



VTXml Product Suite

WIN User Guide and Best Practices

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1. What is WIN?

A Work Item Number or WIN is an entity, or project, that contains changes to the VTXML screen (regardless of the type of change such as add, delete or modify). It is a container where changes are tracked and recorded in history to provide an audit trail.

The WIN is an easy and secure method to make updates to data. The same WIN can hold fund changes, feature changes, product changes, distributor changes, or any other changes that the screens currently allow. The changes made within a WIN do not in any way affect production data as they are stored in persisting temporary tables.

With WIN, the analyst has the ability to view which items are changed at the field level as well as at the report level. The 'View' functionality displays the specific item that changed, what the before (production) value was, and what the new value is for each change on each WIN project.

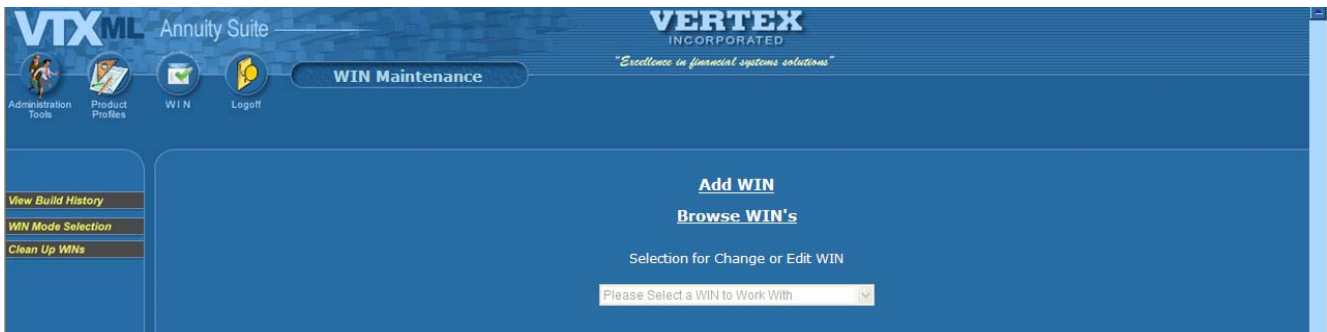
1.1 Why use WIN?

1. One of the benefits of working within a WIN is that all changes are stored in a 'Holding' area where they can be tested prior to moving them to the Production tables. When all testing is complete, the analyst transfers the changes to production via the 'Clean Up WINs' window. Thereby, the analyst controls the timing to move changes to Production.
2. WIN provides the ability to download the changes and output them to a PPfA. This gives the analyst new flexibility within VTXml when creating output.
3. WIN allows multiple people to coordinate projects to ease working simultaneously. WIN gives the Analyst the ability to inherit other existing WINs. If for example there are two projects running concurrently and tracked as separate WINs, upon output and clean up, the Analyst is given the ability to move both WINs to production at the same time.
4. Each WIN will display changes made in other WINs. This helps to eliminate duplicate efforts and/or identify potential errors. You can view other analyst's WIN changes by:
 - a. Hovering over the WIN icon next to a WIN modified field. or
 - b. Entering the specific WIN the analyst wishes to view
5. VTXml tracks all changes made using WIN logic. The tracking identifies the actual changes, the analysts who made the changes and captures the date/time stamp of the change. It is an audit trail for changes to production data. Filter criteria assists the analysts to create reports for audit purposes. Changes to an item, the addition of a pop-up, the deletion of a fund are all examples of what is tracked in the database.
6. With WIN logic, VTXml analysts have the ability to keep history of the production XML outputs. They designate the outputs to store so that they can refer back to a specific period of time when changes occurred or publish the files real-time to interested 3rd party partners.

2. WIN General Instruction

2.1 WIN Mode Selection

The WIN Mode Selection screen is presented when the analyst first enters VTXML. If the analyst bypasses the WIN menu selections and clicks on Product Profiles, they will enter VTXML in 'Just Browsing' mode. To return to the WIN mode, the analyst clicks on the WIN icon from the top left hand navigation. After clicking on WIN Mode Selection, the screen will refresh and the analyst will have the ability to:



Add WIN – when adding a WIN, the analyst creates a view where changes are allowed to be made. These changes do not alter or impact the Production environment.

Browse WIN's – In Just Browsing mode, the analyst is allowed to read a brief description of the changes that were made in a WIN by hovering over the WIN icon(s). The information that is displayed in the fields is the Production values. The ability to make changes/updates is not available. All fields will be grayed out.

Change or Edit WIN dropdown - In the drop down list, the analyst selects the desired active WIN and is presented with four selections to be further discussed below:

- Change WIN Description
- View WIN with Delete Fields
- Delete Existing WIN
- Edit WIN

When an analyst selects Add WIN from the WIN Mode Selection Screen, they are navigated to the Adding WIN screen.

2.1.1 Add WIN



WIN Title – (required field): Use this field to title the WIN. Maximum length for the WIN Title is 40 characters.

NOTE: It is good practice to name the WIN with a title that best describes the project because the WIN name is displayed at the top of each screen while in edit mode and will be displayed on all WIN reports.

Description - (required field): This field is used to provide a more detailed explanation of the project. The maximum character length for the WIN description is 300 characters. The description field is not displayed on any WIN report or on the VTXml screens.

Expected Release Date – (required field): Captures the anticipated release date. The date can either be entered manually, in the format indicated on the screen, or selected from the calendar function. When selecting from the calendar function, the date must be greater than today. If the intention is to clean up the WIN today, then the date needs to be manually entered.

NOTE: This date is information only. The system will not promote changes based on the anticipated release date. The analyst decides when to move the project to production on the WIN Cleanup screen. While the date collected on this screen is informational only, it is good practice to make the date captured reflective of the intended production date. If the date changes, the analyst can change the date (see below for Change WIN Description section).

Add WIN - Once the analyst has added all the required fields on the screen, clicking on the Add WIN option will allow VTXml to direct the analyst to the main Product Profiles page in edit mode.

2.1.2 Browsing WIN

If the analyst wishes to view existing product data, the fields on each screen will be grayed out so that edits cannot be made. For each field that has a WIN change associated with it, the analyst will be presented with a WIN icon and will be able to view the changes associated with that WIN by hovering over the icon.

