

## *IRI Member Exclusive Benefit*

Using reliable ceding carrier information helps ensure that your replacement requests are sent to the correct ceding carrier processing location, In-Good-Order, the first time!

### **Cut Out Guessing and Research**

Company name changes, mergers and carriers with similar names all make finding the correct ceding carrier frustrating and time consuming.

IRI 1035YellowPages Lite helps find not only the correct ceding carrier, but also the correct replacement processing location.

### **Fax / Electronic vs. Original / Hardcopy**

*Distributors and Financial Advisors* identify when replacement data can be **electronically submitted** to the **issuing carrier**, or if hard copy with original, wet signatures is required.

**Issuing Carriers**—always know when to fax replacement requests to the **ceding carrier**, or if original, hard copy paperwork with wet signatures is required.

### **Ceding Carriers' Replacement Form Requirements**

Having proper form requirements ensures that the initial replacement request is submitted In-Good-Order.

*Accelerate Policy Issue  
by  
Fast-Tracking Your  
Replacement Requests*



## **Ceding Carrier Contact and Replacement Requirements Database**

Website access to detailed, up-to-date replacement form requirements, eSignature acceptance rules, fax vs. hardcopy rules and fax numbers for the annuity replacement processing locations of IRI Carrier Members involved in the IRI Operations and Technology working group.

- Easy to search web-pages
- Viewable on Smart devices
- Hosted and managed by Cooperative Technologies

### **IRI Distributor & Carrier Member Site Registration**

All IRI Distributor and Carrier Members have unlimited access to the IRI 1035YellowPages Lite site. Contact [Jim Quinn](#) IRI's Operations & Technology President or [Cheri DeBoer](#), CT Director, to register your company site.



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# Ceding Carrier Contact and Replacement Requirements Database

## E-Signature Acceptance

### Replacement Form Requirements

Know ceding carrier's replacement requirements at the time of the sale

This knowledge ensures that all ceding carrier requirements are satisfied and the initial replacement request is submitted "In-Good-Order".

Full list of requirements on page 4 including:

- **Medallion Signature Guarantee** - dollar amount and qualified type details
- **Surrender Form** - request, receipt and download details
- **Whether Client must initiate the replacement**

## Fax Details

- Fax numbers by product
- Processing location fax indicators instantly let you know when all replacement request paperwork is accepted via fax
- Replacement Form notes detail fax vs. hardcopy rules and exceptions
- Fax coversheet details to make certain that the paperwork is handled as expeditiously as possible.

## Policy Rules

When needed, policy rules can help differentiate processing locations.

## Partial Withdrawal Acceptance

Know if partial withdrawals are allowed before submitting the replacement request.

## Correct Ceding Carrier Processing Location = Correct Ceding Requirements and Contact Information

**Advanced search logic helps find the correct ceding carrier and the location where the product is processed.**

**Automatically Resolve Links** - When a company is no longer in business due to a merger, acquisition, renaming, etc., it is linked to the carrier that has acquired its business.

**Search Criteria**

Carrier Name or NAIC #:

Additional Search Options:  
 Full Carrier Name Match  
 Exclude Home Office Locations

Additional Search Criteria (Optional)

Product Filters  
Tax Basis:   
Line of Business:   
Investment Type:

Contract Filters  
Application State:   
Plan Name:   
Contract Number:

Functional Filters  
Business Type:   
Producer Type:   
Processing Type:

**Search Results**

**Pruco Life Insurance Company**  
Type of Business: Insurance (Click to view Client and Carrier Notes)  
Shr Processing Locations: B Annuity  
Street - City, State: Dresher, PA  
Mailing - City, State: Philadelphia, PA

**Pruco Life Insurance Company of New Jersey**  
Type of Business: Insurance (Click to view Client and Carrier Notes)  
Shr Processing Locations: B Annuity  
Street - City, State: Dresher, PA  
Mailing - City, State: Philadelphia, PA

## Advanced Search

Advanced Search not only helps find the appropriate ceding carrier, it also attempts to find the most likely processing location for that ceding carrier based on the product being replaced. In addition, it identifies locations which are shared among two or more ceding carriers within the same group.

## IRI Lite Carrier List

Choose a carrier from the IRI Carriers' drop-down list. This list contains all of the IRI member carriers tracked in the site. Each carrier name is a direct link to that company's information page and its annuity processing location information.

