

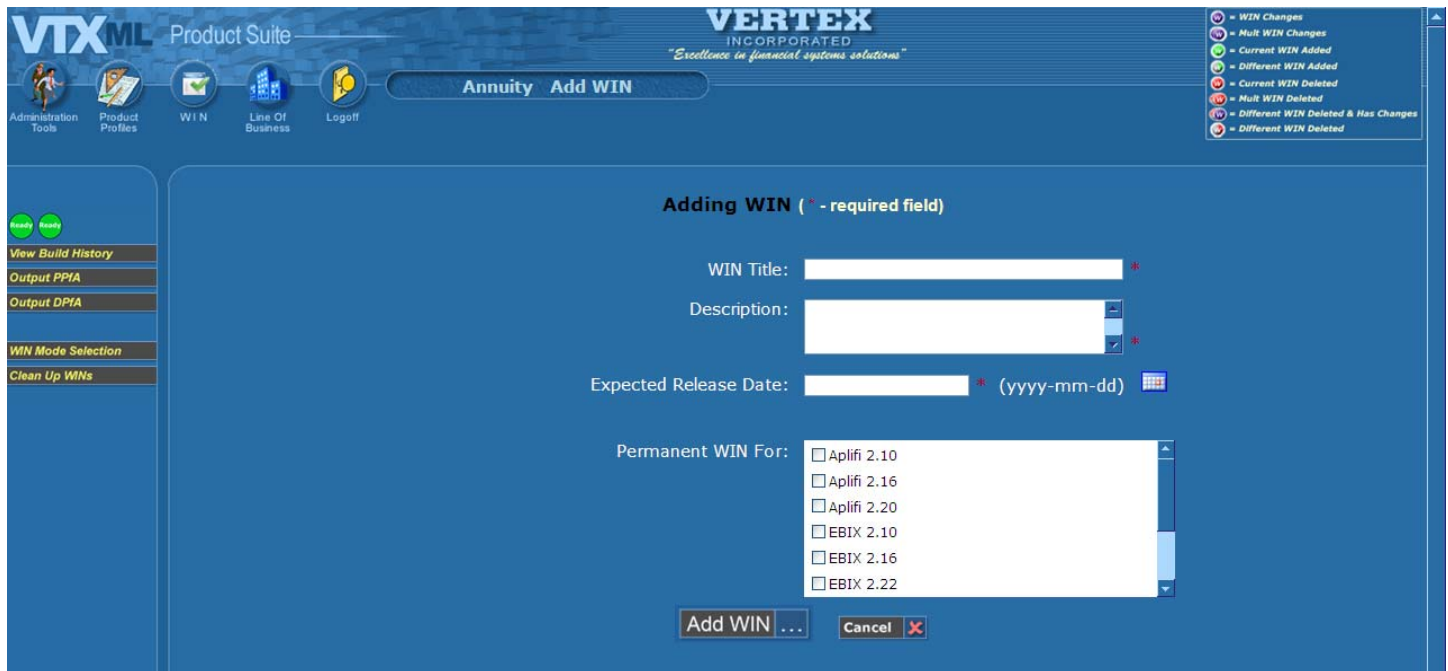
# VTXml Distribution Agreement Enhancement

## 1) Ability to automatically include a Permanent WIN with any output

VTXml now allows the user to specify if a WIN should always be included with a specific output. There are use cases where the platforms are different and a Permanent WIN has been created to manage these differences. The risk has been remembering to include these Permanent WINs when generating output.

Users can now specify the Intended Receiver/Version for which a WIN should automatically be included when generating output. This can be done when adding a new WIN or to an existing WIN.

When adding a new WIN a new checkbox called Permanent WIN For: has been added to the screen. The selections are based on the versions each Carrier has access to. Multiple Intended Receivers/Versions can be specified.



