueSky	103081.0000	5/28/2008 5:56:14 PM	On	None	Update PPfA Feedback View PPfA
<input type="checkbox"/> Blue Sky Carrier	776655410	12345	Annuity	100515	Sandy BlueSky	96014.0000	2/18/2008 6:03:08 PM	Off	None	Update PPfA Feedback View PPfA
<input type="checkbox"/> Blue Sky Carrier	77664444	12345	Annuity	100520	Blue Sky Variable C Share	94817.0000	2/8/2008 2:46:12 PM	Off	None	Update PPfA Feedback View PPfA
<input type="checkbox"/> Blue Sky Carrier	776655444	12345	Annuity	100491	Blue Sky 3 Variable B Share	94750.0000	2/7/2008 2:53:12 PM	Off	None	Update PPfA Feedback View PPfA
<input type="checkbox"/> Blue Sky Carrier	55667788	12345	GSWAnnuity	100466	Test GSW	93082.0000	12/18/2007 3:11:58 PM	Off	None	Update PPfA Feedback View PPfA

- Please note that all changes will be lost if you switch environments – such as going from Test to Production – or change Filter criteria before you click on the SUBMIT button.

As further revisions of the PPfA for a product are uploaded, the product will be updated in the UAT environment only when the carrier chooses to deploy another version of the PPfA. You will not have to do anything with the product because it is already activated in the UAT environment.

Each distributor partner is responsible for turning products on and off in their UAT environment.

6 Activating Products in Production Simulation

EbixExchange provides each distributor partner with a platform on which to test product changes. This platform consists of a base AnnuityNet distributor platform that emulates the end user experience for the various job functions at the typical distributor.

In order to test a **new** product in the distributor's test distributor platform, following the successful upload and deployment of the product, you will need to turn the product ON in Production Simulation. **This step will only be done the first time a PPfA is processed for a new product.** If a PPfA for the product had previously been uploaded, was deployed successfully to the Production Simulation environment, and had been turned ON, then you do not need to reactivate the product each time a PPfA revision is submitted for the product.

To turn a product ON or OFF in Production Simulation, you must click on the [Distributor Product Tool](#) in the menu. This link will take you to the Product Management page.

To turn a product ON or OFF in Production Simulation, you should complete the following steps:

1. The products available for the Production Simulation environment are listed on the Product Management page. (You will see the word "Test" in the Filter box for Environment. This confirms that the products shown on the page are available for the Production Simulation environment.)
2. There is a checkbox next to each product listed. If a product is ON, there will be a check mark in the checkbox. If a product is OFF, the checkbox is empty.
3. To turn a product ON, click on the check box. A message box will appear that asks "Are you sure you want to turn this product ON?" Click Yes. Repeat this procedure for all products you want to turn ON. When you are done, scroll to the bottom of the page and click on the SUBMIT button.
4. To turn a product OFF, click on the check box. A message box will appear that asks "Are you sure you want to turn this product OFF?" Click Yes. Repeat this procedure for all products you want to turn OFF. When you are done, scroll to the bottom of the page and click on the SUBMIT button.
5. Please note that all changes will be lost if you switch environments – such as going from Test to Production – or change Filter criteria before you click on the SUBMIT button.

As further revisions of the PPfA for a product are uploaded, the product will be updated in the Production Simulation environment only when the carrier chooses to deploy another version of the PPfA. You will not have to do anything with the product because it is already activated in the Production Simulation environment.

Each distributor partner is responsible for turning products on and off in both their Production Simulation and Production environments. **Turning products On or OFF in Production will occur real-time.**

7 Activating Products in Production

In order to make a new product available in your production platform following the successful upload and deployment of the product, you will need to turn the product ON in Production. **This step will only be done the first time a PPfA is processed for a new product.** If a PPfA for the product had previously been uploaded, was deployed successfully to the Production environment, and had been turned ON, you do not need to reactivate the product each time a carrier submits a PPfA revision for the product.

To turn a product ON or OFF in Production, you must click on the Distributor Product Tool in the menu. This link will take you to the Product Management page.

To turn a product ON or OFF in Production, you should complete the following steps:

6. The products available for the Production environment are listed on the Product Management page. (You will see the word "Production" in the Filter box for Environment. This confirms that the products shown on the page are available for the Production environment.)
7. There is a checkbox next to each product listed. If a product is ON, there will be a check mark in the checkbox. If a product is OFF, the checkbox is empty.
8. To turn a product ON, click on the check box. A message box will appear that asks "Are you sure you want to turn this product ON?" Click Yes. Repeat this procedure for all products you want to turn ON. When you are done, scroll to the bottom of the page and click on the SUBMIT button.
9. To turn a product OFF, click on the check box. A message box will appear that asks "Are you sure you want to turn this product OFF?" Click Yes. Repeat this procedure for all products you want to turn OFF. When you are done, scroll to the bottom of the page and click on the SUBMIT button.
10. Please note that all changes will be lost if you switch environments – such as going from Production to Test – or change Filter criteria before you click on the SUBMIT button.

As further revisions of the PPfA for a product are uploaded, the product will be updated in the Production environment only when the carrier chooses to deploy another version of the PPfA.

Each distributor partner is responsible for turning products on and off in both their Production Simulation and Production environments.

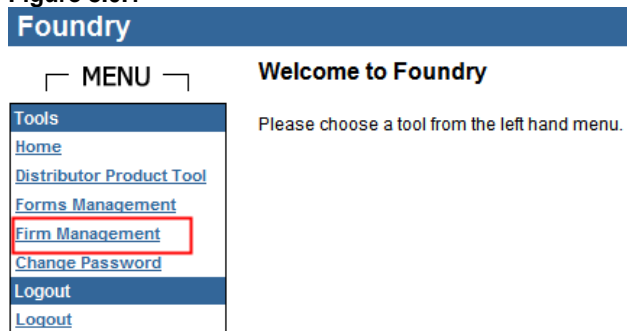
8 Firm Management

The Firm Management section of Foundry can be made available to distributors to manage by business unit Distributor Deltas, carrier page questions, distributor suitability questions, and user passwords. In order to obtain access to this section, each client will need to submit a request to their PM with the instructions for which functions need to be available.

If access to firm management has been made available, you will see a Firm Management link in the Foundry menu.

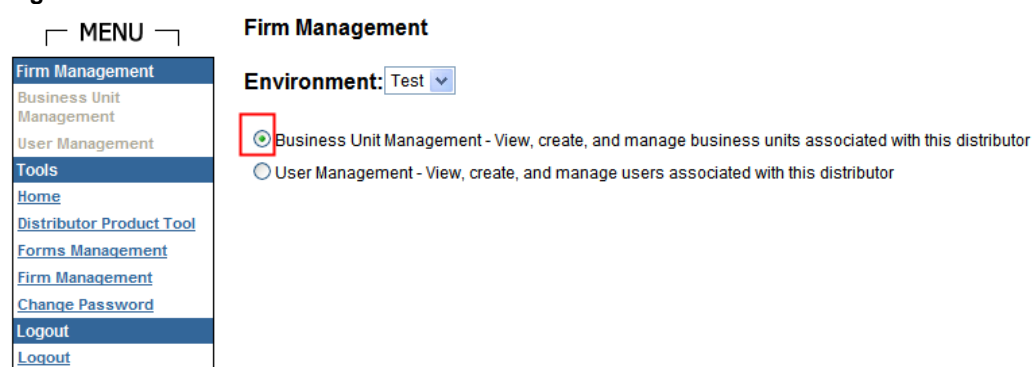
When you login to Foundry and click the Firm Management link.

Figure 8.0.1



The screen below appears. The Business Unit Management radio button must be selected to reach the distributor deltas, carrier page, and distributor suitability.

Figure 8.0.2



Click Apply Filter to view the business units and available functions. By clicking on the links next to each business unit, a distributor can manage functionality specific to that business unit. This allows different functionality per correspondent or regions.

Figure 8.0.3

Foundry

MENU

Business Unit Summary for ANNUITYNET_TEST - Test Environment

Filter +

Business Unit Name Active?
 Parent Business Unit Business Unit Type

>> Apply Filter <<

Result 1 - 25 1 2

Business Unit Name	Parent Business Unit	Business Unit Type	Active?	Action
AN_TEST_BU_Mar19_2	AN_TEST_BU_Mar19_1	level 2	No	Edit Info View Users Manage Products & Restrictions
AN_BROKERDEALER	ANNUITYNET_TEST	level 1	Yes	Edit Info View Users Manage Products & Restrictions Edit CMR Thresholds
AN_JFoster_Level1	ANNUITYNET_TEST	level 1	Yes	Edit Info View Users Manage Products & Restrictions Edit CMR Thresholds
AN_JFoster_Level2	AN_JFoster_Level1	level 2	Yes	Edit Info View Users Manage Products & Restrictions
AN_JFoster_Level3	AN_JFoster_Level2	level 3	Yes	Edit Info View Users Manage Products & Restrictions

8.1. Firm management - Distributor Deltas

The Distributor Deltas provide distributors with the ability to restrict product availability and product feature availability within their platform for applications and subpays by business unit. This tool is designed for client specific restrictions. Restrictions should only be applied in the delta tool if they are specific to the distributor. Product restrictions that apply for all of a carrier’s clients should be handled in the PPfA.

When you login to Foundry, navigate to the Firm Management links and select the appropriate business unit. If the deltas apply across the entire firm and the client is not a correspondent, select the level 0 BU. For correspondents, if the deltas apply to that specific correspondent, select the top level BU for that correspondent. That will most likely be a level 1 BU.

Click on the **Manage Product & Restrictions** next to the desired BU to add deltas.

Figure 8.1.1 BU Management

Foundry

MENU

Business Unit Summary for ANNUITYNET_TEST - Test Environment

Filter +

Business Unit Name Active?
 Parent Business Unit Business Unit Type

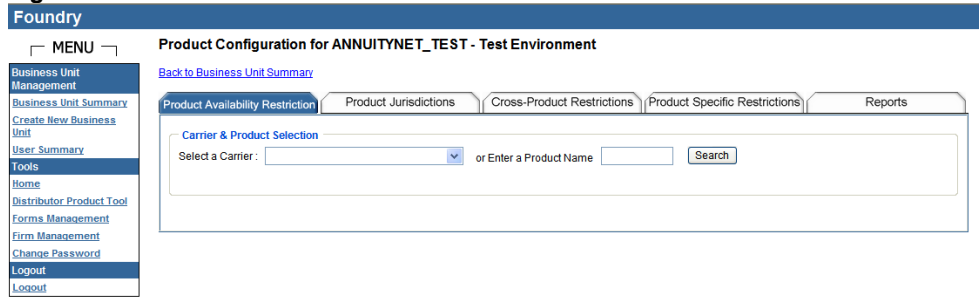
>> Apply Filter <<

Result 1 - 25 1 2

Business Unit Name	Parent Business Unit	Business Unit Type	Active?	Action
AN_TEST_BU_Mar19_2	AN_TEST_BU_Mar19_1	level 2	No	Edit Info View Users Manage Products & Restrictions
AN_BROKERDEALER	ANNUITYNET_TEST	level 1	Yes	Edit Info View Users Manage Products & Restrictions Edit CMR Thresholds
AN_JFoster_Level1	ANNUITYNET_TEST	level 1	Yes	Edit Info View Users Manage Products & Restrictions Edit CMR Thresholds
AN_JFoster_Level2	AN_JFoster_Level1	level 2	Yes	Edit Info View Users Manage Products & Restrictions
AN_JFoster_Level3	AN_JFoster_Level2	level 3	Yes	Edit Info View Users Manage Products & Restrictions

After selecting “Manage Products & Restrictions” for a specific Business Unit, the Restriction tabs are shown.

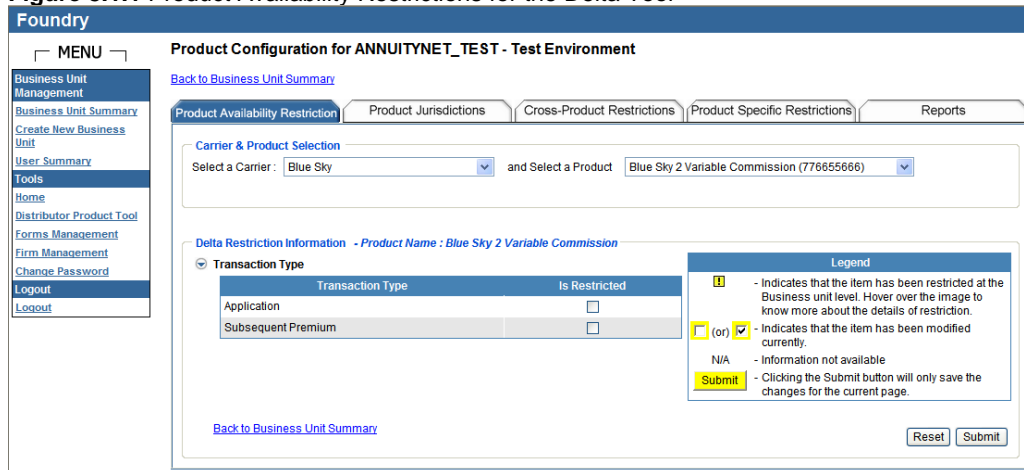
Figure 8.1.2 Restriction Tabs for the Delta Tool



8.1.1. Product Availability Restriction

The first tab, Product Availability Restriction, allows distributors to restrict Transaction Types by Carrier and Product.