**IRI Lite Member Carriers**

(List is sorted alphabetically by Carrier Name)

1. Allianz Life Insurance Company of New York
2. Allianz Life Insurance Company of North America
3. American Equity Investment Life Insurance Company
4. American Equity Investment Life Insurance Company of New York
5. American General Life Insurance Company
6. Athene Annuity & Life Assurance Company
7. Athene Annuity & Life Assurance Company of New York
8. Brighthouse Life Insurance Company
9. Brighthouse Life Insurance Company of New York
10. Delaware Life Insurance Company
11. Delaware Life Insurance Company of New York
12. Equitable Financial Life and Annuity Company
13. Equitable Financial Life Insurance Company
14. Equitable Financial Life Insurance Company of America
15. Fidelity Investments Life Insurance Company
16. First Symetra National Life Insurance Company of New York
17. Forethought Life Insurance Company
18. Jackson National Life Insurance Company
19. Jackson National Life Insurance Company of New York
20. Lincoln Life & Annuity Company of New York
21. Lincoln National Life Insurance Company
22. Massachusetts Mutual Life Insurance Company

## Company Level Information

A base record for each ceding carrier is tracked at the Company level.

IRI1035YellowPages Lite company level information includes:

- Carrier's Legal Name
- Company level notes updated by Cooperative Technologies, including mergers, acquisitions and name changes
- Web site link / address
- NAIC #

## Replacement Processing Location Information

IRI 1035YellowPages Lite includes 50 IRI Carrier Members' annuity replacement processing locations.

Cooperative Technologies' Ceding Carrier Database tracks the replacement processing and home office locations for each Company. Most carriers have one-to-many active locations.

The replacement processing locations are typically organized by line of business, product type, or region.

Each IRI annuity processing location contains a base record with fax numbers, location level notes, partial withdrawal details, conservation details and policy rules, as applicable, along with replacement form requirements (outlined on page 4).

## Database Hierarchy

The replacement contact and requirement information in the Ceding Carrier Database is organized in a hierarchical manner by company and the company's locations (Figure 1).