**VTXML Product Suite** VERTEX INCORPORATED  
*"Excellence in financial systems solutions"*

Administration Tools Product Profiles WIN Line Of Business Logoff

Annuity Add WIN

- WIN Changes
- Multi WIN Changes
- Current WIN Added
- Different WIN Added
- Current WIN Deleted
- Multi WIN Deleted
- Different WIN Deleted & Has Changes
- Different WIN Deleted

**Adding WIN (\* - required field)**

WIN Title:  \*

Description:  \*

Expected Release Date:  \* (yyyy-mm-dd) [calendar icon]

Permanent WIN For:

- Aplifi 2.10
- Aplifi 2.16
- Aplifi 2.20
- EBIX 2.10
- EBIX 2.16
- EBIX 2.22

Add WIN ... Cancel X

An existing WIN can be updated to add this new functionality by clicking Change WIN Description.

The screenshot shows the 'Change WIN' interface in the VTXML Product Suite. The page title is 'Annuity Change WIN'. The main content area is titled 'Change WIN (\* - required field)'. The form contains the following fields:

- WIN Title:** Text input field containing 'BestPractices'.
- Description:** Text input field containing 'Changes for best practices doc'.
- Expected Release Date:** Date input field containing '2012-08-16'.
- Permanent WIN For:** A list box with the following items:
  - Aplifi 2.10
  - Aplifi 2.16
  - Aplifi 2.20
  - EBIX 2.10
  - EBIX 2.16
  - EBIX 2.22

At the bottom of the form are two buttons: 'Submit' (with a green checkmark icon) and 'Cancel' (with a red X icon).

On the left side, there is a navigation menu with the following items: 'View Build History', 'Output PPIA', 'Output DPIA', 'WIN Mode Selection', and 'Clean Up WINs'. The top navigation bar includes 'Administration Tools', 'Product Profiles', 'WIN', 'Line Of Business', and 'Logoff'.

In the top right corner, there is a legend for status indicators:

- WIN Changes
- Mult WIN Changes
- Current WIN Added
- Different WIN Added
- Current WIN Deleted
- Mult WIN Deleted
- Different WIN Deleted & Has Changes
- Different WIN Deleted

If no additional WINS are needed the user need only generate the output and not specify any WINS to include. A message will appear notifying the user a Permanent WIN has been included and which WIN it was.

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Administration Tools | Product Profiles | WIN | Line Of Business | Logoff

**Annuity Output PPfA**

**Your build has been submitted.**  
You can view the status and result in the build status area above the navigation buttons on the left side of the screen.

Carrier: VERTEX Incorporated

Please select parameters:  Select to include WINS  Production  Inactive

Select a Writing Company: VERTEX, Inc  
 Select XML version: 2.20.00 - ACORD Version 2.20.00  
 Select Intended Receiver: Aplifi Affirm

**The following Permanent WINS were automatically included: Best Practices**

Product(s):

Select All + Select None

- VERTEX Equity Indexed Annuity - VTXINDEX
- VERTEX Fixed Deferred Annuity - VTXVA2.20
- VERTEX Fixed Immediate Annuity - VTXSPIA
- VERTEX Variable Annuity A Share - VTXVA1
- VERTEX Variable Annuity B Share - 123456733
- VERTEX Variable Deferred Annuity NY - VTXVANY

If additional WINS need to be included, they can be added as needed. If you do not check the Permanent WIN a message will be generated stating the Permanent WIN was included.

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Administration Tools | Product Profiles | WIN | Line Of Business | Logoff

**Annuity Output PPfA**

**Your build has been submitted.**  
You can view the status and result in the build status area above the navigation buttons on the left side of the screen.

Carrier: VERTEX Incorporated

Please select parameters:  Select to include WINS  Production  Inactive

Select WINS in the order you would like Output to pick them up

- Best Practices 8/16/2012
- Bug 398 EL 3 11/30/2012
- Bug 1325 EL 12/31/2012

'Bug 398 EL 3 11/30/2012'  
'Bug 1325 EL 12/31/2012'

Select a Writing Company: VERTEX, Inc  
 Select XML version: 2.20.00 - ACORD Version 2.20.00  
 Select Intended Receiver: Aplifi Affirm

**The following Permanent WINS were automatically included: Best Practices**

Product(s):

Select All + Select None

- VERTEX Equity Indexed Annuity - VTXINDEX
- VERTEX Fixed Deferred Annuity - VTXVA2.20
- VERTEX Fixed Immediate Annuity - VTXSPIA
- VERTEX Variable Annuity A Share - VTXVA1
- VERTEX Variable Annuity B Share - 123456733
- VERTEX Variable Deferred Annuity NY - VTXVANY

If the Permanent WIN is included with the other WINs then the message will not be generated.