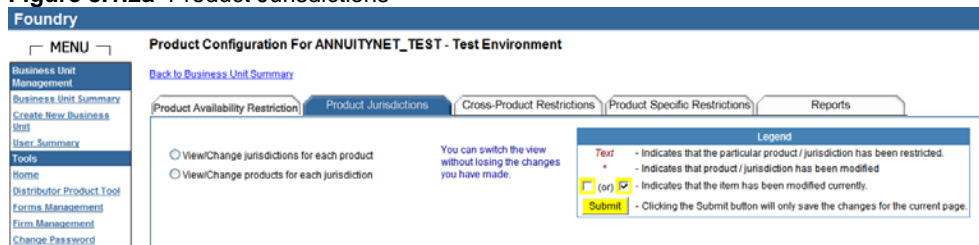
Figure 8.1.1 Product Availability Restrictions for the Delta Tool



8.1.2. Product Jurisdictions

The Product Jurisdictions tab allows changes to jurisdictions for each product or changes to products for each jurisdiction.

Figure 8.1.2a Product Jurisdictions



To change jurisdictions for each product, select the carrier and product. Jurisdiction restriction details can be added, changed or removed for Application as well as for Subpay. The two buttons allow for Reset back to the original setting or to Uncheck All of the jurisdictions previously selected.

Figure 8.1.2b Product Jurisdictions for each Product

Foundry

Product Configuration For ANNUITYNET_TEST - Test Environment

[Back to Business Unit Summary](#)

Product Availability Restriction | **Product Jurisdictions** | Cross-Product Restrictions | Product Specific Restrictions | Reports

View/Change jurisdictions for each product
 View/Change products for each jurisdiction

You can switch the view without losing the changes you have made.

Legend

Text - Indicates that the particular product / jurisdiction has been restricted.
 * - Indicates that product / jurisdiction has been modified
 (or) - Indicates that the item has been modified currently.
 Submit - Clicking the Submit button will only save the changes for the current page.

Select a Carrier: Blue Sky and Select a Product: Blue Sky 2 Variable Commission (776655666)

Uncheck the checkbox to restrict the jurisdiction. Reset Uncheck All

Jurisdictions For Application

<input checked="" type="checkbox"/> Alabama	<input checked="" type="checkbox"/> Alaska	<input checked="" type="checkbox"/> Arizona	<input checked="" type="checkbox"/> Arkansas	<input checked="" type="checkbox"/> California	<input checked="" type="checkbox"/> Colorado	<input checked="" type="checkbox"/> Connecticut
<input checked="" type="checkbox"/> Delaware	<input checked="" type="checkbox"/> District of Columbia	<input checked="" type="checkbox"/> Florida	<input checked="" type="checkbox"/> Georgia	<input checked="" type="checkbox"/> Hawaii	<input checked="" type="checkbox"/> Idaho	<input checked="" type="checkbox"/> Illinois
<input checked="" type="checkbox"/> Indiana	<input checked="" type="checkbox"/> Iowa	<input checked="" type="checkbox"/> Kansas	<input checked="" type="checkbox"/> Kentucky	<input checked="" type="checkbox"/> Louisiana	<input checked="" type="checkbox"/> Maine	<input checked="" type="checkbox"/> Maryland
<input checked="" type="checkbox"/> Massachusetts	<input checked="" type="checkbox"/> Michigan	<input checked="" type="checkbox"/> Minnesota	<input checked="" type="checkbox"/> Mississippi	<input checked="" type="checkbox"/> Missouri	<input checked="" type="checkbox"/> Montana	<input checked="" type="checkbox"/> Nebraska
<input checked="" type="checkbox"/> Nevada	<input checked="" type="checkbox"/> New Hampshire	<input checked="" type="checkbox"/> New Jersey	<input checked="" type="checkbox"/> New Mexico	<input checked="" type="checkbox"/> North Carolina	<input checked="" type="checkbox"/> North Dakota	<input checked="" type="checkbox"/> Ohio
<input checked="" type="checkbox"/> Oklahoma	<input checked="" type="checkbox"/> Oregon	<input checked="" type="checkbox"/> Pennsylvania	<input checked="" type="checkbox"/> Rhode Island	<input checked="" type="checkbox"/> South Carolina	<input checked="" type="checkbox"/> South Dakota	<input checked="" type="checkbox"/> Tennessee
<input checked="" type="checkbox"/> Texas	<input checked="" type="checkbox"/> Utah	<input checked="" type="checkbox"/> Vermont	<input checked="" type="checkbox"/> Virginia	<input checked="" type="checkbox"/> Washington	<input checked="" type="checkbox"/> West Virginia	<input checked="" type="checkbox"/> Wisconsin
<input checked="" type="checkbox"/> Wyoming						

Uncheck the checkbox to restrict the jurisdiction. Reset Uncheck All

Jurisdictions For Subpay

<input checked="" type="checkbox"/> Alabama	<input checked="" type="checkbox"/> Alaska	<input checked="" type="checkbox"/> Arizona	<input checked="" type="checkbox"/> Arkansas	<input checked="" type="checkbox"/> California	<input checked="" type="checkbox"/> Colorado	<input checked="" type="checkbox"/> Connecticut
<input checked="" type="checkbox"/> Delaware	<input checked="" type="checkbox"/> District of Columbia	<input checked="" type="checkbox"/> Florida	<input checked="" type="checkbox"/> Georgia	<input checked="" type="checkbox"/> Hawaii	<input checked="" type="checkbox"/> Idaho	<input checked="" type="checkbox"/> Illinois
<input checked="" type="checkbox"/> Indiana	<input checked="" type="checkbox"/> Iowa	<input checked="" type="checkbox"/> Kansas	<input checked="" type="checkbox"/> Kentucky	<input checked="" type="checkbox"/> Louisiana	<input checked="" type="checkbox"/> Maine	<input checked="" type="checkbox"/> Maryland
<input checked="" type="checkbox"/> Massachusetts	<input checked="" type="checkbox"/> Michigan	<input checked="" type="checkbox"/> Minnesota	<input checked="" type="checkbox"/> Mississippi	<input checked="" type="checkbox"/> Missouri	<input checked="" type="checkbox"/> Montana	<input checked="" type="checkbox"/> Nebraska
<input checked="" type="checkbox"/> Nevada	<input checked="" type="checkbox"/> New Hampshire	<input checked="" type="checkbox"/> New Jersey	<input checked="" type="checkbox"/> New Mexico	<input checked="" type="checkbox"/> North Carolina	<input checked="" type="checkbox"/> North Dakota	<input checked="" type="checkbox"/> Ohio
<input checked="" type="checkbox"/> Oklahoma	<input checked="" type="checkbox"/> Oregon	<input checked="" type="checkbox"/> Pennsylvania	<input checked="" type="checkbox"/> Rhode Island	<input checked="" type="checkbox"/> South Carolina	<input checked="" type="checkbox"/> South Dakota	<input checked="" type="checkbox"/> Tennessee
<input checked="" type="checkbox"/> Texas	<input checked="" type="checkbox"/> Utah	<input checked="" type="checkbox"/> Vermont	<input checked="" type="checkbox"/> Virginia	<input checked="" type="checkbox"/> Washington	<input checked="" type="checkbox"/> West Virginia	<input checked="" type="checkbox"/> Wisconsin
<input checked="" type="checkbox"/> Wyoming						

Restrictions can also be made by products for each jurisdiction:

Figure 8.1.2c Product Jurisdictions by State

Foundry

Product Configuration For ANNUITYNET_TEST - Test Environment

[Back to Business Unit Summary](#)

Product Availability Restriction | **Product Jurisdictions** | Cross-Product Restrictions | Product Specific Restrictions | Reports

View/Change jurisdictions for each product
 View/Change products for each jurisdiction

You can switch the view without losing the changes you have made.

Legend

Text - Indicates that the particular product / jurisdiction has been restricted.
 * - Indicates that product / jurisdiction has been modified
 (or) - Indicates that the item has been modified currently.
 Submit - Clicking the Submit button will only save the changes for the current page.

* Indicates certain products have been restricted for that jurisdiction.

Jurisdictions

<input type="radio"/> Alabama	<input type="radio"/> Alaska	<input type="radio"/> Arizona*	<input type="radio"/> Arkansas	<input type="radio"/> California	<input type="radio"/> Colorado	<input type="radio"/> Connecticut
<input type="radio"/> Delaware	<input type="radio"/> District of Columbia	<input type="radio"/> Florida	<input type="radio"/> Georgia	<input type="radio"/> Guam	<input type="radio"/> Hawaii	<input type="radio"/> Idaho
<input type="radio"/> Illinois	<input type="radio"/> Indiana	<input type="radio"/> Iowa	<input type="radio"/> Kansas	<input type="radio"/> Kentucky	<input type="radio"/> Louisiana	<input type="radio"/> Maine
<input type="radio"/> Maryland	<input type="radio"/> Massachusetts	<input type="radio"/> Michigan	<input type="radio"/> Minnesota	<input type="radio"/> Mississippi	<input type="radio"/> Missouri	<input type="radio"/> Montana
<input type="radio"/> Nebraska	<input type="radio"/> Nevada	<input type="radio"/> New Hampshire	<input type="radio"/> New Jersey	<input type="radio"/> New Mexico	<input type="radio"/> New York	<input type="radio"/> North Carolina
<input type="radio"/> North Dakota	<input type="radio"/> Ohio	<input type="radio"/> Oklahoma	<input type="radio"/> Oregon	<input type="radio"/> Pennsylvania	<input type="radio"/> Puerto Rico	<input type="radio"/> Rhode Island
<input type="radio"/> South Carolina	<input type="radio"/> South Dakota	<input type="radio"/> Tennessee	<input type="radio"/> Texas	<input type="radio"/> Utah	<input type="radio"/> Vermont	<input type="radio"/> Virgin Islands
<input type="radio"/> Virginia	<input type="radio"/> Washington*	<input type="radio"/> West Virginia	<input type="radio"/> Wisconsin	<input type="radio"/> Wyoming		

8.1.3. Cross Product Restrictions

The Cross-Product Restrictions tab allows for restrictions across all products for Owner Type, Plan Type, Initial Premium/Subsequent Premium - Payment Methods, Age Limits (Owner and Annuitant), Rider Restrictions for Applications, and Common Product Service Programs for Applications and Subpays. (See Figure 8.3.1)

This tool is designed for client specific restrictions that apply for all products sold across all carriers. Restrictions should only be applied in the delta tool if they are specific to the distributor. Product restrictions that apply for all of a carrier’s clients should be handled in the PPfA.

Figure 8.1.3a Owner Type Restrictions

Foundry

Product Configuration for ANNUITYNET_TEST - Test Environment

Back to Business Unit Summary

Product Availability Restriction | Product Jurisdictions | **Cross-Product Restrictions** | Product Specific Restrictions | Reports

Delta Restriction Information

Legend

- Indicates that the item has been restricted at the Business unit level. Hover over the image to know more about the details of restriction.
- (or) - Indicates that the item has been modified currently.
- N/A - Information not available
- Submit** - Clicking the Submit button will only save the changes for the current page.

Owner Type

Owner Type	Is Restricted
Person	<input type="checkbox"/>
Corporation	<input type="checkbox"/>
Trust	<input type="checkbox"/>
Other	<input type="checkbox"/>
Charitable / Non Profitable Organization	<input type="checkbox"/>
Charitable lead annuity Trust	<input type="checkbox"/>
Charitable remainder annuity Trust	<input type="checkbox"/>
Charitable remainder Unitrust	<input type="checkbox"/>
Estate Trust	<input type="checkbox"/>
Grantor Trust	<input type="checkbox"/>
Living Trust	<input type="checkbox"/>
Minority Trust	<input type="checkbox"/>
Testamentary Trust	<input type="checkbox"/>
Qualified Plan Trust	<input type="checkbox"/>
Other Trust	<input type="checkbox"/>

Figure 8.1.3b Plan Type Restrictions

Plan Type

Note: Plan Type restrictions are only applicable to Applications.