VTX ML Annuity Suite

VERTEX INCORPORATED
"Excellence in financial systems solutions"

Administration Tools Product Profiles WIN Logout

Investment Options

Investment Option: **Just Browsing** * - required field

Cancel Return

List of Investment Products

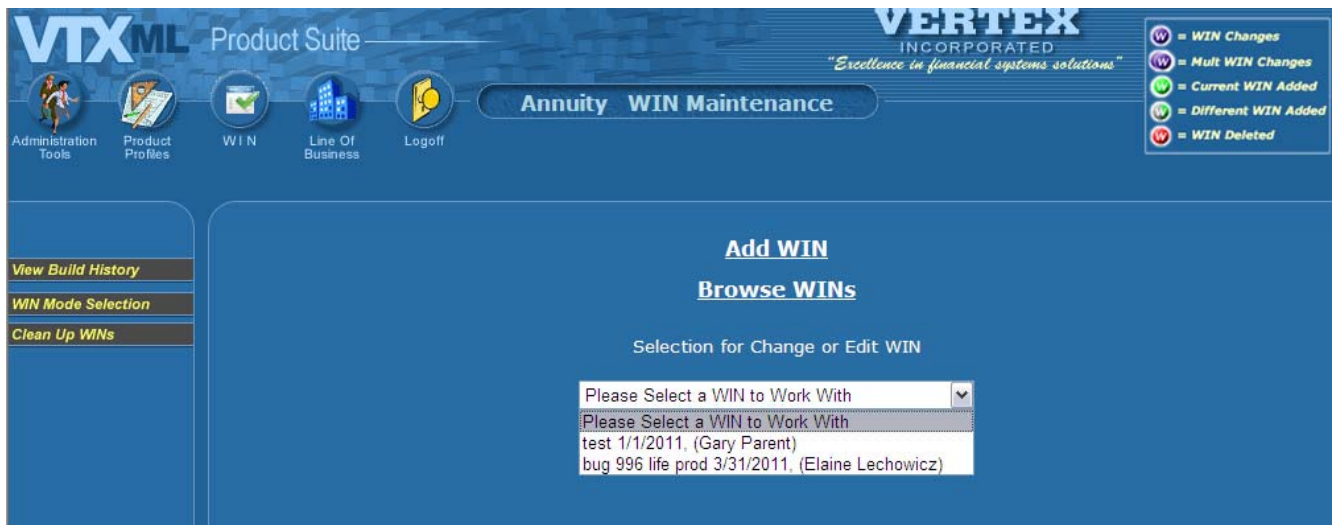
Name (29)	Code	Carrier Facing Description	Modified On	
12 Month Dollar Cost Averaging (FFM)	012t	12 Month Dollar Cost Averaging CFD	7/31/2009 3:15:11 PM	[View]
6 Month DCA Fund (FFM)	006	6 Month DCA Fund	7/31/2009 3:02:08 PM	[View]
AA/Balanced Funds for Large Cap Cat	C2	AA/Balanced Funds for Large Cap Cat	7/31/2009 3:02:08 PM	[View]
Balanced Fund (FFM)	109	Balanced Fund	7/31/2009 3:02:08 PM	[View]
Balanced Model (FFM)	M2	Balanced Model	7/31/2009 3:02:08 PM	[View]
Bond Fund (FFM)	103	Bond Fund	7/31/2009 3:02:08 PM	[View]
Complex Model (23456)	M1	Complex Model	7/31/2009 3:02:08 PM	[View]
Conservative Growth (FFM)	108	Conservative Growth	7/31/2009 3:02:08 PM	[View]
Equity Income Fund (PCFM)	110	Equity Income Fund	7/31/2009 3:02:08 PM	[View]
Fixed Account	001	Fixed Account	7/31/2009 3:02:08 PM	[View]

Legend:

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

2.1.3 Selection for Change or Edit WIN

The only way the analyst is able to make changes to production data is through the use of a WIN. Once the desired WIN is selected, the fields on each screen will be accessible and will display the production product information as well as the new values associated to any open Work Item. The other WIN items will be discussed in the next section.



2.2 WIN Navigation

Clicking the WIN icon located at the top left of the VTXml Annuity Suite screen, the analyst is navigated to the WIN Maintenance Page.



When the analyst clicks on the WIN icon, the screen will refresh and the analyst will be prompted to select a WIN via a dropdown list of all active WINs.

Please Select a WIN to Work With

- Please Select a WIN to Work With
- test 1/1/2011, (Gary Parent)
- bug 996 life prod 3/31/2011, (Elaine Lechowicz)

Once the analyst selects the WIN, the following options are displayed:

test 1/1/2011, (Gary Parent)

- [Change WIN Description](#)
- [View WIN with Delete Fields](#)
- [Delete Existing WIN](#)
- [Edit WIN](#)

2.2.1 Change WIN Description

The Change WIN Description allows the analyst to change the WIN Title, Description and the Expected Release Date. Remember, all fields on this page are required to successfully save the WIN when clicking on the Submit button.

Change WIN (- required field)

WIN Title:

Description:

Expected Release Date: (yyyy-mm-dd)

2.2.2 View WIN with Delete Fields

View WIN with Delete Fields allows the analyst to view all changes that were completed in a specific WIN. The report includes: Bread Crumb Trail, Screen/Field Name, Production Value, New Value and WIN Color. Delete a change by selecting a check box next to the item to be deleted. This can either be done by selecting individual changes, or by selecting the box at the top of a group of changes.

NOTE: When selecting a check box next to an item with only one change, both the higher level and individual change boxes will be checked.

2.2.3 Edit WIN

Clicking on Edit WIN will bring the analyst into the specific WIN. Once the analyst is in a WIN, all the changes made to either the product or items that make up the product will be associated to that WIN. The WIN name will display at the top of each page. See below for an example.

Annuity Feature Products 'test 1/1/2011, (Gary Parent)' (* - required field)

2.2.4 WIN Icon Legend

WIN tracking is color coded to assist the analyst with understanding the types of changes being made within the WIN or within another WIN. Each type of WIN is clearly designated. VTXml displays a legend at the upper right hand side of the screen to help the Analyst interpret the multiple types of WINs being applied to the production screens.

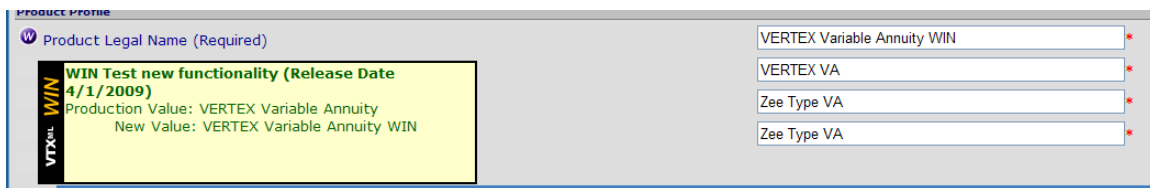


NOTE: Depending on where in the item a change was made, the icons may not display at the highest level, such as the Product Profiles, Features, or Investment Options screens.