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Administration Tools | Product Profiles | WIN | Line Of Business | Logoff

**Annuity Output PPFA**

Carrier: VERTEX Incorporated

Your build has been submitted. You can view the status and result in the build status area above the navigation buttons on the left side of the screen.

Please select parameters:  Select to include WINS  Production  Inactive

Select WINs in the order you would like Output to pick them up

<input checked="" type="checkbox"/> Best Practices 8/16/2012	'Bug 398 EL 3 11/30/2012'
<input checked="" type="checkbox"/> Bug 398 EL 3 11/30/2012	'Bug 1325 EL 12/31/2012'
<input checked="" type="checkbox"/> Bug 1325 EL 12/31/2012	'Best Practices 8/16/2012'

Select a Writing Company: VERTEX, Inc

Select XML version: 2.20.00 - ACORD Version 2.20.00

Select Intended Receiver: Aplifi Affirm

Product(s):

Select All + Select None

- VERTEX Equity Indexed Annuity - VTXINDEX
- VERTEX Fixed Deferred Annuity - VTXVA2.20
- VERTEX Fixed Immediate Annuity - VTXSPIA
- VERTEX Variable Annuity A Share - VTXVA1
- VERTEX Variable Annuity B Share - 123456733
- VERTEX Variable Deferred Annuity NY - VTXVANY

Order still matters and will be determined by the order you select the WINs and then the Release Date of the Permanent WIN.

**Tip:** When Re-launching a PPfA, the output will include all of the Permanent WINs included with the original output. If the Permanent Win is no longer required, Change WIN Description must be used to deselect the Intended Receiver/Version and then create a new output for the product(s) with the desired WINs. The Output History screen will always show the WINs which were included with the build.

## 2) Ability to specify InvestProducts as Inactive

The Investment Options screen has been updated to allow an InvestProduct to be specified as Inactive – the same functionality we added for Products and Features. This will allow the Investment Option screen to be de-cluttered if funds are not being used or are not used for everyday use.

A new dropdown called Inactive Indicator has been added to specify a specific fund as Inactive.

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Administration Tools | Product Profiles | WIN | Line Of Business | Logoff

**Annuity Investment Options**

WIN Changes | Multi WIN Changes | Current WIN Added | Different WIN Added | Current WIN Deleted | Multi WIN Deleted | Different WIN Deleted & Has Changes | Different WIN Deleted

Annuity Investment Option Detail '12862 - delete states 12/31/2013' (\* - required field)  
 Investment Option Detail: 1 Best Fundgep1 (FFM)

Cancel | Save & Return

Field Definitions

**Investment Options**

Fund Product Code	001WTF *
Fund Full Name	1 Best Fundgep1 *
Fund Short Name	1 Best Fundgep1 *
Carrier Facing Description	FIXEDWTF *
Inactive Indicator	Yes *

Fantastic Fund Management, Inc. - FFM

Yes

Show Selected | Select All + | Select None - (1)