Plan Type	Is Restricted					
	Trust	UTMA / UGMA	Owner	Custodial	Self-Directed	Joint
408(k)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non Qualified	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
401(k)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
403(b)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
457/Deferred Compensation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Traditional IRA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Roth IRA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SEP IRA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Keogh	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SIMPLE IRA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IRA Spousal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pension Trust Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Defined Contribution Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Defined Benefit Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Foreign National	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Profit Sharing Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Money Purchase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Educational IRA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SOLO 401K	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Solo Predefined Benefit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
401g	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Welfare Benefit Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IRA Stretch	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
412 (i)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Figure 8.1.3c Initial Premium/Subsequent Premium Restrictions

Initial Premium/Subsequent Premium - Payment Methods

Money Source / Payment Method	Restrict	
	Applications	Subpays
New Money/Contribution	<input type="checkbox"/>	<input type="checkbox"/>
ACH payable to Carrier	<input type="checkbox"/>	<input type="checkbox"/>
Check payable to Carrier	<input type="checkbox"/>	<input type="checkbox"/>
Other Non-Insurance Exchange	<input type="checkbox"/>	<input type="checkbox"/>
Brokerage	<input type="checkbox"/>	<input type="checkbox"/>
Other Exchange by Carrier	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Fund Redemption by Carrier	<input type="checkbox"/>	<input type="checkbox"/>
CD Redemption by Carrier	<input type="checkbox"/>	<input type="checkbox"/>
1035 Exchange	<input type="checkbox"/>	<input type="checkbox"/>
Insurance Exchange	<input type="checkbox"/>	<input type="checkbox"/>
Rollover	<input type="checkbox"/>	<input type="checkbox"/>
Insurance Exchange	<input type="checkbox"/>	<input type="checkbox"/>
CD Redemption by Carrier	<input type="checkbox"/>	<input type="checkbox"/>
Check payable to Carrier	<input type="checkbox"/>	<input type="checkbox"/>
ACH payable to Carrier	<input type="checkbox"/>	<input type="checkbox"/>
Qualified Brokerage	<input type="checkbox"/>	<input type="checkbox"/>
Brokerage	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Fund Redemption by Carrier	<input type="checkbox"/>	<input type="checkbox"/>
Other Non-Insurance Exchange	<input type="checkbox"/>	<input type="checkbox"/>
Transfer	<input type="checkbox"/>	<input type="checkbox"/>
CD Redemption by Carrier	<input type="checkbox"/>	<input type="checkbox"/>
Insurance Exchange	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Fund Redemption by Carrier	<input type="checkbox"/>	<input type="checkbox"/>
Qualified Brokerage	<input type="checkbox"/>	<input type="checkbox"/>
Other Non-Insurance Exchange	<input type="checkbox"/>	<input type="checkbox"/>

Figure 8.1.3d Age Limit Restrictions

▼ **Age Limits**

Owner Age

	<i>Minimum</i>	<i>Maximum</i>
Primary Owner Age	<input type="text"/>	<input type="text"/>
Joint Owner Age	<input type="text"/>	<input type="text"/>
Contingent Owner Age	<input type="text"/>	<input type="text"/>

Annuitant Age

	<i>Minimum</i>	<i>Maximum</i>
Primary Annuitant Age	<input type="text"/>	<input type="text"/>
Joint Annuitant Age	<input type="text"/>	<input type="text"/>
Contingent Annuitant Age	<input type="text"/>	<input type="text"/>

Note: -

- The values in (..) are the minimum and maximum allowed values for minimum and maximum Annuitants/Owners respectively. This limit is calculated based on the values defined by the Carrier in the PPFa and the ages set(if any) by the top level business units.
- The various owner(Primary, Joint, Contingent) age limits set above will apply only to the natural entities.

Figure 8.1.3e Features, Common Product Riders and Service Programs

▼ **Features - Common Product Riders**

Note: Rider restrictions are only applicable to Applications.

Rider Name	ACORD® Type Code	Restrict Applications
Guarantee Minimum Income Benefit(GMIB)	204	<input type="checkbox"/>
Death Benefit (DBO)	206	<input type="checkbox"/>
Feature Option of Rider - Beneficial Protection Rider		<input type="checkbox"/>
Surrender Charges	207	<input type="checkbox"/>
Guaranteed Minimum Withdrawal for Life Benefit	215	<input type="checkbox"/>
Hardship Rider	326	<input type="checkbox"/>
Surrender Charge Waiver	202	<input type="checkbox"/>
Bonus	212	<input type="checkbox"/>
Health Insurance Rider	213	<input type="checkbox"/>
Administrative Rider	214	<input type="checkbox"/>
Guaranteed Minimum Accumulation Benefit	211	<input type="checkbox"/>
Interest Rate Options	217	<input type="checkbox"/>
Guaranteed Minimum Withdrawal Benefit (GMWB)	336	<input type="checkbox"/>

▼ **Features - Common Product Service Program**

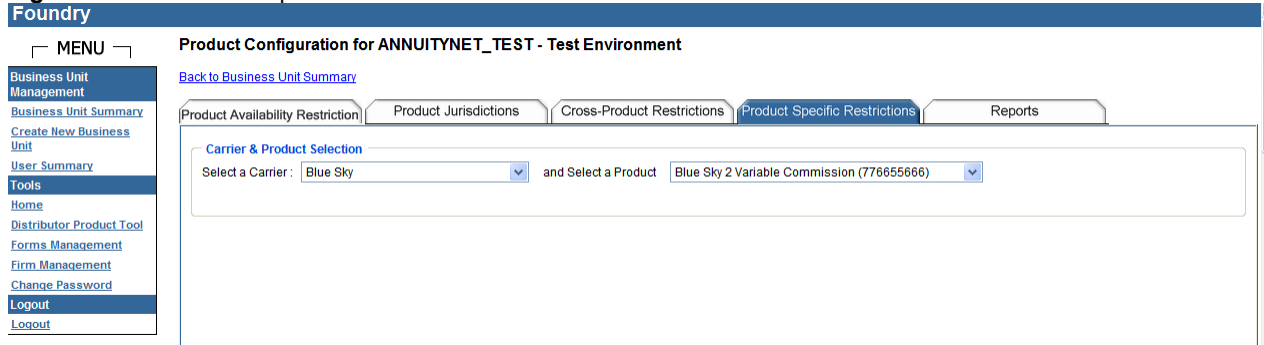
Service Program Name	ACORD® Type Code	Restrict Applications	Restrict Subpays
Override Standing Allocation (Initial Premium)	19	<input type="checkbox"/>	<input type="checkbox"/>
Asset Allocation	21	<input type="checkbox"/>	<input type="checkbox"/>
Dollar Cost Averaging	2	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>
Asset Reallocation (Rebalancing)	3	<input type="checkbox"/>	<input type="checkbox"/>
Systematic Withdrawal Program	38	<input type="checkbox"/>	<input type="checkbox"/>
Subsequent Premium	39	<input type="checkbox"/>	<input type="checkbox"/>
Auto Payment / Systematic Investment	22	<input type="checkbox"/>	<input type="checkbox"/>
Standing Allocation Program	37	<input type="checkbox"/>	<input type="checkbox"/>

8.1.4. Product Specific Restrictions

The Product Specific Restrictions tab allows restrictions based upon the product selected. Select the carrier and product that need restrictions added.

This tool is designed for client specific restrictions that apply for a specific product. Restrictions should only be applied in the delta tool if they are specific to the distributor. Product restrictions that apply for all of a carrier's clients should be handled in the PPfA.

Figure 8.1.4a Product Specific Restrictions



Details of the available restrictions based on the product selected will display. Restrictions can be made to Owner Type, Plan Type, Payment Methods for Initial Premium and Subsequent Premium, Age Limits for Owner and Annuitant, Common Product Riders, Common Product Service Program for Applications and Subpays, and Product -Specific Service Programs and Riders. (See Figure (figure 8.4.1a - 8.4.2)

Figure 8.1.4b Product Specific Feature and FeatureOption Restrictions

Features - "Blue Sky 2 Variable Commission" Product Riders

Note: Product Specific Rider restrictions are only applicable to Applications.

Rider Name - ACORD® Type Code	Feature Name - (Feature Code) / Option code - Option Name	Restrict Applications
Bonus - 212	do not display Bonus Credit - (PE) Option Code: PE1; Option Name: 4% for premiums \$500,000 or more	<input type="checkbox"/>
Surrender Charges - 207	do not display Surrender Charge Schedule - (CDS) Option Code: CDS1; Option Name: Base Surrender Charge Schedule - 7/6/5/4/3/2/1 Option Code: L; Option Name: L-Share Schedule - 5/4/3/2/1	<input type="checkbox"/>
Guarantee Minimum Income Benefit(GMIB) - 204	do not display Guarantee Minimum Income Benefit - (GMB) Option Code: MIB; Option Name: BASE Option Code: PLUS; Option Name: PLUS	<input type="checkbox"/>
Death Benefit (DBO) - 206	do not display Death Benefit Selection - (DBO) Option Code: DB1; Option Name: Beneficiary Protection Rider	<input type="checkbox"/>
Death Benefit (DBO) - 206	do not display Death Benefit Selection - (DBO_A) Option Code: DB2; Option Name: Maximum Anniversary Value Option Code: DB3; Option Name: Stepped-Up	<input type="checkbox"/>
Guaranteed Minimum Withdrawal for Life Benefit - 215	do not display Guaranteed Min Withdrawal for Life - (GWLB) Option Code: GWLB_SPOUSAL_S; Option Name: GWLB for Single Option Code: GWLB_SPOUSAL_J; Option Name: GWLB for Joint Option Code: GWLB_SPOUSAL_J; Option Name: GWLB for Joint	<input type="checkbox"/>
Health Insurance Rider - 213	Health Insurance - (HEALTH) Option Code: LTC; Option Name: Long Term Care	<input type="checkbox"/>
Hardship Rider - 326	Hardship - (HRDSHP) Option Code: HARDSHIP; Option Name: Permit Hardship Withdrawals	<input type="checkbox"/>

Features - "Blue Sky 2 Variable Commission" Product Service Programs

Service Program Name - ACORD® Type Code	Feature Name - (Feature Code) / Feature Options	Restrict Applications	Restrict Subpays
Override Standing Allocation (Initial Premium) - 19	do not display - (IP)	<input type="checkbox"/>	<input type="checkbox"/>
	Option Code: SDIP; Option Name: Self-Directed Initial Premium Allocation	<input type="checkbox"/>	<input type="checkbox"/>
	Option Code: SDCA; Option Name: Special Dollar Cost Averaging	<input type="checkbox"/>	<input type="checkbox"/>
	Option Code: AA; Option Name: Static Asset Allocation	<input type="checkbox"/>	<input type="checkbox"/>
Subsequent Premium - 39	do not display sub - (SUB)	<input type="checkbox"/>	<input type="checkbox"/>
	Option Code: SDSUB; Option Name: Self-Directed Premium Allocation	<input type="checkbox"/>	<input type="checkbox"/>
	Option Code: SDCASUB; Option Name: Special Dollar Cost Averaging - New Program	<input type="checkbox"/>	<input type="checkbox"/>
	Option Code: O01; Option Name: Special Dollar Cost Averaging - Add to Existing	<input type="checkbox"/>	<input type="checkbox"/>
	Option Code: O02; Option Name: Special Dollar Cost Averaging - Restart Existing	<input type="checkbox"/>	<input type="checkbox"/>
Asset Reallocation (Rebalancing) - 3	do not display Automatic Asset Rebalancing - (AR)	<input type="checkbox"/>	<input type="checkbox"/>
	Option Code: AR; Option Name: Asset Rebalancing	<input type="checkbox"/>	<input type="checkbox"/>
Standing Allocation Program - 37	do not display Standing Allocation - (SA)	<input type="checkbox"/>	<input type="checkbox"/>
Systematic Withdrawal Program - 38	do not display Systematic Withdrawal - (SW)	<input type="checkbox"/>	<input type="checkbox"/>
Auto Payment / Systematic Investment - 22	do not display Automatic Payment Authorization - (AP)	<input type="checkbox"/>	<input type="checkbox"/>
Auto Payment / Systematic Investment - 22	For Fund Transfer - (FTP)	<input type="checkbox"/>	<input type="checkbox"/>

8.1.5. Reports

There are a few reporting capabilities built into the delta tool. All reports can be exported to Excel.

8.1.5.1. Report for Jurisdiction Restrictions

This report can be viewed by Product, Business Unit by Product, Business Unit by Jurisdiction, and Jurisdiction.

Figure 8.1.5.1 Reports

The screenshot shows a software interface with several tabs: "Product Availability Restriction", "Product Jurisdictions", "Cross-Product Restrictions", "Product Specific Restrictions", and "Reports". The "Reports" tab is active. Below the tabs, there are two radio buttons: "View report for jurisdiction restrictions" (selected) and "View report for delta restrictions". A "Report View By:" dropdown menu is set to "Product". To the right is a button labeled "Export Report Data to Excel".