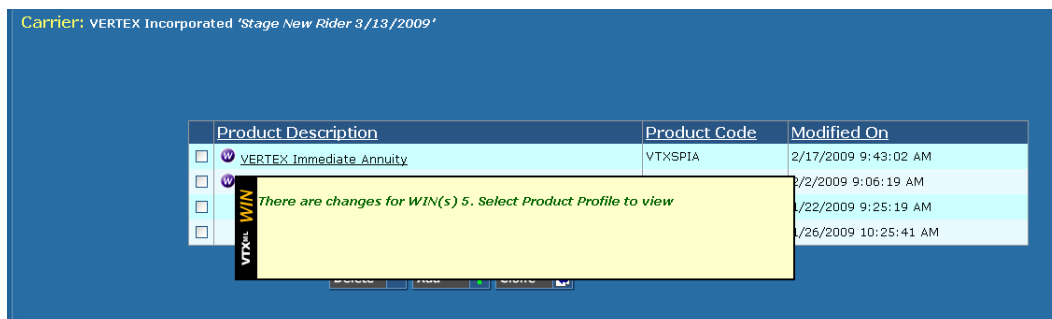
2.2.4.1 WIN Changes



A single purple 'W' icon displays when a single change has been made to a production field. The 'W' will display for each item that was updated at the field level. This will flag the field so that the analyst understands the item has changed. Hovering over the 'W' will display the WIN Name and Release Date as well as what the production value is and the new value associated with the WIN.



The 'purple W' icon will display for any pop up or field where a change is made, including text boxes, multi-selection boxes, and drop downs. However, on the pop up screens, the message will alert the analyst there are changes made within the pop up but it will not list what the changes are as there may be too many to list.



2.2.4.2 Multi WIN Changes



VTXml allows analysts to change fields in their WIN that have been changed by other WINs. WIN will track each change and display the list of changes when the analyst hovers over the Multi WIN icon.

The example below illustrates how this works. In this example, the product named 'VERTEX Variable Annuity' has two pending name changes associated with it. The April release date illustrates the product is undergoing a name change to 'VERTEX Variable Annuity WIN Change 2'. There is also another name change that will be effective with the June release. The functionality allows the analysts the flexibility to determine which name change to apply in production. They can either adhere to the release schedule, or promote their WINs accordingly or they can delete one of the WIN values using the WIN Mode Selection screens.

Product Profile

Product Legal Name (Required) *

*

*

*

Product CUSTP *

VTX_{ml} WIN

WIN testing to add a new win (Release Date 6/1/2009)
 Production Value: VERTEX Variable Annuity
 New Value: VERTEX Variable Annuity WIN Change 2

WIN add a win (Release Date 4/1/2009)
 Production Value: VERTEX Variable Annuity
 New Value: VERTEX Variable Annuity WIN Change 1

2.2.4.3 Current WIN Added



'Current WIN Added' means that the analyst is in a WIN that added a brand new pop up. Selecting 'Add' will direct the analyst to the new screen and each field on the screen will display a green 'W'.

Within the same WIN, the analyst is allowed to click into the new pop up and edit data, or delete the pop up row altogether. The 'Current WIN Added' item will not be available to other WINs until the WIN is promoted to production. For example, if the analyst adds a new Feature Option within a WIN then that WIN needs to be promoted to production before the Feature Option is available to be changed by other WINs. This is because the new pop up is held in a temporary storage, which cannot be accessed by other WINs.

There are exceptions to this rule in Authorizations, Distributors and Fund Manager. When the analyst clicks Add, the analyst expects to see a green W to the left of all data items. The reason that the analyst does not see green W next to all the items is because some of the items are not in the parent table. How this will work today is as follows:

When the analyst first clicks Add (in this ex. Authorizations), the screen refreshes, and the analyst will see a green W next to all the data items that are in this parent table. The two at the bottom are in child tables:

There will not be a green W icon next to these items UNLESS the analyst makes a change to either one of these fields and saves the change. Then it will behave as the other added fields.

2.2.4.4 Different WIN Added



The 'Different WIN Added' works hand in hand with the 'WIN Added - Green W' Icon. The only difference is that the analyst will see this in pop up Grids for rows that were added within a **different** WIN than what the analyst is currently working in. The color of this WIN is half Gray and half Green which signifies that it is a new WIN row that is disabled because the analyst is not in the WIN that created the new WIN row. If the analyst wants to view the changes for the added row, the original WIN must be selected OR the View WIN report may be used.

Fees

Name	Fee Type	Fee Amount	Fee Percent
Fee Description	Administrative Fee		
Monthly Fee Waived Over \$100000	Management Fee	10.00	

[\[Add\]](#)

2.2.4.5 WIN Deleted



The red 'WIN Deleted' icon will display in pop up grids for production rows that were deleted by the WIN the analyst is currently working in. If deleted, the analyst has the ability to "UnDelete" the production row if needed. (The Del button turns into UnDel automatically). The Red W icon will disappear after the 'UnDelete' option is clicked.

List of Feature Products

Features	Modified On
AA - Asset Allocation	1/26/2009 2:32:37 PM

NOTE: While the red or green W will show immediately, purple W's representing a change will not display on the screen until the analyst clicks save or progresses to the next screen.

2.2.5 WIN Output

When an analyst is ready to create a PPfA for a receiving system, the output screens are used. When creating a PPfA to include WIN changes, a hierarchy approach can be used to capture all changes leading up to a certain release date. If testing a release in the future, it may be necessary to capture additional WINS leading up to that release. The order in which the WINS are selected in the output pages is the order in which the WIN changes will be read in the PPfA. That is, if there are multiple changes to the same field, the changes included in the WIN selected last will be reflected in the output.

In the example below: There are several WINS leading up to 05/10/2011. The analyst can select the WINS in order leading up to the desired date. In this case, the WIN for 01/01/2011 was checked first, the WIN for 03/31/2011 was checked second and the WIN for 5/10/2011 was checked last.

Please select parameters: **Select to include WINS**

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

<input checked="" type="checkbox"/> test 1/1/2011 <input checked="" type="checkbox"/> bug 996 life prod 3/31/2011 <input checked="" type="checkbox"/> Test 5/10/2011	'test 1/1/2011' 'bug 996 life prod 3/31/2011' 'Test 5/10/2011'
--	--

Select a Writing Company: VERTEX, Inc

Select XML version: 2.16.01 - ACORD Version 2.16.01

Select Intended Receiver: EBIX AnnuityNet

Product(s):

[Select All +](#) [Select None](#)

- L Share - 45684C572bug713auth
- L Share - 45684C572bug713Own
- L Share - VTXVA2.20bug993
- VERTEX Equity Indexed Annuity - VTXINDEX
- VERTEX Equity Indexed Annuity MS - VTXINDEXMS
- VERTEX Fixed Deferred Annuity - VTXVA2.20
- VERTEX Fixed Immediate Annuity - VTXSPIA
- VERTEX Variable Deferred Annuity V2 - VTXVA

PPfA XML

Note: Remember the dates used in the WIN name are for your information only. They are not used for WIN processing in any way.