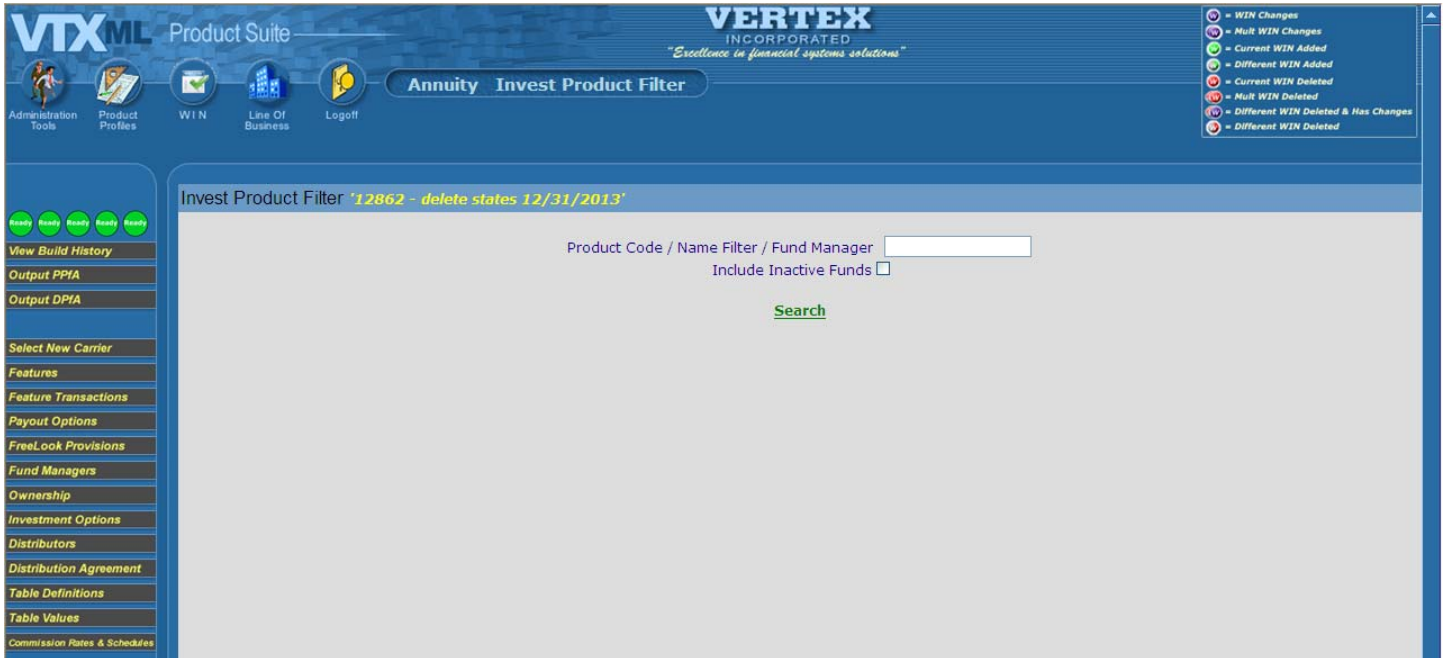
- wer - t
- VTXINDEX - VERTEX Equity Indexed Annuity
- VTXVA2.20 - VERTEX Fixed Deferred Annuity- Perma WIN test
- VTXSPIA - VERTEX Fixed Immediate Annuity
- VTXVA1 - VERTEX Variable Deferred Annuity

**VTXML Quick Tip**  
 Used to dedutter the Investment Options page. This indicator will not affect output. Internal to VTXml.

This needs to be updated in a WIN and cleaned up before being effective. Best Practice would be to add a new WIN, make the needed updates and then cleanup the WIN.



A new checkbox called Include Inactive Funds has been added to the Filter page of the Investment Options screen. This should be checked if Investment Options have been specified as Inactive.



**Tip:** To search for just Inactive Investment Options, Check the Include Inactive Funds and type Inactive in the search box. This will only return Investment Options with Inactive in the ProductCode, Name, Short Name, Carrier Facing Description or Fund Manager.

The Carrier Facing Description is updated with text {\*\*Inactive\*\*} if an Investment Option is specified as Inactive.

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Administration Tools | Product Profiles | WIN | Line Of Business | Logoff

**Annuity Investment Options**

Legend:  
 - WIN Changes  
 - Multi-WIN Changes  
 - Current WIN Added  
 - Different WIN Added  
 - Current WIN Deleted  
 - Multi-WIN Deleted  
 - Different WIN Deleted & Has Changes  
 - Different WIN Deleted

Annuity Investment Options '12862 - delete states 12/31/2013' (\* - required field)

Cancel Save & Return

Field Definitions

List of Investment Products [Add]