The main content area is titled "Product View" and displays a tree structure:

- Carrier: BLUE SKY
 - Product: BS Diversified Strategies (901732590)
 - Application
 - AZ (Arizona) - ANNUITYNET_TEST (level 0)
 - Product: BS Diversified Strategies 2005 (123Z45671)
 - Application
 - VA (Virginia) - AN_BROKERDEALER (level 1)
 - WA (Washington) - ANNUITYNET_TEST (level 0)

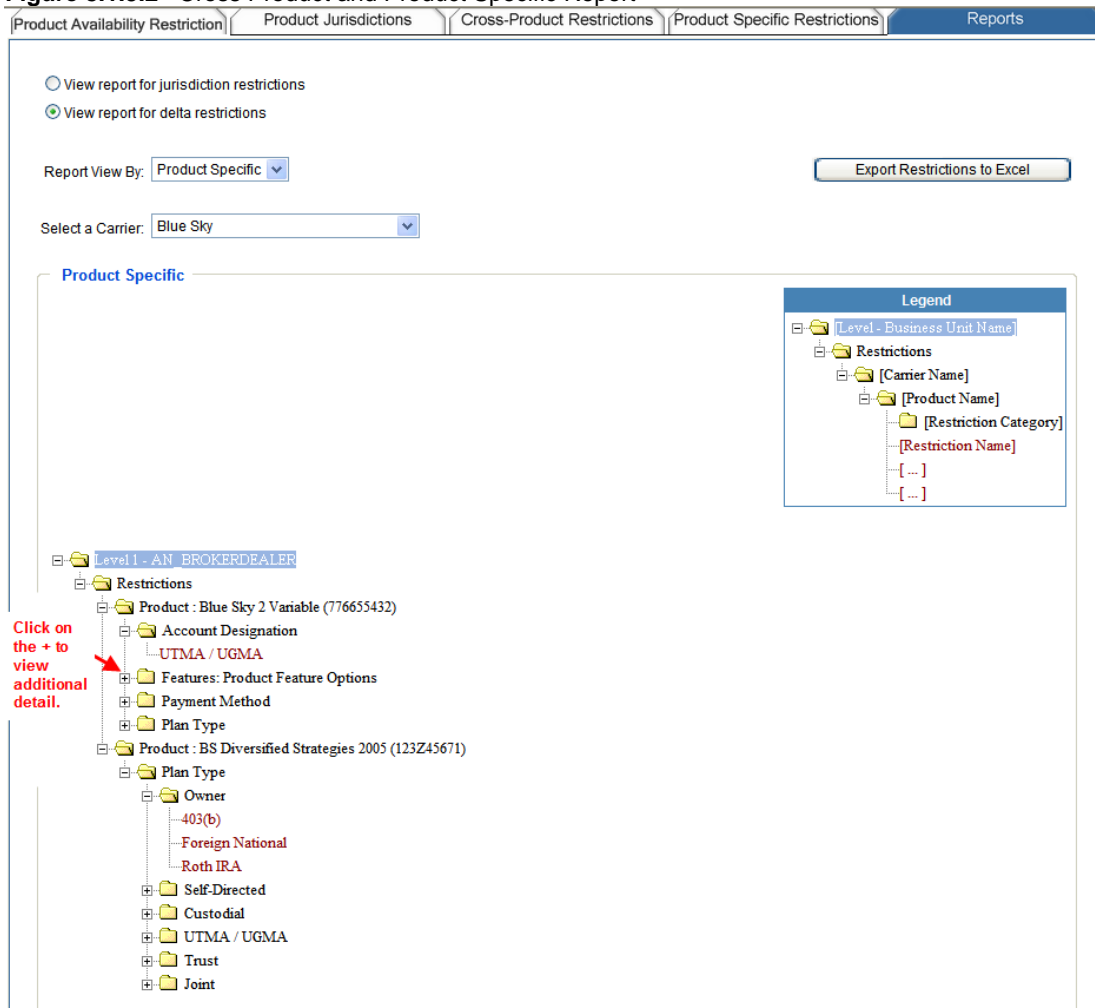
A legend box on the right side of the tree view contains the following items:

- Carrier - CarrierName
- Product - ProductName (cusip)
- Jurisdiction - BusinessUnitName (TypeName)

8.1.5.2. Report for Delta Restrictions

This report can be viewed by Cross-Product or Product Specific. Click on the radio button to view the desired report.

Figure 8.1.5.2 Cross Product and Product Specific Report



8.1.6. Distributor Delta Best Practices

With the addition of the Foundry Delta Restriction Tool, it is imperative to address the best practices for Distributors requesting restrictions. There are many factors to account for when adding restrictions. In order to ensure that Distributor restrictions are added in time for the effective change, each Distributor is asked to follow the below procedures for requesting restrictions.

1. The Distributor will need to submit the request to add a restriction no less than 1 week ahead of the expected date. A rush in the restriction can only occur if coordinated with CIS. NOTE: Additional time will be required if the Carrier will need to remove restrictions from the PPfA.
2. In order to ensure all restrictions are added correctly, CIS will need to communicate with each Carrier that the restriction will impact. CIS will confirm the restriction is a cross product or product specific restriction. NOTE: This could take a few days. To expedite this process, the Distributor can confirm this with the Carrier/s directly.
3. CIS will notify the Carrier and Distributor that the restriction is confirmed. If changes will occur in the PPfA, the Carrier can now load it in UAT or ProdSim.
4. Once the PPfA is loaded, CIS will add the restriction in the appropriate test environment(s) where the PPfA is loaded.
5. CIS will notify the Distributor to test the restriction. This could take a week or two due to the Distributor's testing availability. Once the Distributor signs-off on the testing, the product can move to production.
6. If PPfA changes were needed, CIS notifies the Carrier to stage the PPfA to deploy to Production for a specific date (probably on a Friday night). On the following day, CIS will add the restriction to Foundry for the open of business on the following Monday. If a mid-week release schedule is desired, the Distributor must agree to the mid-week product change.
7. Distributors can utilize the Product Restrictions Report as part of the Foundry Delta tool to view any restrictions that are in place that impact their business units. Log into Foundry->Firm Management ->Manage Products and Restrictions-> Report->Select the Jurisdiction or Delta Restriction report. All reports are exportable to Excel.

8.2. Firm Management – Distributor Suitability questions/questionnaires

Distributors can add questions to AnnuityNet using the Distributor Suitability tool in Foundry.

- The suitability questionnaire is an important component of the AnnuityNet Platform

8.2.1. About Suitability Questionnaires

Suitability questions can be set up with multiple-choice answers (including true and false); free-form text; dollar, date, and percentage questions; or with declarative statements that require no responses. Distributors will group their questions into questionnaires and assign them to appear in the wizard by payment type and transaction type. Each questionnaire can have logic added to provide conditions to each question for product type, owner type, account designation, state, replacement, and cusip. Once questionnaires are assigned, the questions appear real-time in the wizard.

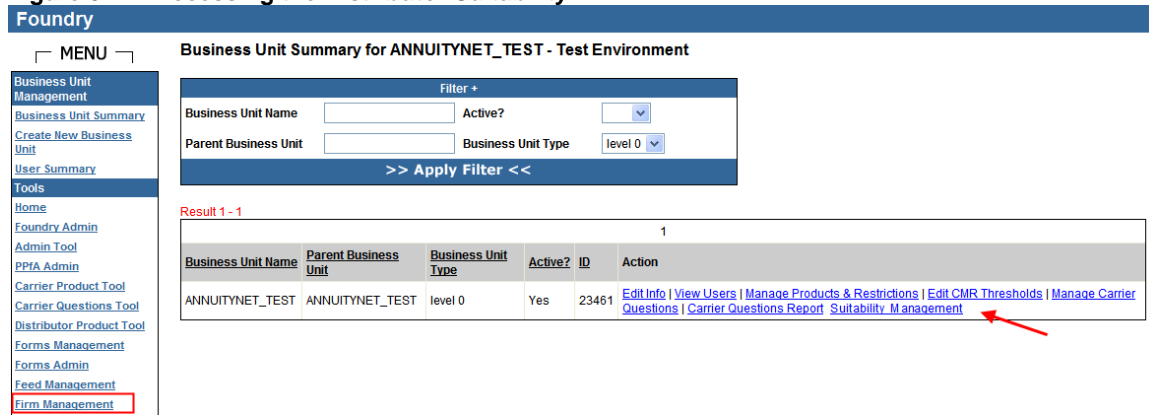
Questionnaires can be used in a wide variety of ways to gather relevant customer information at a transaction and payment level. The following are a few examples of when a client would add questions using the tool:

- To establish a series of questions that will be presented within the wizard specific to the payment type and transaction type. These questions can be for suitability determination, books and records requirements, acknowledgements, and basic additional data that is needed for the distributor.
- To flag an application for further review - A score or auto fail can be assigned per answer that can force a transaction to under review. A transaction with a score that exceeds the required review score fails suitability and subsequently enters a "suitability review workflow." Those that pass are sent to the insurance company for processing.
- To flag an answer with a warning to bring heightened awareness to an answer selected in the wizard - A warning can be assigned to an answer to flag a reviewer when a selection adds concern.
- To gather information about a client in the same way that a typical new account form is used today
- Acknowledgements - i.e., "Was a company-required form completed and faxed to the home office?" or "Were signatures obtained from the customer on a particular form?"
- To gather marketing information from a client such as Net worth, Other types of investments owned, and Dates of maturing CDs
- To obtain ACH and routing information

8.2.2. Accessing the Distributor Suitability

When you login to Foundry, navigate to the Firm Management links and select the appropriate business unit (BU). Questions can be managed at the lowest BU or managed at the top level BU. If questions will be uniform across the firm, all questions should be managed at a BU of 0 for non-correspondents and a BU of 1 for correspondent models. To find the correct BU, add the Business Unit in the filter and click Apply Filter to manage the questions.

Figure 8.2.1 Accessing the Distributor Suitability



8.2.3. Designing Suitability Questionnaires

There are three steps to designing a suitability questionnaire:

- Creating new questions

Adding new questions to a questionnaire

Activating your questionnaire

When setting up a questionnaire, the compliance reviewer should determine the format of the question, when they want questions to appear, the order of the questions, the score for the questions; and the resulting action if a specific answer is given.

Questions can take the following forms:

1. Multiple Choice

Each multiple-choice question allows for five (5) possible answers initially. It is possible to add infinite number of answers in increments of five (5) by clicking **Add More Answers**.

You can require that a sales rep answer a question by clicking the **Required** checkbox. If a rep fails to provide a response for a required question, a pop-up box displays when the rep tries to submit the application, instructing them of the error.

Multiple Choice answers can be given an individual score and can be marked with and **Auto Fail** or **Warning** indicator.

- Multiple Choice can be a simple statement that requires either a “true/false” or “yes/no” answer. Examples include:

- “Have you faxed your ‘XYZ Company’ new account form to the home office?”
- “Have you advised your client that this investment is not FDIC-insured?”

- A question can display answers presented as ranges. Examples include the following:
 - "Owner's net worth is:"
 - 0 - \$25,000
 - \$25,001 - \$100,000
 - \$100,001 - \$500,000
 - \$500,001 and above
 - "Owner's current age is:"
 - 0-18
 - 19-21
 - 22-40
 - 41-65
 - 66+
- A question can take the form of a standard multiple choice question, such as:
 - "Owner is choosing this investment to provide":
 - Current income
 - Future retirement assets
 - Short-term purchase
- 2. A question can be an open-ended question requiring a long answer. Scoring, auto fail, and warning do not apply to long answer questions
 - Examples include:
 - "Are there any special circumstances about which the reviewer should be aware?"
- 3. A "question" can take the form of a declarative statement to convey information to a client. An example might be:
 - "This annuity contract is not FDIC-insured."
- 4. A "question" can take the form of a dollar, date, or percentage text box. An example might be:
 - "What is the estimated surrender charge associated with this replacement?" The required format could be dollar amounts (\$ ##. ##) or percentages (##. ##%).

8.2.4. Creating New Questions

This section explains how to create new questions, which you will later add to a new suitability questionnaire.

You will be using these questions to build various questionnaires, so be as broad in your topics as your questionnaire(s) require.

To create a new suitability question:

1. Log on to the Foundry Firm Management and click on the Suitability management link for the appropriate Business Unit.

Foundry

Business Unit Summary for ANNUITYNET_TEST - Test Environment

filter +

Business Unit Name Active?

Parent Business Unit Business Unit Type level 0

>> Apply Filter <<

Result 1 - 1

Business Unit Name	Parent Business Unit	Business Unit Type	Active?	ID	Action
ANNUITYNET_TEST	ANNUITYNET_TEST	level 0	Yes	23451	Edit Info View Users Manage Products & Restrictions Edit CMR Thresholds Manage Carrier Questions Carrier Questions Report Suitability Management

If you do not have access to the firm management link in Foundry, please contact your PM to request an ID. By clicking on the Suitability Management link, the user may then perform the following suitability set-up actions:

- ⇒ [Question List](#): Add/edit/delete suitability questions
- ⇒ [Questionnaire List](#): Add/edit/delete questionnaires, add conditions per questions (see conditions to be added below)
- ⇒ [Questionnaire Assignment](#)*: Assign questionnaires to Transaction Wizard and Payment Type (This SRS will remove some of the assignments since they can now be handled within conditions.)

Foundry

MENU

Distributor Suitability Tool

- [Question List](#)
- [Questionnaire List](#)
- [Questionnaire Assignment List](#)
- [Questions Report](#)

- To add or edit a question, click Question List. The user will then be taken to the question list, where the user will be presented with a list of existing suitability questions. The user can choose to add, edit, or delete questions.