2.2.6 Clean Up WIN(s)

The 'Clean Up WINs' link displayed in the left nav when the WIN icon is clicked. In the 'Clean Up WINs' window, WIN(s) are moved into Production by selecting the desired WIN and clicking **Submit**. You can select one or many. Just as it is important to select the WINs in order of implementation date, as you are cleaning up WINs, it is just as important.

Cleaning Up WIN(s)

Select WIN(s) to Cleanup

Select WINs in the order in which you would like to clean up

- test 1/1/2011
- bug 996 life prod 3/31/2011
- Test 5/10/2011

Submit ✓ **Cancel** ✗

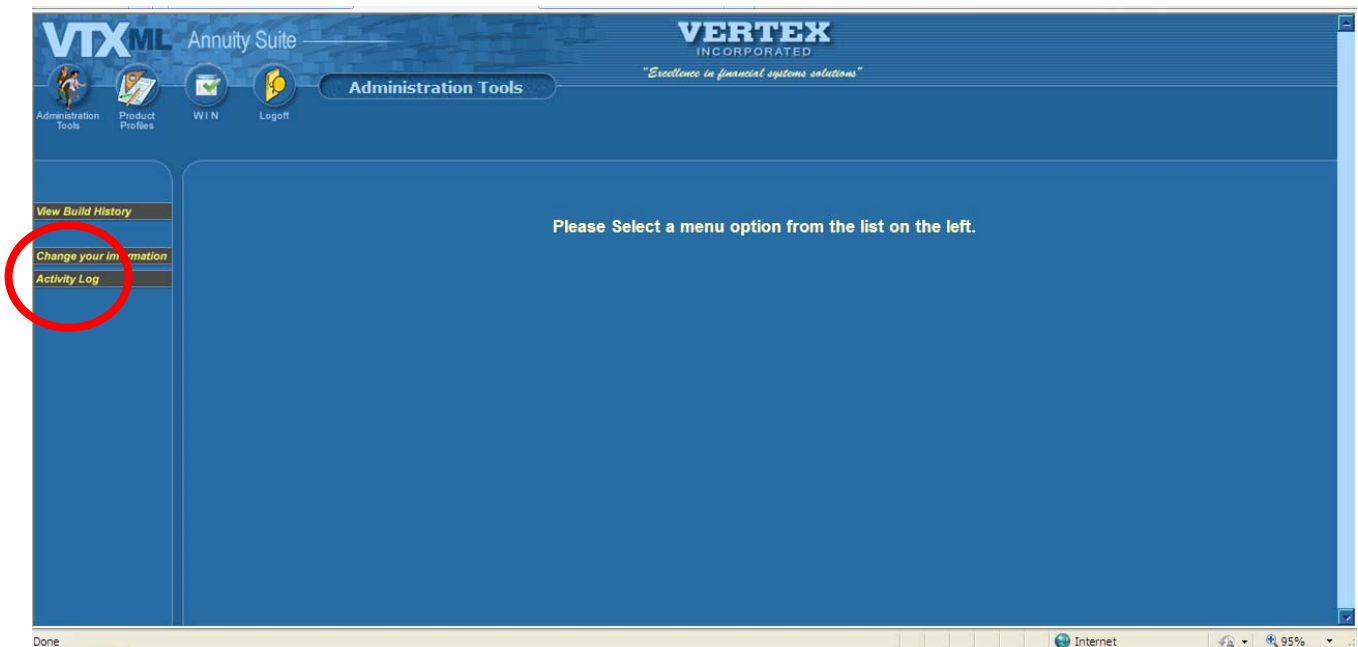
When staging projects, the analyst may need to combine two projects and move both to production at the same time. With VTXML, this decision can be made at time of output or when the analyst selects WINs to move to production. Ideally, the multiple WIN selection on the 'Clean Up WINs' screen will coincide with the output selections during test.



Once a WIN has been cleaned up, the WIN no longer appears in the WIN selection box and no other changes can be made to that WIN. The data is considered production data.

2.2.7 Activity Log

There is an 'Activity Log' within the Administration Tools which captures all changes whether or not it is a WIN item.



Specify your filter criteria and hit Submit. This will return all of the relevant data.

Activity Log
Carrier: VERTEX Incorporated

Show/Hide Filters

From Date: 2009-08-01 / To Date: 2009-01-01
yyyy-mm-dd / yyyy-mm-dd

User: Ellen Lester - System User
Screen: Additional Arr Classification

Submit Cancel Jump To Page

WIN Name	Bread Crumb Trail	Field Name	Action Type	Production Value	New Value	User	Update Date/Time
PROJECT2: Add Fund	VERTEX Immediate Annuity Attachment Detail	Attachment Basic Type	Update		File - This attachment has a file attached. (3)	VtxmlDemoUser	9/1/2009 9:50:04 AM
PROJECT2: Add Fund	VERTEX Immediate Annuity Attachment Detail	Attachment Data	Update		Date	VtxmlDemoUser	9/1/2009 9:50:04 AM
PROJECT2: Add Fund	VERTEX Immediate Annuity Attachment Detail	Attachment Type	Update		ACORD 767 - Temporary Insurance Agreement Form (72)	VtxmlDemoUser	9/1/2009 9:50:04 AM
PROJECT2: Add Fund	VERTEX Immediate Annuity Attachment Detail	Priority	Update		High (3)	VtxmlDemoUser	9/1/2009 9:50:04 AM
PROJECT2: Add Fund	VERTEX Immediate Annuity Attachment Detail	Carrier Facing Description	Update		CFD Test	VtxmlDemoUser	9/1/2009 9:50:04 AM
PROJECT2: Add Fund	VERTEX Immediate Annuity Attachment Detail	Attachment Description	Update		Test	VtxmlDemoUser	9/1/2009 9:50:04 AM
PROJECT2: Add Fund	VERTEX Immediate Annuity Product Profile	Attachment	Add			VtxmlDemoUser	9/1/2009 9:49:36 AM
PROJECT2: Add Fund	VERTEX Immediate Annuity Product Profile	Attachment	Deleted	Prospectus info:		VtxmlDemoUser	9/1/2009 9:49:31 AM
PROJECT2: Add Fund	VERTEX Immediate Annuity Product Profile	Commission Party Selection	Update	Oldest (2)	Youngest (3)	VtxmlDemoUser	9/1/2009 9:49:09 AM
PROJECT2: Add Fund	VERTEX Immediate Annuity Product Profile	Commission Age Calculation Type	Update	Age Last Birthday (2)	Age Next Birthday (1)	VtxmlDemoUser	9/1/2009 9:49:08 AM
PROJECT2: Add Fund	VERTEX Immediate Annuity Product Profile	Letter of Intent/Rights of Accumulation Apply	Update		Both Letter of Intent and Rights of Accumulation (3)	VtxmlDemoUser	9/1/2009 9:49:08 AM
PROJECT2: Add Fund	VERTEX Immediate Annuity Product Profile	Product Code	Update	VTXSPIA	VTXSPIA123	VtxmlDemoUser	9/1/2009 9:49:08 AM
PROJECT2: Add Fund	VERTEX Immediate Annuity Product Profile	Marketing Name	Update	Immediate Annuity	Immediate Annuity TEST WIN	VtxmlDemoUser	9/1/2009 9:49:08 AM

3. WIN Best Practices

3.1 Managing WINs:

1. Managing changes using WIN functionality will be more successful if the WINs are managed by project. For example: May fund changes, a rider add, attaching the new rider to multiple products, adding a new distributor and associating the new distributor will each be managed by a separate WIN. Managing WINs in this manner will decrease PPfA output time and will also allow for greater flexibility in project changes.
2. Use the Activity Log and WIN View Report to understand and manage the various WINs being maintained by your company.