	Name (25)	Code	Carrier Facing Description	Modified On	Count	
[Del] [Clone]	01 Best Fundgep1 (FFM)	1TEST	1TEST	11/14/2012 10:36:06 AM	7	[View]
[Del] [Clone]	01Fund No One Wants (FFM)	1HIDE	Fund No One Wants [**Inactive**]	11/14/2012 10:36:06 AM	0	[View]
[Del] [Clone]	1 Best Fundgep1 (FFM)	001WTF	FIXEDWTF	11/13/2012 11:24:46 AM	1	[View]
[Del] [Clone]	1 Best Fundgep1 (FFM)	001gep1	1 Best Fundgep1	11/13/2012 11:24:46 AM	6	[View]
[Del] [Clone]	12 Month Dollar Cost Averaging1 (FFM)	012t	12 Month Dollar Cost Averaging	11/13/2012 11:24:46 AM	7	[View]
[Del] [Clone]	6 Month DCA Fund1 (PCFM)	0061	6 Month DCA Fund1	11/13/2012 11:24:46 AM	5	[View]
[Del] [Clone]	AA/Balanced Funds for Large Cap Cat (FFM)	C2	AA/Balanced Funds for Large Cap Cat	11/13/2012 11:24:46 AM	5	[View]
[Del] [Clone]	American Century Income & Growth (FFM)	1005	American Century Income & Growth	11/13/2012 11:24:46 AM	6	[View]
[Del] [Clone]	Balanced Fund (FFM)	109	Balanced Fund	11/13/2012 11:24:46 AM	5	[View]
[Del] [Clone]	Balanced Model (FFM)	M2	Balanced Model	11/13/2012 11:24:46 AM	4	[View]

[Add]

Field Definitions

Cancel Save & Return

### 3) Adding Reward to Policy Product

A new popup has been added to the Product Profiles screen. This object will only appear in version 2.20 and above. Neither Platform currently supports this object on PolicyProduct. This object is being added for future support.

The Platforms currently do support Reward within FeatureOptProduct. A new column has been added to the grid to display the Reward Percent.

Approval/Effective Date: (yyyy-mm-dd)

Stop Selling Term Date: (yyyy-mm-dd)

Last Day Accepting New Money Contributions: (yyyy-mm-dd)

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**Participant Information**

Participant Based On: Owner (18)

Age Calculation Method: Age Last Birthday (2)

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**Product Detail**

Share Class: No Share Class (6)

SEC Registered Indicator: No

Do you allow Beneficiary Per Stirpes?: Yes

Maximum Number of Beneficiary Decimals Allowed: 2

Maximum Number of Agents: 10

Maximum Number of Investment Products: 1

Maximum Number of Funding Sources:

Selling Country: United States of America (1)

Currency Type: United States Dollar (USD)

Tax Withholding Collect:

Line Of Authority: Annuity - Fixed (6)

Guaranteed Lifetime Rate:

Illustration Required for Sale: Yes

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**Rewards**

Name (1)	Reward Type	Reward Percent	Modified On
[Del] [Clone] Product Reward	Premium bonus	4	11/14/2012 3:27:13 PM

[Add]

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**Annuity Product**

Premium Type: Single (1)\*

Payout Type: Deferred (2)\*

Medical Underwriting:

Maximum Number of Payouts at Issue:

Gather the Annuitization Date?:

Letter of Intent/Rights of Accumulation Apply:

RMD Calc Meth Info:

RMD Calc Meth	Modified On

[Add]