Questions			
Question Id	Answer Type	Question Text	Actions
01	MULTIPLE	Test	Edit Delete
PS1	MULTIPLE	Is the Applicant (or Annuitant, if other than Applicant) an active duty Service Member of the United States Armed Forces or a dependent family member of a Service Member?	Edit Delete
qq	FITB	class	Edit Delete
666	MULTIPLE	Ayma Test Question for National City	Edit Delete
867	FITB	Is this State Allowed	Edit Delete
1234	FITB	what is youe name	Edit Delete
12345	FITB	age	Edit Delete
AY1	FITB	This is a test question for AIG	Edit Delete
AY2	MULTIPLE	AIG test Question 2	Edit Delete
Test_AIG	MULTIPLE	AIG Test Question.	Edit Delete
A11	FITB	Ayma Test Question 4-1	Edit Delete
Military_Disclosu	MULTIPLE	Is anyone on this contract in active duty for the US armed forces?	Edit Delete

- Clicking on Add Question or Edit Question, will display the Question screen:

QUESTIONNAIRE MANAGEMENT

Question

Question Text:

Question Type: Multiple Choice

Question ID:

Answers	Score*	Auto Fail	Warning	Answer ID
Answer 1: <input style="width: 80%;" type="text"/>	<input style="width: 50px;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50px;" type="text"/>
Answer 2: <input style="width: 80%;" type="text"/>	<input style="width: 50px;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50px;" type="text"/>
Answer 3: <input style="width: 80%;" type="text"/>	<input style="width: 50px;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50px;" type="text"/>
Answer 4: <input style="width: 80%;" type="text"/>	<input style="width: 50px;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50px;" type="text"/>
Answer 5: <input style="width: 80%;" type="text"/>	<input style="width: 50px;" type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50px;" type="text"/>

* When Score is optional for an answer, the score will default to 0.

Figure 53: The Question Screen

- In the Question Text field, type the question to be added to the questionnaire. There is no limitation to the length of the question. However, care should be taken to be clear and unambiguous.
- From the Question Type pull-down list, denote what type of question this is (your options are Multiple Choice, Long Answer, Dollar, Date, Percentage, or No Response).
- In the Question ID field, assign a specific identification number to the question (optional). This ID will be used to help map suitability information to distributor forms, if that option has been chosen by your firm.
- In the Answers area, type the answers you want to appear beneath your new question.

8. Scores – Scores can be assigned to each multiple choice answers. Incremental scores can be given to individual answers to provide the correct weighting. If the score is met, a transaction will be sent for suitability review. If during the assignment process, the Display Suitability Score is checked, the individual scores will appear per question on the TDR for the reviewer roles.
 - o When designing questions and questionnaires, it is important to weigh the score of each answer in the set of questions in such a way to ensure that the aggregate score will provoke the required action; i.e., sending the application data and suitability responses to review if a certain score is reached.
 - o Suitability scoring occurs after vetting has occurred against all product rules.
 9. If you want an answer to any of these responses to cause the new app or subpay to move into review, click the Auto Fail checkbox next to the appropriate answer. When that answer is selected in the wizard, the transaction will be forced to under review.
 - o If during the assignment process, the Display Auto Fail Answers is selected, the answer will be highlighted in the TDR with a red exclamation point for the reviewer to easily spot the questions and answers of concern.
 10. If you want an answer to any of these responses to cause a warning to display to the reviewer on the TDR, , click the Warning checkbox next to the appropriate answer. When that answer is selected in the wizard, the transaction will not be forced to under review.
 11. If during the assignment process, the Display Warning Answers is selected, the answer will be highlighted in the TDR with a yellow exclamation point for the reviewer to easily spot the questions and answers of concern.
 12. Click Apply Changes.
- The new question is listed on the **Question List** screen.

8.2.5. Adding Questions to a Questionnaire

Once you have established a list of questions, it is now time to design a questionnaire or edit an existing questionnaire.

To create or edit a suitability questionnaire:

1. In the left margin, click **Questionnaire List**.

The **Questionnaire Name** screen displays (Figure 48).

Questionnaire List of Blue Sky Carrier - Test Environment

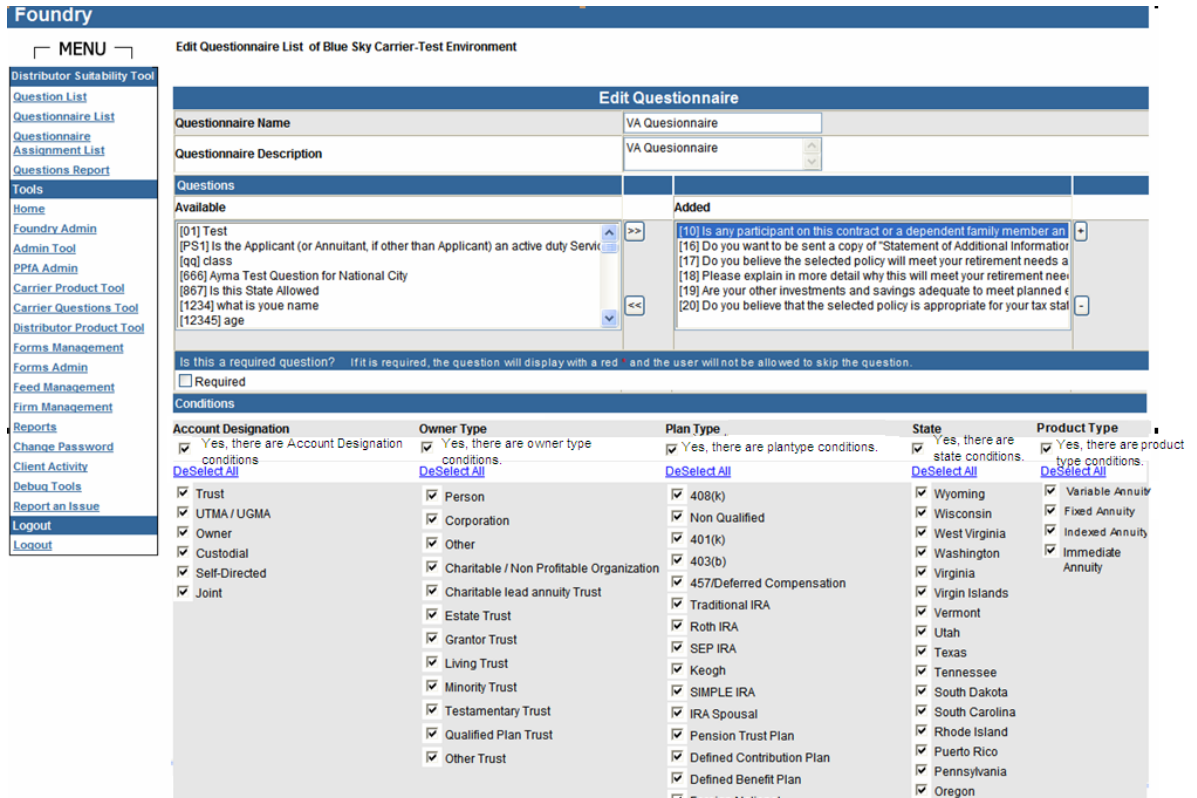
Questionnaire List	
Questionnaire Name	Actions
VA Questionnaire	Edit Delete
Test_BlueSky	Edit Delete
Fixed Questionnaire	Edit Delete
Testing	Edit Delete
Insurance Exchange Questionnaire	Edit Delete
qs test BS/anw	Edit Delete
testQuestionnaireNY	Edit Delete

1

[Go to Page](#)

Figure 54: The Questionnaire List Screen

2. Click **Add Questionnaire** or choose an existing questionnaire to edit. The Questionnaire Builder screen displays.



The user can then add or edit a questionnaire by adding/removing questions or conditions.

3. In the Name field, type a name for the new questionnaire. Be as specific as possible. The name will make the assignment process easier. If the questionnaire is specific to exchanges, put that in the name.
4. In the Description field, type a description of the questionnaire. This will remind you what the questionnaire refers to (aka, if it refers specifically to Insurance Exchanges for applications).
5. The list of questions you created in the previous procedure displays in the **Available** questions section of this screen. Select a question to highlight it, then click ">>" to move it into the **Added** questions area.
 - To reorder the questions in the **Selected Questions** box, highlight the question to move and click either the **arrow up** or **arrow down**. Each click of the arrow moves the question either up or down one place on the list. To delete a question from the **Selected Questions** area click "-" (the minus sign).
6. Once a question has been added to the questionnaire, the option to add conditions for that question's appearance will be available. While the question is still highlighted in the Added column, complete the condition options if they apply to the question added:
 - A checkbox will appear next to each condition heading that states, "yes, there are (insert heading) conditions for this question." If that check box is selected, the available conditions will display for the user to limit the question availability.
 - The below condition options are available for the Distributor Suitability Tool

- Required checkbox –Is this a required question? If it is required, the question will display with a red * and the user will not be allowed to skip the question”.
- Account, owner type, and plan type
- *Product Type*
 - o *Variable Deferred Annuities*
 - o *Fixed Deferred Annuities*
 - o *Indexed annuity*
 - o *Variable Immediate annuity*
 - o *Fixed Immediate annuity*
- *Replacement –This condition is based off of either of the NAIC Replacement questions = y. If in the transaction, either of the NAIC Replacement questions = y, then display the questions with this condition. The trigger for these conditions, the NAIC Replacement questions, appear on the payment screen above the Source of Funds (see below).*
 - o *Are you considering discontinuing making premium payments, replacing, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?*
 - o *Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? (This includes taking withdrawals or loans and using these funds to pay premium(s) on a new policy or contract.)*
- Cusip – The cusip restrictions are such that if cusips are supplied, the question will only apply for that product or products.

7. Complete steps 5 and 6 until all the questions have been added for this questionnaire.

8. Click Apply Changes.

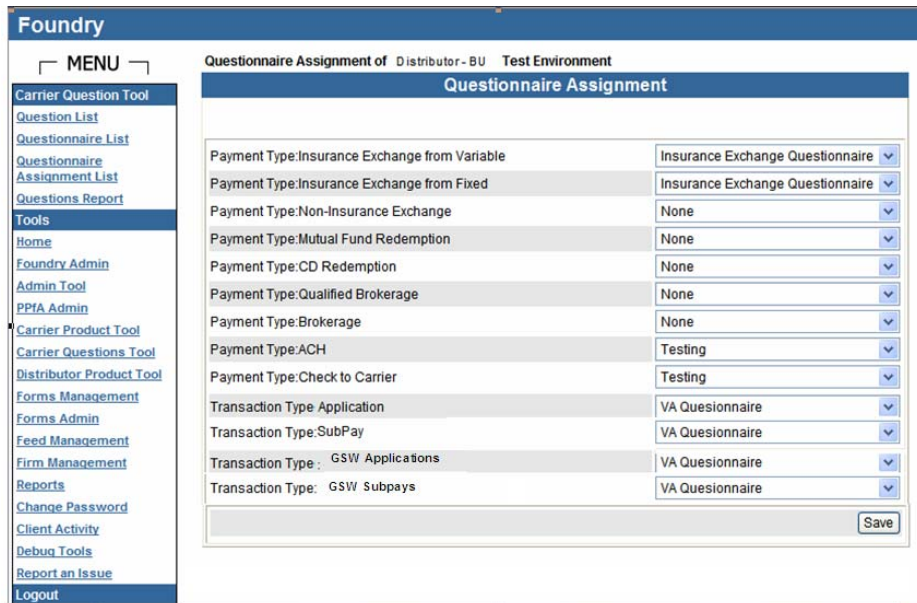
The new or edited questionnaire displays in the list.

9. To delete a questionnaire, click **Delete**.

Changes or deletions will only affect future transactions. Transactions previously submitted are not affected by these questionnaire changes.

8.2.6. Assign Questionnaires to Transaction Wizard & Payment Types

The last step in the suitability management workflow is to assign the questionnaires to the wizard. This section explains how to assign your suitability questionnaires, how to designate whether a signature should be gathered on the questionnaire, and designate whether the suitability score, auto fail, and warning notices should be displayed to the reviewer in the TDR.



- To assign the questionnaires, click **Questionnaire Assignment List**.
The user will then be taken to the questionnaire assignment screen, where the user will be presented with the existing transaction and payment level questionnaire assignments. The drop down list next to each assignment contains the list questionnaires.

The available Transaction Type assignments are:

- Transaction Type: Application
- Transaction Type: Subpay
- Transaction Type: GSW Applications
- Transaction Type: GSW Subpays

The available Payment Type assignments are:

- Payment Type: Insurance Exchange from Variable
- Payment Type: Insurance Exchange from Fixed
- Payment Type: Non-Insurance Exchange
- Payment Type: Mutual Fund Redemption
- Payment Type: CD Redemption
- Payment Type: Qualified Brokerage
- Payment Type: Brokerage

If no assignments have been supplied for any of the transaction or payment level questionnaires, then there are no activated questionnaires for this BU. Questions will be pulled from the parent BU.

- Complete the display options:
 - Assign a questionnaire score - If the total answers chosen by the sales rep equal a sum higher than the designated review score, the application will enter the suitability review process.
 - Indicate whether you require a client or manager signature by clicking the Suitability Signature checkbox.
 - Indicate whether you would like the score to display on the TDR for the reviewer roles for each question by clicking the Display Suitability Score checkbox.

- Indicate whether you would like the reviewer to see Auto Fail answers display on the TDR highlighted with a red exclamation point. The answers are set-up with this option during the question creation. If an answer is set-up with this option and the answer is selected in the wizard, this display option will give heightened awareness to the compliance review in the TDR.
- Indicate whether you would like the reviewer to see Warning answers display on the TDR highlighted with a yellow exclamation point. The answers are set-up with this option during the question creation. If an answer is set-up with this option and the answer is selected in the wizard, this display option will give heightened awareness to the compliance review in the TDR.

3. Click Apply Changes.

The questionnaire is activated and will display real-time for new transactions in the wizard, If a transaction is already in under review, they new questions will not apply.