3.2 Left Hand Navigation:

When working with any of the Left Hand Navigation items (outside the product wizard), the best practice modeling is to **Add** the item in a WIN and then push it to production before attaching it to anything else. The items on the left hand navigation are 'orphaned' until they are associated to something. So, pushing these items to production will do no harm to your existing product data output. Even though the items will reside in production tables, they will not appear in any output until you associate them.

1. Add a new feature, fund, etc before associating it elsewhere in VTXml (see specific examples below).
2. If making a change to a product association and the selected item becomes part of a popup box, the best practice is to delete the old item and add the new item. For example: when doing a fund change on a product, delete the existing fund and add the new fund (or use effective dates). This is also true for Distribution Agreements, Commission Schedules, Commission Rates, etc.
3. Cloning exists in certain places in VTXml. Typically it is easier to use cloned items rather than adding from scratch. For example, create a WIN, clone a feature (product, investment, etc) then rename the clone to the new name and update any other data needed on the cloned item. Cleanup the WIN then create a new WIN to associate the new feature (product, investment, etc) to products.

3.3 Distributor Configuration:

In some situations, the analyst may need to change the Distribution Agreement to which a Distributor is currently associated, and create a new Distributor Configuration for the same Distributor. For best results, follow these steps:

1. Create one WIN. In this WIN, make the association changes within the Distributor. Load and test these changes. Once satisfied, clean up this WIN.
2. Create a second WIN. In this WIN, create the Distributor Configuration. In this WIN you can also make any other changes within the Distribution Agreement, such as product associations, that may be needed.

3.4 Creating Builds:

It is common to run multiple builds in one session. Most of the time, the build will include one product, or several products (same CUSIP). Sometimes there is a need to run a build that includes the whole inventory of products in one PPfA. When creating large builds, for best results:

1. Builds that include one or several (up to 20) products or distributors. Select the criteria (i.e., Writing Company, XML version, Intended Receiver and Product(s)). Click on the XML button. Start all over again with the new criteria selection until all build requests are submitted.
2. Builds that include more than 20 products/distributors in one request will result in slower performance within the VTXML tool. This is due to the large amount of data that the system processes to create the build. If there is a need to create builds with more than 20 products/distributors in a single request, then it is best to request the build in VTXML as the last task of the day just prior to signing out. This allows the builds to have substantial time to process and eliminate slower movement throughout the tool. The builds will be ready to view the next day.
3. Builds that contain multiple WINs and multiple products will also result in slower performance. It is best in this situation to also build the products at the end of the business day, allowing for additional processing time. These builds will also be ready to view the next day.

Best practices to note:

While the system allows the Analyst to navigate through VTXML while the builds are being generated, the Analyst should not make changes that affect the products included in the build request(s) because the build(s) requested will not reflect the additional changes. This applies to the products for which builds are being generated.

4. WIN Best Practice Modeling

4.1 How to Clone a Feature or a Product

- Create a WIN.
- Clone the whole Feature or whole Product.

Feature Products: 'PROJECT2: Add Fund 4/30/2010' (* - required field)

Legend:

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

Buttons: [Cancel](#), [Save & Return](#), [\[Add\]](#)

Features (17)		Modified On	
[Del] [Clone]	AA - Custom Asset Allocation Models - Test	5/31/2009 10:15:12 AM	[View]
[Del] [Clone]	AA - Custom Asset Allocation Models - Test Clone	6/17/2009 8:20:07 AM	[View]
[Del] [Clone]	AR - Asset Rebalancing	5/31/2009 10:15:12 AM	[View]
[Del] [Clone]	AR - Asset Rebalancing 2	5/31/2009 10:15:12 AM	[View]
[Del] [Clone]	AR2 - Asset Rebalancing Clone	6/17/2009 8:21:52 AM	[View]
[Del] [Clone]	BOO - Interest Rate Bail-Out Rider	5/31/2009 10:15:12 AM	[View]
[Del] [Clone]	CDSC - Surrender Charge Schedule	5/31/2009 10:15:12 AM	[View]
[Del] [Clone]	CDSC2 - Surrender Charge Schedule new	8/18/2009 3:35:22 PM	[View]
[Del] [Clone]	DBOReg - Death Benefit Options with Attachment Data	5/31/2009 10:15:12 AM	[View]
[Del] [Clone]	IP - Initial Premium Fixed Only	5/31/2009 10:15:12 AM	[View]

- For Feature Clones - change the Feature Name, Carrier Facing Description and Feature Code as appropriate. Additionally, change other items, such as jurisdictions, conflicts and requisites and feature options, if desired. Do not attach the new feature to any products with this WIN.

Features '135 - Best Practice manual - clone example 5/1/2009' (* - required field)
 Features: AR - Asset Rebalancing

[Cancel](#) [Save & Return](#)

Feature Selections

Feature Name: Asset Rebalancing - Clone *

Feature Description: Asset Rebalancing

Carrier Facing Description: Asset Rebalancing - Clone *

Attachment:

Carrier Facing Description

Feature Type: Select AnnRider or Arrangement: Arrangement (89) *

Rider Type (Required if FeatureType = Rider):

Arrangement Type (Required if Feature Type = Arrangement): Asset Rebalancing (3)

Feature Code: AR - Clone *

- For Product Clones - change the Product Names, Product Descriptions, Product CUSIP and Product Code at a minimum. Other items can be changed as well.