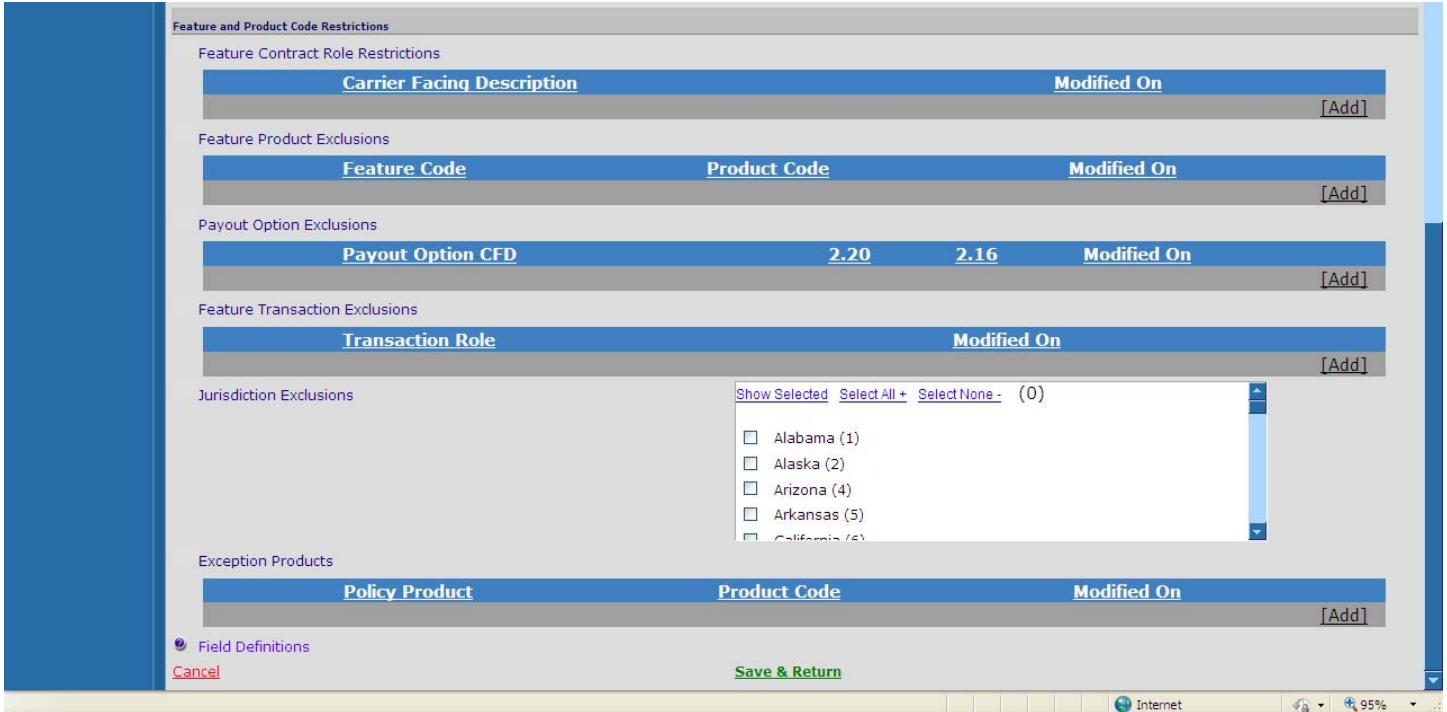
Field Definitions

Cancel Save & Return Next >>



#### 4) Distributor Config Payout Option Exclusions:

Adding a new popup to Distributor Config to allow Payout options to be excluded.



A single dropdown within Payout Option Exclusions called Payout Option will allow the specified Payout Options to be excluded. The dropdown shows both the 2.16 and 2.20 ACORD type code names along with the Payout Option carrier facing description if modeled.



## 5) Reporting Services:

### Policy Product by Jurisdiction

A new report has been added to query all of the Policy Products and the Jurisdictions associated to them. This report is sorted by Jurisdiction. As with all reports, they can be downloaded to excel and a filter can be applied to get to the specific detail required.

The screenshot shows the VTXML Product Suite interface. The top navigation bar includes 'Administration Tools', 'Product Profiles', 'WIN', and 'Logoff'. The main content area is titled 'Annuity Report Selection'. A 'Reports' section contains a dropdown menu with the following options:

- PLEASE SELECT A REPORT
- Distributor Commission Options
- Feature and Feature Option Conflicts and Requisites
- Feature and Feature Options
- Feature Transaction Product By Product
- Fund and Fund Manager
- Master Producer List
- Policy Product by Jurisdiction**
- Policy Product Invest Product with Fund Manager
- Policy Product WIN Relation
- Policy Product(s) by ALL Distributors
- Policy Product(s) by Single Distributors
- Users with VTXml access

A tooltip for the selected report states: "Reports displays all Policy Products grouped by Jurisdiction."

### Feature and Feature Options

This existing report has been updated to now include the actual Feature name and Feature Option name as additional columns in the report. This may help in the recent Raymond James request regarding supported features.