8.2.7. Wizard functionality with Questionnaires assigned

The system will look at the questionnaire assignment and the question conditions to determine if the question should display in the wizard. The location of the question will depend on the assignment.

- The specific Questionnaire assigned to the Transaction Type as indicated within the transaction Wizard will appear just prior to the Verify Screen.
- Brokerage Account, Qualified Brokerage Account and Check to Carrier Payment Level Questionnaires will be displayed on the screen following the Payment Detail Screen per payment.
- Questionnaires assigned to Insurance Exchange from Variable, Insurance Exchange from Fixed, CD Redemption, Mutual Fund Redemption and Other Non-Insurance Exchange will be displayed on the screen following the Additional Information Screen for each payment.
- If the user enters more than 1 payment, the assigned payment questionnaire will appear on the appropriate screen, as noted in the bullets above, for each payment.

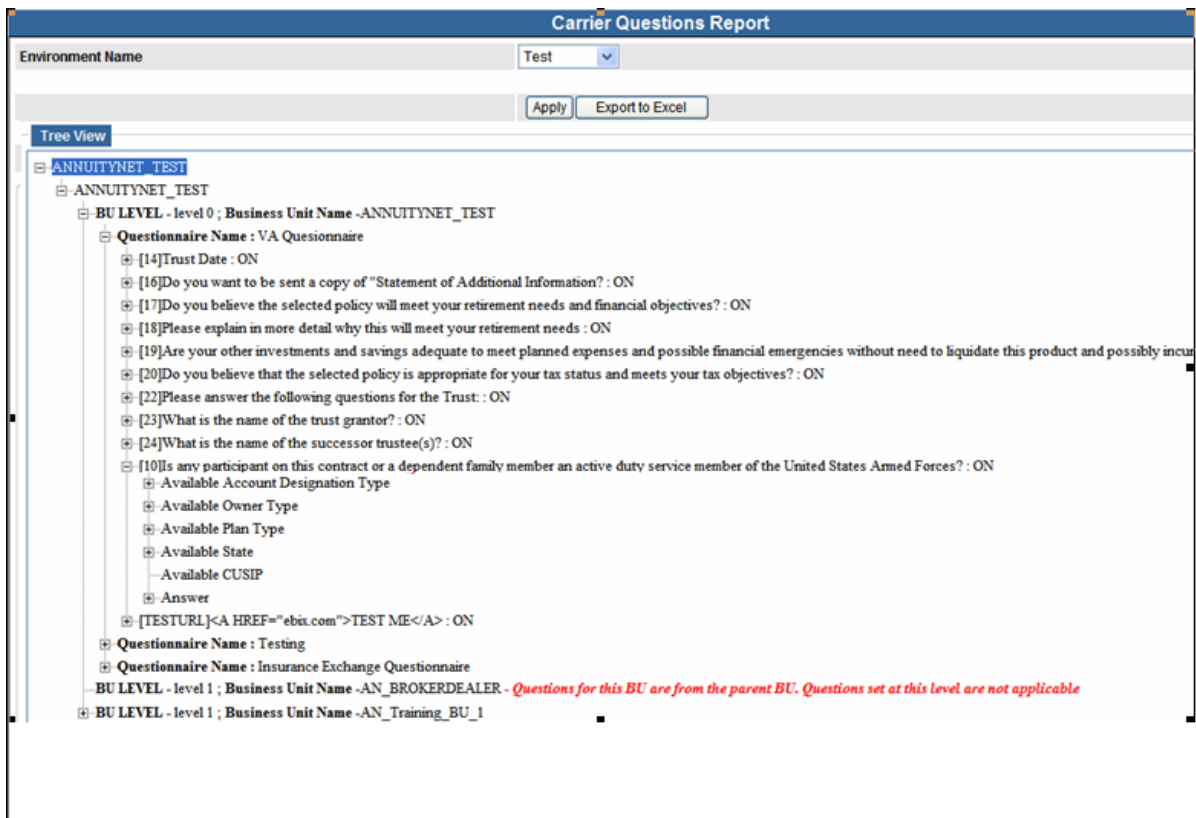
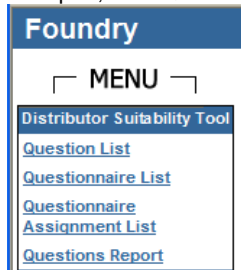
After entering the suitability review workflow, an email is generated and addressed to the designated compliance reviewer for the submitting sales rep. This will advise the compliance reviewer that he/she has a transaction in the queue for review.

8.2.8. Reporting for the Distributor Suitability Tool

There is a report that is part of the Distributor Firm Management Suitability Tool that details the BU, questionnaire assignments by transaction or payment type, lists the questions and any added conditions. The below details are included:

- The report will display per BU in a hierarchy structure
- For each BU, only the activated Questionnaires and list the transaction or payment type assignment will display
- List the assignments (When the report is exported to excel, the assignments will appear in two columns. One column will be for Transaction Type and one for Payment Type. If there is more than one assignment for that questionnaire, the values will appear in csv.)
- For each BU, all questions listed for the activated questionnaires will display
- The conditions for questions will be included
- Question and answer IDs for each question listed will be listed.
- If no assignments are listed in the drop-down, then there are no activated questionnaires for this BU. When no activations are in place, we will display this message in the report: Questions for this BU are from the parent BU. Questions set at this level are not applicable
- The report is exportable to Excel

1. To view the report, click **Questions Report in the Foundry menu**



8.3. Firm Management - Carrier Page questions/questionnaires

Carriers can add questions to AnnuityNet using the carrier tool in Foundry. Carriers will group their questions into questionnaires by payment type and transaction type. Each questionnaire can have logic added to provide product, state, payment, and transaction level appearance rules. Each distributor will have the option of activating the questions. This allows the distributor to maintain control over their platform.

8.3.1. Carrier Page Questions

Once the carrier has created the carrier questionnaires and assigned them to the appropriate questionnaire types, the questionnaires will appear at a BU level on the Firm Management page for Distributors to activate/deactivate questions.

When you login to Foundry, navigate to the Firm Management links and select the appropriate business unit. All questions should be managed at a Business Unit of 0 for non-correspondents and a Business Unit of 1 for correspondent models. Add the Business Unit in the filter and click Apply Filter to manage the questions.

Figure 9.1.1

Business Unit Summary for ANNUITYNET_TEST - Test Environment

Filter +

Business Unit Name: Active?:
 Parent Business Unit: Business Unit Type: level 0

>> Apply Filter <<

Result 1 - 1

Business Unit Name	Parent Business Unit	Business Unit Type	Active?	ID	Action
ANNUITYNET_TEST	ANNUITYNET_TEST	level 0	Yes	23461	Edit Info View Users Manage Products & Restrictions Edit CMR Thresholds Manage Carrier Questions Carrier Questions Report

8.3.2. Activating/Deactivating Questions

Next to each Business unit will be a link to [Manage Carrier Questions](#). By clicking on the [Manage Carrier Questions](#) link, the firm will be able to activate/de-activate carrier questions.

Figure 10.2.1

Business Unit Summary for ANNUITYNET_TEST - Test Environment

Filter +

Business Unit Name: Active?:
 Parent Business Unit: Business Unit Type: level 0

>> Apply Filter <<

Result 1 - 1

Business Unit Name	Parent Business Unit	Business Unit Type	Active?	ID	Action
ANNUITYNET_TEST	ANNUITYNET_TEST	level 0	Yes	23461	Edit Info View Users Manage Products & Restrictions Edit CMR Thresholds Manage Carrier Questions Carrier Questions Report

The Distributor Activation screen will display. Each carrier's questions must be managed separately by selecting the desired carrier in the Carrier filter. Additional filter options can be applied to narrow down the questions by active status, question text, or wizard type. Once the filter has been added, click Apply Filter to display the available questions.

Figure 10.2.1

Foundry

Question Activation for ANNUITYNET_TEST Distributor - Test Environment

Distributor Question Activation

Back to Business Unit Summary

Filter

Carrier: BLUE_SKY Active?: None Wizard Type: None

>> Apply Filter <<

Activate All Questionnaires are applicable at this business unit level

Activated	Carrier	Question ID	Question Text	Answer Type	[Answer ID] Answer Text	Alternate Named Item
<input checked="" type="checkbox"/>	[PUBLIC] BLUE_SKY	13	Reason for Replacement	FITB		None
<input checked="" type="checkbox"/>	BLUE_SKY	14	Trust Date	DATE		None
<input checked="" type="checkbox"/>	BLUE_SKY	16	Do you want to be sent a copy of "Statement of Additional Information?"	MULTIPLE	[a] yes [b] no	None
<input checked="" type="checkbox"/>	[PUBLIC] BLUE_SKY	17	Do you believe the selected policy will meet your retirement needs and financial objectives?	MULTIPLE	[a] Yes [b] No	None
<input checked="" type="checkbox"/>					[c] Other - please explain below	None

There are two steps that a client must complete to activate questions for appearance on the AnnuityNet platform.

- Questions can be activated by BU. So, in order to activate or deactivate the questions for the BU for which the user is editing, the checkbox "Questionnaires are applicable at this business unit level" must be filled. This checkbox will allow clients to activate questions per channel or correspondent. If this checkbox is left un-checked, the questions that are activated and deactivated will not apply for this BU. The questions for the wizard will be pulled from the next higher BU or parent BU. If previously assigned BU specific activations are desired to be removed from the wizard and instead pull questions at the parent BU, simply uncheck the checkbox and click save.
- The default for each question is deactive. If questions are desired to appear on the distributor AnnuityNet wizard, click the Activated checkmark. If questions have been previously activated but are desired to be removed from the wizard, simply uncheck the activation box and click save. Remember to complete step 1. Once steps 1 and 2 are completed, the questions will appear in AnnuityNet only for the distributors that have activated the questions and clicked the checkbox. The activated questions will appear for both app and sub if they apply. Transaction Type questionnaires appear after authorization (within the Carrier wizard). Payment level questions appear after the distributor payment level suitability questions.

8.3.3. Sharing NIs

If a distributor question is de-activated, a box will appear for the distributor to input the NI for the related question on their wizard. This will be an optional field to help carriers map distributor questions to their form. The distributor can input the NI for an existing question into this box.

Figure 10.3.1

Foundry

Question Activation for ANNUITYNET_TEST Distributor - Test Environment

Distributor Question Activation

Filter

Carrier: BLUE_SKY Active?: None

Question Text: Wizard Type: None

>> Apply Filter <<

Activate All Questionnaires are applicable at this business unit level

Activated	Carrier	Question ID	Question Text	Answer Type	[Answer ID] Answer Text	Alternate Named Item
<input type="checkbox"/>	[PUBLIC] BLUE_SKY	13	Reason for Replacement	FITB		EXCHANGE_REASON
<input checked="" type="checkbox"/>	BLUE_SKY	14	Trust Date	DATE		None

In the backend, Ebix will map the distributor NI to the NI for the Carrier question. By doing this, the carriers will only need to tag forms using the carrier page NI.

- ⇒ If a distributor has implemented the e-signature and hybrid workflow and a question is in good order requirement, the distributor will be forced keep a question activated unless they share their NI for a question that already exists on their platform. *Currently, this only applies to Merrill Lynch.

8.3.4. Form Population using Carrier Page Questions

The system assigned questionID and AnswerIDs will generate Named Items that can be used to tag the PDF forms. This will enable the forms to pre-populate with those question and answers. The Nis will be in the format of, Carrier_Question(ID)_ANSWER(IDa). Here are 2 examples where the question ID = 2305:

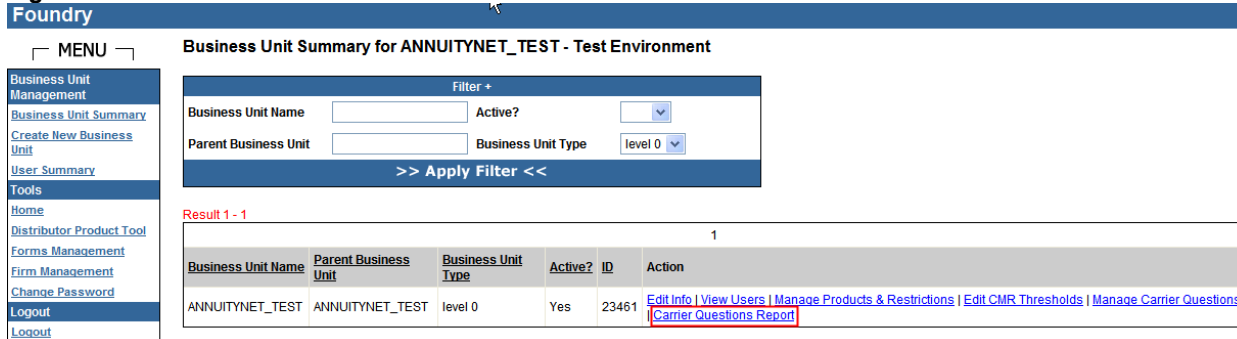
- CARRIER_QUESTION(2305)_ANSWER(2305a)_ X
- CARRIER_QUESTION(2305)_ANSWER(2305a)

8.3.5. Viewing the Carrier Questions Report

Each distributor will have a Carrier Questions Report that is available via the same Firm Management link. This report will list the Carriers and their questionnaires for each carrier that the BD has managed. That means that a carrier will not appear on the report if the distributor has not managed their questions (hit save on the activation screen). If the questionnaire is assigned by the carrier but the distributor has not selected that the questions are applicable to the BU, then this message will appear, “*Questions for this BU are from the parent BU. Questions set at this level are not applicable.*” This message means that the questions at this BU are not active and the questions that appear in the wizard will be from the parent BU.