Product Profile 'Best Practice manual - clone example 5/1/2009' (* - required field)
 Policy Product: VERTEX Variable Annuity - Demo Product (VTXVA)

[Cancel](#) [Save & Return](#) [Next >>](#)

Product Profile

Product Legal Name: VERTEX Variable Annuity - Clone *

Product Short/Common Name: VERTEX Variable Annuity *

Product Description: VERTEX Variable Annuity - Demo Product - Clone *

Carrier Facing Description: VERTEX Variable Annuity - Demo Product *

Attachment:

Carrier Facing Description

Product CUSIP: 14141414142 *

Product Code: VTXVA - Clone *

Product Version Code: PVC123

Marketing Name: VERTEX Variable Annuity

- Move the WIN to production (see Clean Up Win section for instructions). This will set the new Feature or new Product in production without negatively impacting the Receivers of the PPfA.
 - **Features** – The 'Cleaned up WIN' will set the Feature to a production status on VTXML and will allow it to be associated to products or other locations that allow the feature association. Examples are: 1) associating the feature to a product using the Available Features link and 2) adding the feature to the Feature Transaction Product using the Available Feature Transactions link within Available Features.

- **Product** - The 'Cleaned up WIN' will set the Product to a production status on VTXML and will allow it to be read properly for output. The output will only show the new product name, once the WIN is moved to production.
- Create additional WINs to attach the new Feature to the appropriate product(s) and to make additional changes to the new Feature or Product.

Feature Products *'Just Browsing'* (* - required field)

Feature Products [Cancel](#) [Return](#)

List of Feature Products

Features	Modified On
AA - Custom Asset Allocation Models - Test	2/26/2009 6:59:39 PM
AA - Custom Asset Allocation Models - Test	12/30/2008 8:24:18 PM
AR - Asset Rebalancing	3/23/2009 3:51:57 PM
AR - Asset Rebalancing	12/30/2008 8:24:18 PM
AR - Asset Rebalancing 2	12/30/2008 8:24:18 PM
AR - Clone - Asset Rebalancing - Clone	4/9/2009 3:16:12 PM
BOO - Interest Rate Bail-Out Rider	1/29/2009 8:42:17 AM
CDSC - Surrender Charge Schedule	1/22/2009 4:17:06 PM
DBOReq - Death Benefit Options with Attachment Data	1/7/2009 10:05:11 AM
IP - Initial Premium Fixed Only	1/13/2009 8:40:32 AM
IP - Initial Premium with AA, SDCA	1/19/2009 10:54:18 AM
LB - Living Benefit Rider	1/15/2009 7:44:41 PM

4.2 How to Add a New Fund (Investment Option)

- Create a WIN.
- Add the new Fund(s) to the Investment Options screen.

Investment Options '136 - Best Practices - add a new fund 5/1/2009' (* - required field)

Cancel Save & Return

List of Investment Products

Name	Code	Description
[Del] 012t - 12 Month Dollar Cost Averaging (FFM)	012t	12 Month Dollar Cost Averaging
[Del] 006 - 6 Month DCA Fund (12345)	006	6 Month DCA Fund
[Del] C2 - AA/Balanced Funds for Large Cap Cat	C2	Custom AA and Balanced Funds for Large C
[Del] 109 - Balanced Fund (FFM)	109	Balanced Fund
[Del] M2 - Balanced Model (FFM)	M2	Balanced Model
[Del] 103 - Bond Fund (23456)	103	Bond Fund
[Del] M1 - Complex Model	M1	Complex Model
[Del] 108 - Conservative Growth (FFM)	108	Conservative Growth
[Del] 110 - Equity Income Fund	110	Equity Income Fund

- Complete all fields in VTXML for the new fund, including applicable effective dates, etc.

Investment Options '136 - Best Practices - add a new fund 5/1/2009' (* - required field)

Investment Options

Cancel Save & Return

Investment Options

Fund Product Code/Identifier: ABC*
 Fund Full Name: ABC Fund*
 Fund Short Name: ABC-F*
 Fund Manager: Testing fund manager
 Market Value Adjustment Indicator (BF Extension to 2.16 and above): Yes

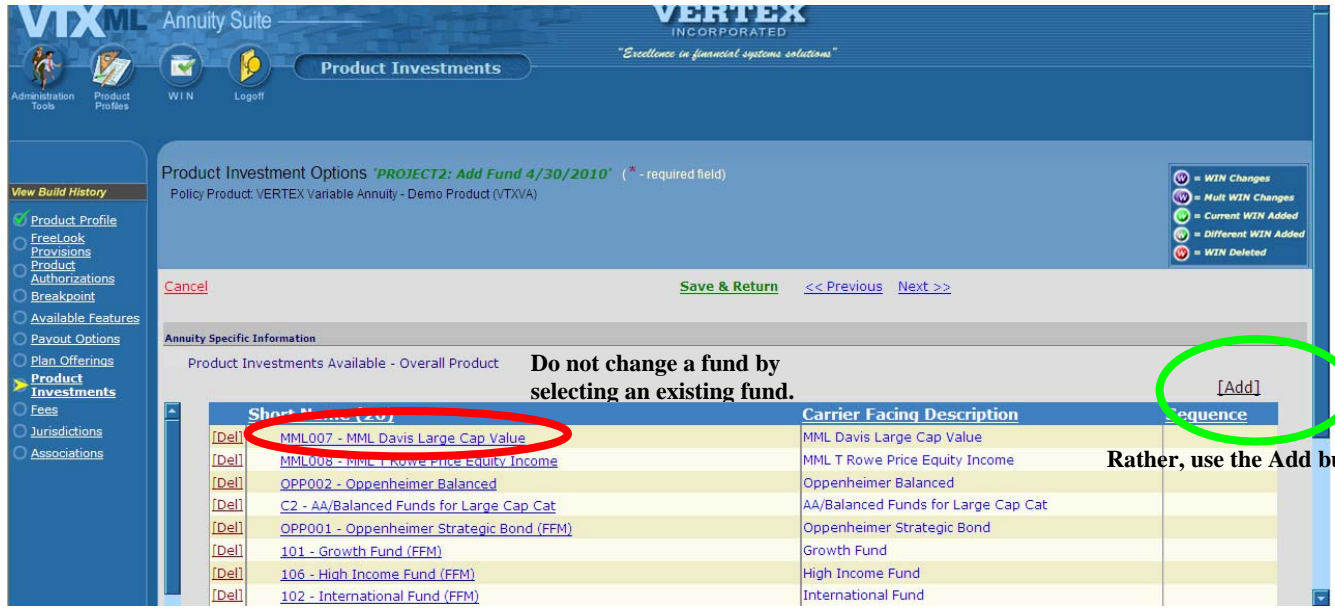
Attachment

Carrier Facing Description

Type of Investment: Stock (3)*
 Type of Fund: Fixed (1)*
 Fund Objective:

- Move the WIN to production (see Clean Up Win section for instructions).
- Create additional WINS to associate the new fund(s) to the product(s) using the Product Investment Options page.

NOTE: when replacing a fund on a product, do not change the specific fund to the new fund. Rather, add the new fund to the product using the **Add** button and **Delete** the fund which was replaced.