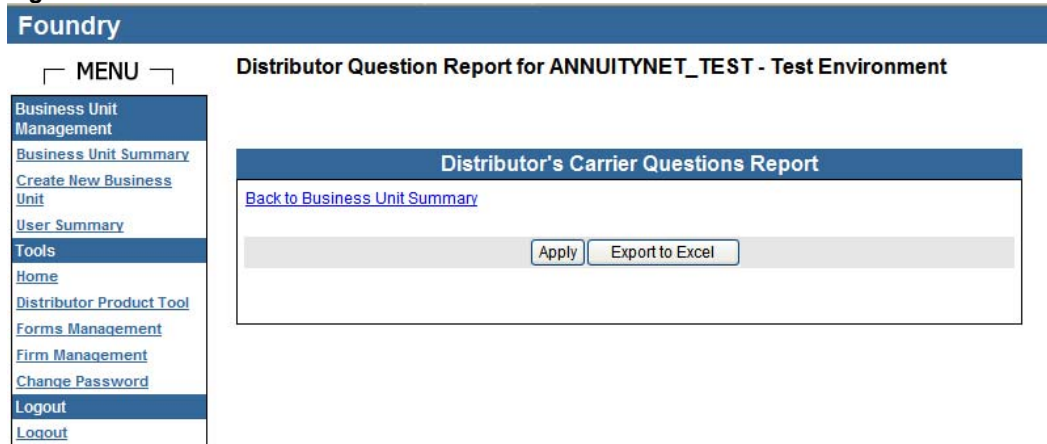
Follow the steps in section 10.2 to get to the Firm Management, Business Unit Summary. To view the report, click on the Carrier Questions Report link.

Figure 10.5.1



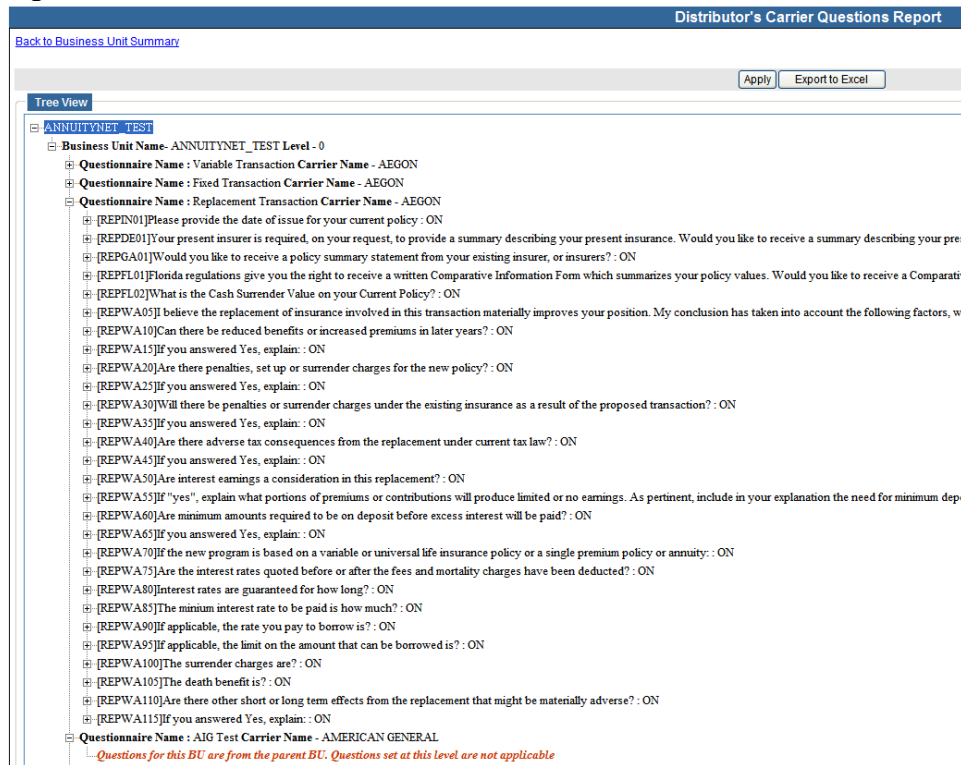
A screen will display allowing the user to view the report on the screen or export the report to Excel:

Figure 10.5.1



By clicking Apply, the report will display in a tree view for the business unit selected. Expanding the + will display the questionnaire details including each of the activated question text, alternate NIs, DTCC mapping details, conditions, and answer options.

Figure 10.5.3



8.3.6. Carrier Page Questions Best Practices for Distributors

With the addition of the Carrier Page Tool, it is imperative to address the best practices for distributors activating the carrier questions. In order to ensure that carrier questions are added in a timely manner, each distributor is asked to follow the below procedures for activating questions.

Distributors with access to foundry:

1. Once the carrier has created the carrier questionnaires and assigned them to the appropriate questionnaire types, the carrier will send an email to the distributor requesting activation of questions with a sign off sheet which will contain all the relevant information about the question.
2. The distributor will confirm if a similar question already exists on the distributor platform. If a question already exists on the platform, the NI can be shared in the tool and the question can remain inactive. For each of these questions, the distributor will need to determine the AnnuityNet NIs that generate for the distributor question. Those NIs should be entered into the NI fields on the activation page.
3. If a question does not already exist on the platform, the distributor will then need to activate the question in UAT to test. Once the testing is complete, the distributor will notify the carrier.
4. At this time, the Carrier can add the questions to Production and notify the distributor that the question is available in Production for activation. It is our recommendation that distributors do not activate questions during the business day. The distributor should only activate the question in Foundry Production at the end of the business day. This will allow for the questions to appear on the open of business on the following day.
5. Distributors can utilize the Carrier Questions Report as part of the Foundry tool to view any questions that are activated for all carriers that impact their business units. Log into Foundry> Firm Management> Carrier Questions Report > hit apply. All reports are exportable to Excel.

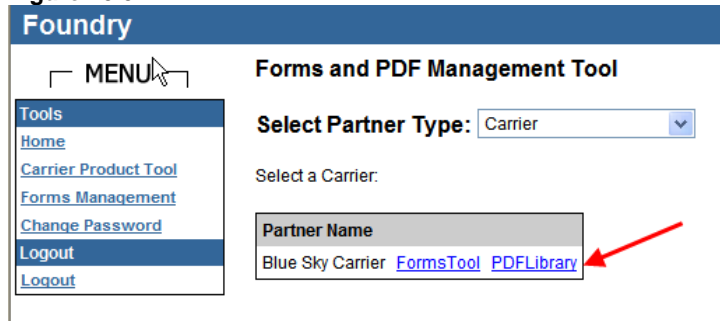
Distributors without access to foundry:

1. Once the carrier has created the carrier questionnaires and assigned them to the appropriate questionnaire types, the carrier will send an email to the distributor requesting activation of questions with a sign off sheet which will contain all the relevant information about the question.
2. The distributor will confirm if a similar question already exists on the distributor platform. If a question already exists on the platform, the NI can be shared in the tool and the question can remain deactive. For each of these questions, the distributor will need to determine the AnnuityNet NIs that generate for the distributor question. Those NIs should be entered into the NI fields on the activation page.
3. If a question does not already exists on the platform, the distributor will then need request their Ebix Project Manager to activate the question in UAT to test. Questions will be activated after 5:00 pm EST and prior to 9:00 am EST. Once the testing is complete, the distributor will notify the carrier.
4. At this time, the Carrier can add the questions to Production and notify the distributor that the question is available in Production for activation. It is our recommendation that distributors do not activate questions during the business day.
5. Distributors can request the Carrier Questions Report from their Ebix Project Manager to view any questions that are activated for all carriers that impact their business units.

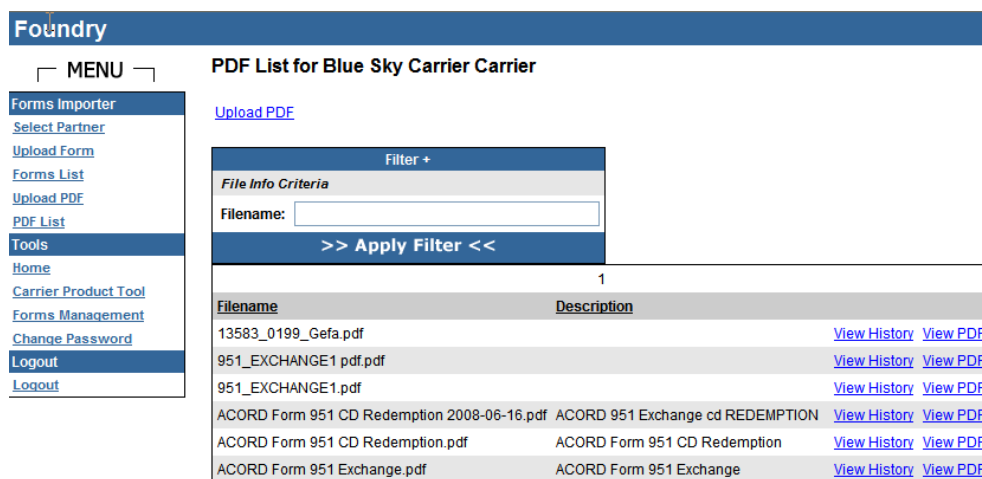
9 PDF List

To view a list of all PDFs that have been uploaded, you must select Forms Management from the MENU. The PDF Management screen will appear(See Figure 5.0.1). By clicking on [PDFLibrary](#), the PDF List page displays. All the PDFs that have been uploaded will be listed and you can see the Filename and the Description. You may view the history of a particular PDF (including upload and deployment events) by clicking on the [View History](#) link or view the actual PDF by clicking on the [View PDF](#) link.

Figure 10.0.1



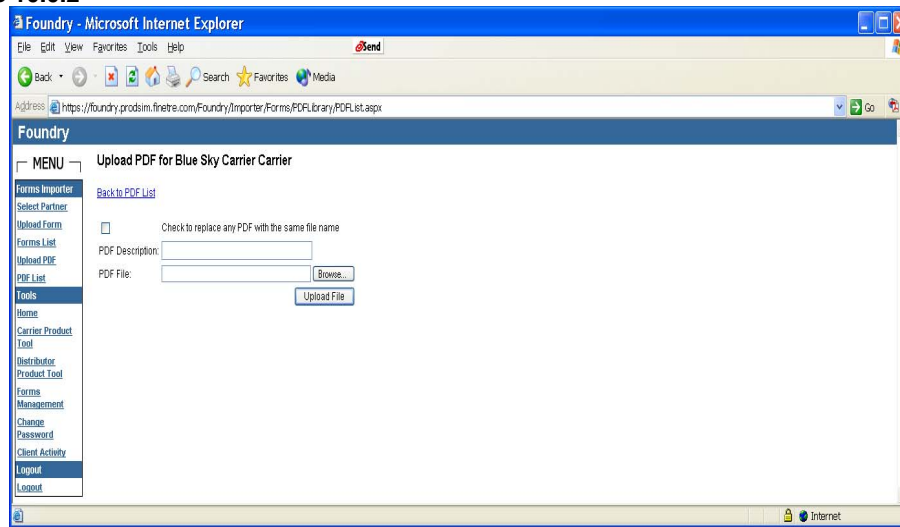
After clicking on the PDFLibrary, the form list displays.



To upload a PDF, complete the following steps:

Click on [Upload PDF](#). This will take you to the Upload PDF page. See Figure 10.0.2.

Figure 10.0.2



Click on the box next to the sentence “Check to replace any PDF with the same file name”.

WARNING! Pay careful attention when uploading PDFs. When you click the checkbox to replace any PDF files with the same name, the older version of the PDFs WILL BE REPLACED. After uploading new PDFs, you must upload the appropriate Forms XML that references the new PDF. Be sure to upload the Forms XML by following the steps in Section 6.