Product Investment Options **'PROJECT2: Add Fund 4/30/2010'** (* - required field)
 Policy Product: VERTEX Variable Annuity - Demo Product (VTXVA)

Cancel Save & Return << Previous Next >>

Annuity Specific Information
 Product Investments Available - Overall Product

Do not change a fund by selecting an existing fund.

Short Name	Carrier Facing Description	Sequence
[Del] MML007 - MML Davis Large Cap Value	MML Davis Large Cap Value	
[Del] MML008 - MML T Rowe Price Equity Income	MML T Rowe Price Equity Income	
[Del] OPP002 - Oppenheimer Balanced	Oppenheimer Balanced	
[Del] C2 - AA/Balanced Funds for Large Cap Cat	AA/Balanced Funds for Large Cap Cat	
[Del] OPP001 - Oppenheimer Strategic Bond (FFM)	Oppenheimer Strategic Bond	
[Del] 101 - Growth Fund (FFM)	Growth Fund	
[Del] 106 - High Income Fund (FFM)	High Income Fund	
[Del] 102 - International Fund (FFM)	International Fund	

[Add]

Rather, use the Add button..

4.3 How to Add a New Fund Manager

- Create a WIN.
- Add the new Fund Manager to VTXML.

Fund Manager Detail 'PROJECT2: Add Fund 4/30/2010' (* - required field)

Fund Manager Code: NEWCODE *

Full Name: New Fund manager Add *

Short Name: Short Name FM *

Buttons: Cancel, Save & Return

Fund Managers 'PROJECT2: Add Fund 4/30/2010' (* - required field)

Fund Manager Name (5)	Code	
[Del] NEWCODE - New Fund manager Add	NEWCODE	[View]
[Del] 12345 - Test Manager Incorporated	12345	[View]
[Del] 23456 - Testing fund manager	23456	[View]

Buttons: Cancel, Save & Return, [Add]

- Move the WIN to production (see Clean Up Win section for instructions).
- If the new Fund Manager is being associated to brand new funds then see Best Practices for Adding a New Fund. Complete that step first for the new funds utilizing the new Fund Manager.
- If changing an existing Fund Manager to a new Fund Manager or associating the new fund(s) to the product(s) create a new WIN to complete the change(s).

4.4 How to Add a New FreeLook Provision

- Create a WIN.
- Add the new FreeLook Provision.

FreeLook Provisions '149 - Best Practices - Free Look 5/1/2009' (* - required field)

[Cancel](#) [Save & Return](#)

Free Look Invest Rule Product

	Carrier Facing Description	Duration	Provision	MinIssueAge	MaxIs
	15 day free look provision example		Account Value	16	90
[Del]	Non Qualified	2	Benefit amount	1	9
[Del]	10 Day Free Look Provision Qualified	10	Account Value	18	85

[Cancel](#) [Save & Return](#)

Free Look Invest Rule Product '149 - Best Practices - Free Look 5/1/2009' (* - required field)

Free Look Invest Rule Product

[Cancel](#) [Save & Return](#)

Free Look Description *

Carrier Facing Description *

Duration

Provision ▾

Minimum Issue Age

Maximum Issue Age

List of Invest Rule Products

Default Ind	Invest Rule



List of Jurisdiction Approvals

FreeLook Provisions *'Best Practices - Free Look 5/1/2009'* (* - required field)

[Cancel](#)

[Save & Return](#)

Free Look Invest Rule Product

	Carrier Facing Description	Duration	Provision	MinIssueAge	Max
	 15 day free look provision example		Account Value	16	90
[Del]	 <u>20 day free look provision example</u>		Account Value plus gain less Bonus	18	80
[Del]	<u>Non Qualified</u>	2	Benefit amount	1	9
[Del]	<u>10 Day Free Look Provision Qualified</u>	10	Account Value	18	85

[Cancel](#)

[Save & Return](#)

- Move the WIN to production (see Clean Up Win section for instructions).
- Create a new WIN to associate the new FreeLook Provision to the Product(s).

4.5 How to Add a New Distributor

- Create a WIN.
- Add the new Distributor completing all of the fields for the new Distributor.

Distributors '150 - Best Practices - Add New Distributor 5/1/2009' (* - required field)

[Cancel](#) [Save & Return](#)

List of Distributors

	Producer Name	Org Code	DTCC Member Code	Intended Receiver
	220 DA Test	220 Test	4444	(*No Intended Receiver
[Del]	ACME Distributor	TESTGEP	1221	EBIX AnnuityNet
	Distributor example			Blue Frog Affirm
[Del]	Rich Securities of New England	RICH_SEC	1234	EBIX AnnuityNet
[Del]	VERTEX Brokers of America	VBA	3333	Blue Frog Affirm
[Del]	Wealth Brokerage	WEALTH	8989	EBIX AnnuityNet

[Cancel](#) [Save & Return](#)

Producer Information '150 - Best Practices - Add New Distributor 5/1/2009' (* - required field)

Producer Information

[Cancel](#) [Save & Return](#)

Distributor Information

Distributor Full Name *

Tax Identification Number (9 digits)

Government ID Type Code ▼

Distributor Short Name *

Distributor Code

Distributor DTCC Code

DUNS Number

Org Code

CRD Number

Intended Receiver ▼

Distribution Agreements

Distribution Agreement

[Cancel](#) [Save & Return](#)

Distributors '150 - Best Practices - Add New Distributor 5/1/2009' (* - required field)

[Cancel](#) [Save & Return](#)

List of Distributors

	Producer Name	Org Code	DTCC Member Code	Intended Receiver
	220 DA Test	220 Test	4444	(*No Intended Receiver
[Del]	ACME Distributor	TESTGEP	1221	EBIX AnnuityNet
	Distributor example			Blue Frog Affirm
[Del]	Distributor Example 2			Generic ACORD All Distri
[Del]	Rich Securities of New England	RICH_SEC	1234	EBIX AnnuityNet
[Del]	VERTEX Brokers of America	VBA	3333	Blue Frog Affirm
[Del]	Wealth Brokerage	WEALTH	8989	EBIX AnnuityNet

[Cancel](#) [Save & Return](#)

- Move the WIN to production (see Clean Up Win section for instructions).
- Create a new WIN to associate the new Distributor to the applicable products.

4.6 How to Add/Change a Distribution Agreement

- Create a WIN.
- Add a new Distribution Agreement or Clone an existing Distribution Agreement.

The screenshot shows the 'Distribution Agreement List' page in the VTX ML Annuity Suite. The page title is 'Distribution Agreements' with a sub-header 'PROJECT2: Add Fund 4/30/2010' and a note that the asterisk indicates a required field. On the right, there is a legend for status icons: a purple circle for 'WIN Changes', a blue circle for 'Mult WIN Changes', a green circle for 'Current WIN Added', a yellow circle for 'Different WIN Added', and a red circle for 'WIN Deleted'. Below the legend are 'Cancel' and 'Save & Return' buttons. The main content area is titled 'Distribution Agreement List' and contains a table of existing agreements. The table has columns for 'Agreements (4)', 'Modified On', and a 'View' link for each row. The table lists four generic selling agreements with their respective modification dates and times. At the bottom right of the table is an 'Add' button.

Agreements (4)	Modified On	
[Del] [Clone] Generic Selling Agreement	4/1/2009 10:02:22 AM	[View]
[Del] [Clone] Generic Selling Agreement II	11/4/2008 12:01:17 PM	[View]
[Del] [Clone] Generic Selling Agreement III	12/10/2008 8:30:37 AM	[View]
[Del] [Clone] VERTEX BA Selling Agreement	9/16/2008 9:02:20 AM	[View]

- Rename the cloned distribution agreement and make the appropriate changes to the new Distribution Agreement to make it unique.

The screenshot shows the 'Distribution Agreement Detail' page in the VTX ML Annuity Suite. The page title is 'Distribution Agreement Detail' with a sub-header 'PROJECT2: Add Fund 4/30/2010' and a note that the asterisk indicates a required field. On the right, there is a legend for status icons: a purple circle for 'WIN Changes', a blue circle for 'Mult WIN Changes', a green circle for 'Current WIN Added', a yellow circle for 'Different WIN Added', and a red circle for 'WIN Deleted'. Below the legend are 'Cancel' and 'Save & Return' buttons. The main content area is titled 'Distribution Agreement' and contains a form for editing the agreement. The form has several fields with status indicators (green checkmarks) and dropdown menus. The fields are: 'Distribution Agreement Name' (with value 'New DA ADD'), 'Is Netting Allowed?' (with value 'No'), 'Is Advancing Allowed?' (with value 'No'), 'Is Back Dating Allowed?' (with value 'No'), 'Date Based On' (with a dropdown menu), and 'Interest Rate Class' (with an empty text field). Below the form is a 'Commission Remittance' section with a table of 'Commission Events (1)'. The table has columns for 'Commission Events (1)' and a 'View' link for each row. The table lists one event: 'Additional (unscheduled) Premium'. At the bottom right of the table is an 'Add' button.

Commission Events (1)	
[Del] [Add] Additional (unscheduled) Premium	

Product Type

Allowable Products (Required)

Carrier Facing Description (1)	Comm Schedule	Modified On
[Del] VERTEX Immediate Annuity	Demo Generic	9/1/2009 10:15:30 AM

[Add]


Cancel Save & Return

VTX ML Annuity Suite VERTEX INCORPORATED
"Excellence in financial systems solutions"

Administration Tools Product Profiles WIN Logoff Distribution Agreement

Distribution Agreements 'PROJECT2: Add Fund 4/30/2010' (* - required field)

View Build History Distribution Agreement Info

Legend:
 = WIN Changes
 = Mult WIN Changes
 = Current WIN Added
 = Different WIN Added
 = WIN Deleted

Cancel Save & Return

Distribution Agreement List

List of Distribution Agreements (Required)

Agreements (5)	Modified On
[Del] [Clone] Generic Selling Agreement	4/1/2009 10:02:22 AM [View]
[Del] [Clone] Generic Selling Agreement II	11/4/2008 12:01:17 PM [View]
[Del] [Clone] Generic Selling Agreement III	12/10/2008 8:30:37 AM [View]
[Del] New DA ADD	9/1/2009 10:15:10 AM [View]
[Del] [Clone] VERTEX BA Selling Agreement	9/16/2008 9:02:20 AM [View]

[Add]

Cancel Save & Return

- Move the WIN to production (see Clean Up Win section for instructions) before associating it to any Distributor.
- Create a new WIN to associate the new Distribution Agreement to the applicable Distributor.

4.7 How to Add/Change a Commission Schedule

- Create a WIN.
- Add a new Commission Schedule or clone an existing Commission Schedule.

Commission Schedules '152 - Best Practices - Add Commission Schedule 5/1/2009' (* - required field)

[Cancel](#) [Save & Return](#)

Commission Schedules

List of Commission Schedules

	Name	Modified On
	Commission Schedule Example	4/10/2009 8:53:06 AM
[Del] [Clone]	Demo Generic	7/12/2005 11:49:46 AM
[Del] [Clone]	Generic Selling Agreement	7/12/2005 11:49:45 AM
[Del] [Clone]	Test Schedule	4/30/2008 4:48:57 PM
[Del] [Clone]	VERTEX Comm with QNQ FOP and age	4/1/2009 9:58:19 AM
[Del] [Clone]	VERTEX Selling Agreement	7/12/2005 11:39:17 AM
[Del] [Clone]	VERTEX Selling Agreement with dur and age	9/12/2008 12:11:47 PM

[Cancel](#) [Save & Return](#)

- Make the appropriate changes to make the Commission Schedule unique.

Commission Schedules Detail '152 - Best Practices - Add Commission Schedule 5/1/2009' (* - required field)

Commission Schedules Detail

[Cancel](#) [Save & Return](#)

Commission Schedules

Schedule Description *

Effective Date (yyyy-mm-dd)

Expiration Date (yyyy-mm-dd)

Associated Commission Rates

	Name	Commission Option Code	Commission Event
[Del]	New Commission Schedule Example	New Comm Ex	Asset Based or Trail com

[Cancel](#) [Save & Return](#)

Associated Commission Rates '152 - Best Practices - Add Commission Schedule 5/1/2009' (* - required field)

[Commission Schedules Detail](#) / Associated Commission Rates

[Cancel](#) [Save & Return](#)

Associated Commission Rates

*
 *
 *

[Cancel](#) [Save & Return](#)

Commission Schedules '152 - Best Practices - Add Commission Schedule 5/1/2009' (* - required field)

[Cancel](#) [Save & Return](#)

Commission Schedules

List of Commission Schedules

	Name	Modified On
	<input type="radio"/> Commission Schedule Example	4/10/2009 8:53:06 AM
[Del]	<input checked="" type="radio"/> <u>Commission Schedule Example2</u>	4/14/2009 9:48:00 AM
[Del] [Clone]	Demo Generic	7/12/2005 11:49:46 AM
[Del] [Clone]	Generic Selling Agreement	7/12/2005 11:49:45 AM
[Del] [Clone]	Test Schedule	4/30/2008 4:48:57 PM
[Del] [Clone]	VERTEX Comm with QNQ FOP and age	4/1/2009 9:58:19 AM
[Del] [Clone]	VERTEX Selling Agreement	7/12/2005 11:39:17 AM
[Del] [Clone]	VERTEX Selling Agreement with dur and age	9/12/2008 12:11:47 PM

[Cancel](#) [Save & Return](#)

- Move the WIN to production (see Clean Up Win section for instructions) before associating to any products within the Distribution Agreements.
- Create a new WIN to make the Commission Schedule association.