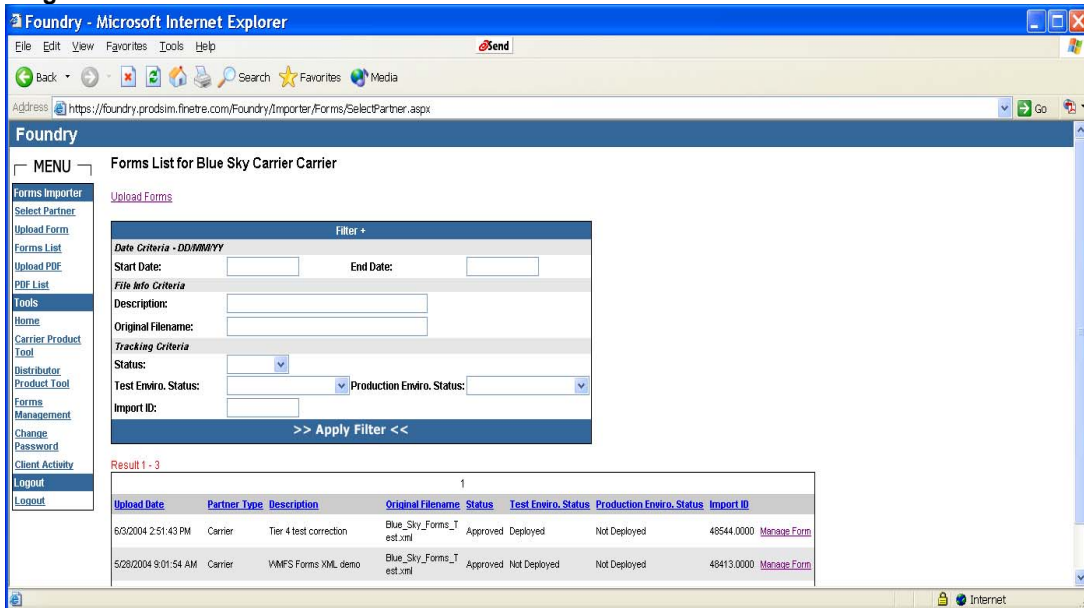
11. Click on the Browse button.
12. Find the file that contains the PDF or zipped PDFs on your local computer or network.
13. Click OK.
14. Click on the Upload File button.
15. A list of PDFs will appear indicating that they were uploaded with no warnings/errors, or it will list the warnings/errors. If errors are detected in the PDFs, a list of the errors will appear in the window and the PDFs will not be uploaded. You will need to correct the errors and try uploading the PDFs again. Be sure to copy the warnings/errors before leaving this screen. They are not archived anywhere. You can view them again by trying to reload the PDFs if necessary.
16. If you did not need to upload a new Forms XML with the PDF (for example if it was an update to a previously uploaded PDF), you must still deploy an XML to pull in the new PDF. To redeploy a prior version, go to the Forms List, click on View/Manage for the version you would like to redeploy (usually the last one Deployed to ProdSim/UAT); and click on Deploy to Test. This will ensure that the PDFs are mapped to the appropriate Forms XML. The newly uploaded PDFs will be available in ProdSim/UAT when the Forms XML has been deployed to that environment.

10 Forms Management (Forms XML)

The Forms Management tool is used to manage Forms XML and PDFs. Forms XML describes the rules for generating PDFs for applications entered on the AnnuityNet platform. When you click on Forms Management in the Menu, you will see the Forms and PDF Management Tool page.

To upload and manage Forms XML, click on Forms Tool. This link takes you to the Forms List page.

Figure 11.0.1



At the top of the Forms List page there is a filter for finding specific or related forms. The Forms list contains the following information for each form:

Upload date: Date the Forms XML was loaded into Foundry.

Partner Type: Lists whether the partner who generated the Forms XML is a carrier or a distributor.

Description: Displays what the user entered in this field during upload.

Original Filename: Filename of the loaded Forms XML.

Status: The status for a Forms XML will be one of the following:

- Added - Item has been uploaded and is waiting for import processing
- Imported - Import process and validation for the item is complete
- Approved - Imported item has been approved for further use
- Rejected - Item has been rejected and cannot be used

Test Enviro. Status: Indicates the status of the Forms XML in the test environment (Production Simulation a.k.a. ProdSim or User Acceptance Testing a.k.a. UAT).

- Not Deployed - the Forms XML is not in ProdSim/UAT - either another Forms XML has been deployed to this environment and superseded it or it was never deployed to the ProdSim/UAT environment.
- Deployed - the Forms XML is the version currently available in ProdSim/UAT.
- Staged for Deployment - the Forms XML will move to ProdSim/UAT with the next scheduled deployment.
- In Process
- Deploying
- DeployedWithErrors
- Failed

Deployments to ProdSim/UAT occur daily beginning at Midnight and thereafter, continue every 90 minutes. Any Forms XML that has completed the batch process will be deployed at that time. The length of the deployment depends on how much metadata is included in that deployment.

Production Enviro. Status: Indicates the status of the Forms XML in the Production environment.

- Not Deployed - the Forms XML is not in Production - either another Forms XML has been deployed to this environment and superseded it or it was never deployed to the Production environment.
- Deployed - the Forms XML is the version currently available in Production.
- Staged for Deployment - the Forms XML version will move to Production with the next scheduled deployment.
- In Process
- Deploying
- DeployedWithErrors
- Failed

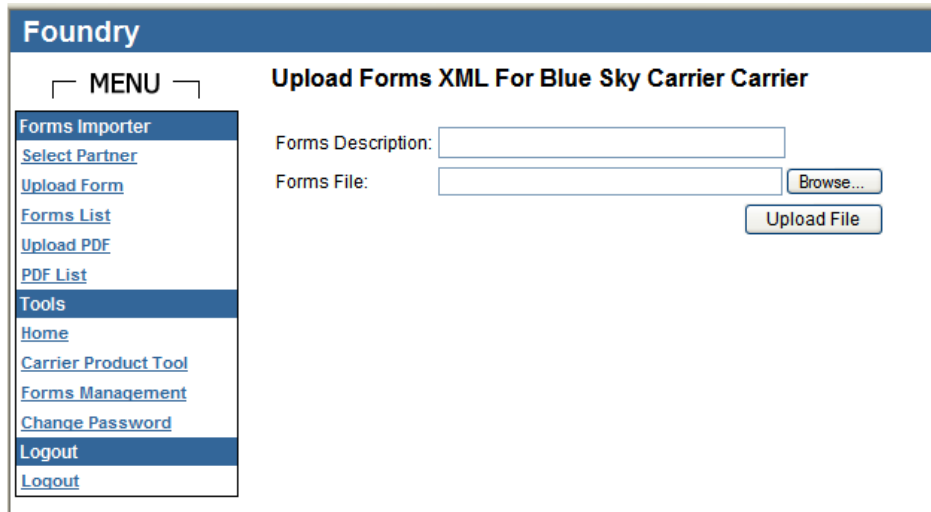
For a schedule of Production deployments, see the published EbixExchange Production Calendar. Typically, Foundry/Metadata deployments occur Monday-Friday at 5:30pm EST.

Import ID: Unique number assigned to each Forms XML after it is loaded into Foundry.

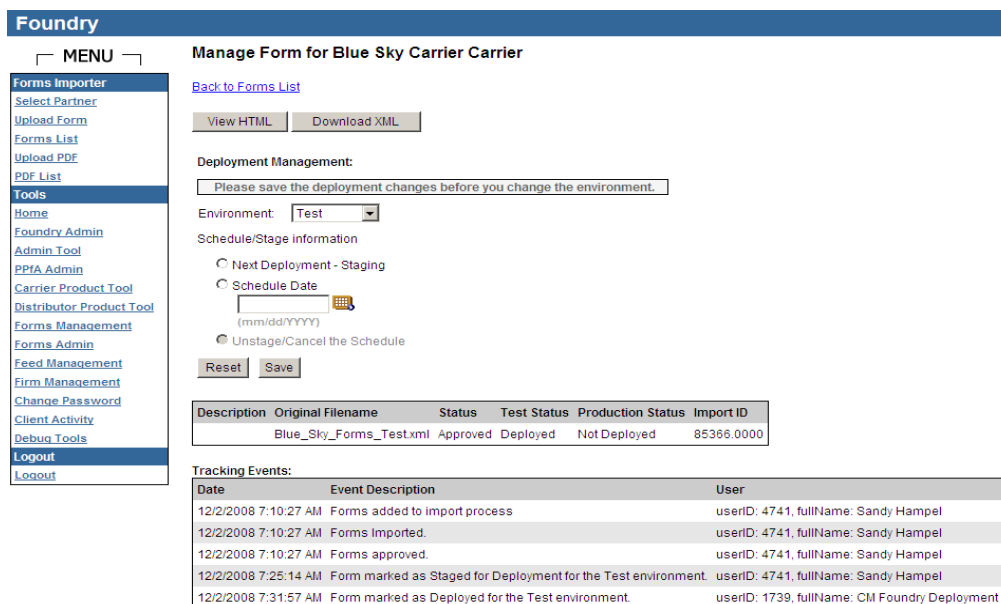
To upload Forms XML, complete the following steps:

17. Click on [Upload Form](#). You will be sent to the Upload Forms XML page. See figure 11.0.2.

Figure 11.0.2



18. Type in a description or name for the Forms XML. To avoid confusion, consistency with naming conventions is important. Be sure the description provides enough information to manage your forms effectively i.e. XML version, what was included in this update, etc.
19. Click on the Browse button.
20. Find the Forms XML document on your local computer or network.
21. Click OK.
22. Click the Upload File button.
23. When the upload is complete and the file status is Not Deployed, you **must** select the Manage Form link to stage the Forms XML by either selecting Next Deployment – Staging or the Schedule Date option and then select Save.



24. Select the Back to Forms List link and the Apply Filter to display the list of forms XML files. The uploaded Forms XML file will appear at the top of the Forms List.

After a Forms XML is uploaded, it undergoes further system processing and translation in order to be prepared for use by the AnnuityNet platform and Baseline Wizard. Forms XML are processed continuously in a first-in-first-out sequence. After a Forms XML is processed successfully for the first time, its status will be "Approved".

After upload and processing, Forms XML are deployed.

Foundry deployment deploys the Forms along with PPfAs.

Environment	Deployment Frequency	What Deployment does
UAT	Every 15 minutes 24x7	<ul style="list-style-type: none"> • Schedule Forms will be staged & Deployed if staged successfully • Schedule PPfAs will be staged & Deployed if staged successfully • Staged Forms will be deployed • Staged PPfAs will be deployed
ProdSim	Every hour 24x7	-Same as above-
Production	Daily at 5.30 PM on Weekdays (Mon - Fri), including holidays	-Same as above-

Any Forms XML that have completed the batch process will be deployed at that time. The length of the deployment depends on how much metadata is included in that deployment. Once a Forms XML has been deployed, the Test Enviro. Status column will read "Deployed".

11 Staging FormsXML

The scheduled date processing functionality is now available for Forms XML. When the Forms XML is uploaded or redeployed with a future schedule date, once the date is met, the Forms XML will assemble the most current PDFs and apply the latest forms and Forms XML to production.

When selecting the **Next Deployment – Staging** option, the Form XML will process during the next scheduled deployment.

When selecting the **Schedule Date** option, the user will enter a date at which the deployment process will occur when that date is reached.

The **Unstage/Cancel the Schedule** option is only available for Form XML files that have a *Schedule for ###/###/####* status. When Manage Form is selected for previously scheduled Form XML files, the Unstage/Cancel the Schedule option becomes available for selection.

When the Unstage/Cancel the Schedule option is selected and saves, a message **Form XML file successfully unscheduled in [Test or Production] Environment** will display at the top of the screen and the Form XML is no longer available for deployment and the status is set to Not Deployed.

12 Password

You may change the password used to log in to Foundry. To do so, you must click on the link [Change Password](#) in the Menu. The link will take you to the Change Password page. You must type in your old password in the box next to Old Password. Type your new password in the remaining two boxes and then click on Update. The new password takes affect when you click on Update.

Figure 13.0.1

Foundry

MENU

Change Password

Tools
Home
Distributor Product Tool
Forms Management
Firm Management
Change Password
Logout
Logout

Old Password:

New Password:

Re-type Password:

Password must be >= 6 characters and contain 3 of the following: lowercase, UPPERCASE, numeric, special (anything not alphanumeric such as: . / ?)

13 Log Out

To log out of Foundry, you should click on the link Logout in the Menu. To close the window, you may either click on the X in the upper right-hand corner of your web browser or select File→ Close from the browser's parent menu.

14 E-mail Notifications

Foundry generates e-mails based on various upload and deployment events. The e-mails inform the recipient as to the status of a PPfA or Forms XML. Your firm should provide your EbixExchange project manager with the e-mail address of the person who should receive these notifications. If e-mail notifications should go to more than one person, a distribution e-mail list should be created by the firm and this e-mail address provided the EbixExchange project manager.

Listed below are the triggers for e-mail notification and the content of those e-mails.

Trigger	Subject Line	Text
PPfA deployment status in Production Simulation.	Deployment Summary: ProdSim – [Distributor’s Name] Distributor	Product Availability Status(s): [SUCCESS or FAILURE]: ProdSim – [Distributor’s name] distributor; [Carrier name] carrier; CUSIP: [CUSIP number]; Product Name: [Product Short Name]; ProdSim. The product is successfully turned [On or Off]
PPfA deployment status in Production.	Deployment Summary: Production – [Distributor’s Name] Distributor	Product Availability Status(s): [SUCCESS or FAILURE]: Production – [Distributor’s name] distributor; [Carrier name] carrier; CUSIP: [CUSIP number]; Product Name: [Product Short Name]; Production. The product is successfully turned [On or Off]
Forms successfully deployed.	Carrier Name; Import ID; Forms; [Production Simulation/Production] SUCCESS	Carrier Name; Import ID; Forms Forms have been successfully deployed to [Production Simulation or Production].
Forms failed deployment.	Carrier Name; Import ID; Forms; [Production Simulation/Production] FAILURE	Carrier Name; Import ID; Forms The forms failed deployment to [Production Simulation or Production]. Please contact the EbixExchange Project Manager.

End of Document



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