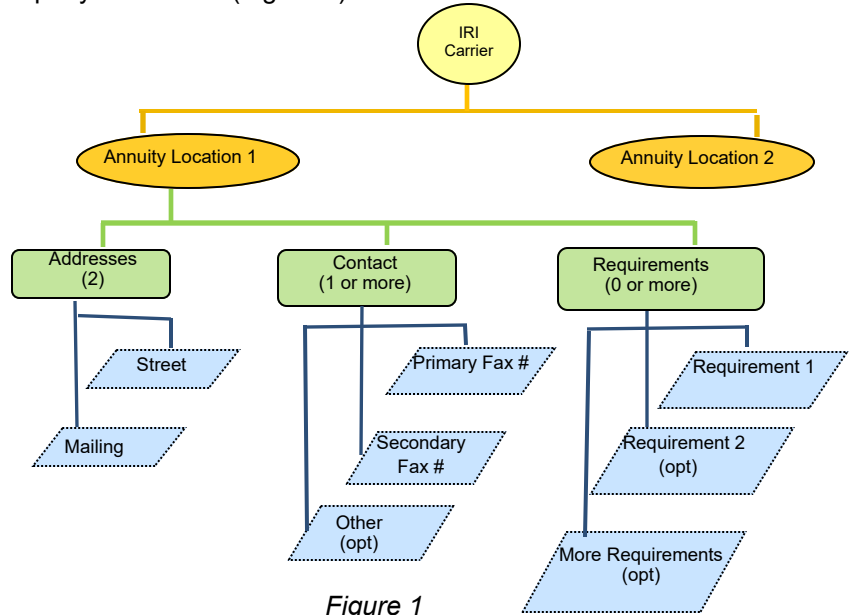


Figure 1

## Processing Location Data

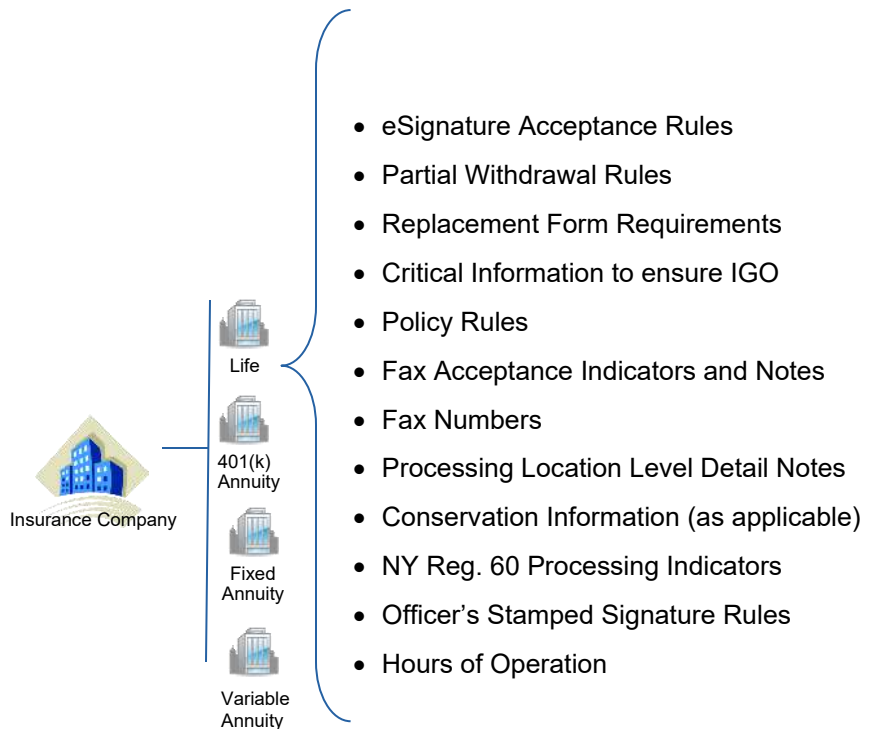


Figure 2

## Location Search Logic

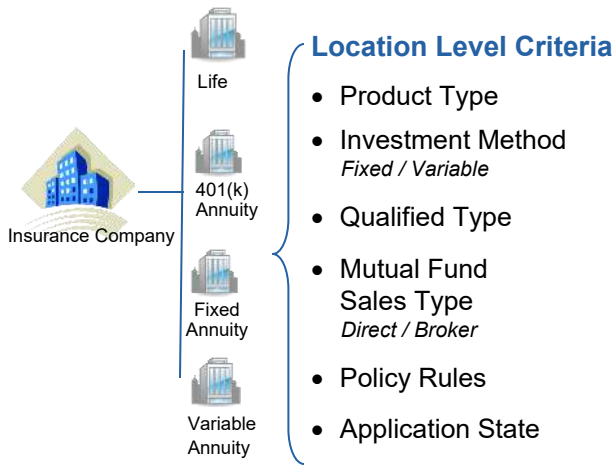


Figure 3

## Location Search Logic

### Location Level Criteria

Location level criteria based on the products replaced at each specific location are used as part of the automated Advanced Search logic.

### Advanced Search Logic

Advanced Search logic accepts several optional parameters such as a full or partial ceding carrier name, alias name, product type, qualified type, policy number and issuing state, etc., to help users isolate the correct ceding carrier location and retrieve all the required information. *Note: The 1035YellowPages Web Service has additional NSCC # and Unique Universal Location ID search logic.*

## Replacement Requirements

## Replacement Requirements

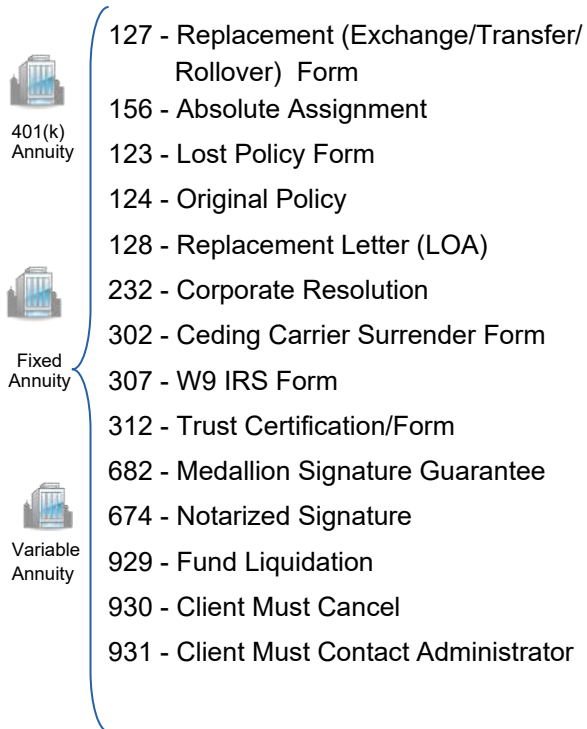


Figure 4

The Database tracks each carrier's specific replacement requirement rules. A processing location can contain from zero to many types of requirements. All ACORD replacement requirement code types are available. Most common requirements include, but are not limited to, those shown in Figure 4.

### Replacement Requirement Notes

Replacement requirement notes detail the ceding carrier's rules around each specific form or signature requirement, as applicable, for the products replaced at that location.

- eSignature Acceptance Rules (if applicable)
- Fax, Email or Hard Copy original paperwork with Wet Signature requirements.
- Officer's Stamped Signature and Attachment details.
- Medallion Signature Guarantee notes include dollar amount and qualified type details.
- Surrender Form request, delivery and download details.

## Information Verification and Database Updating

Cooperative Technologies' research team verifies all ceding carrier information pertinent to completing a replacement of funds, including processing location addresses, contact numbers and replacement requirements.

### Sources

Ceding carrier data is obtained from multiple sources, broadly categorized as: Direct from Carriers, Regulatory, Commercial, Private Collection and Public Domain.

Primary Sources



Industry Partners



Public Records

Commercial Vendors

### Processes

Cooperative Technologies researches and manages information daily to ensure that accurate and relevant data is being added to the database. Ceding companies are prioritized for verification based on the carrier's policy volume, age of their policies, how often they are viewed, industry trends, special agreements and the carrier's licensing status, including mergers, name changes, rehabilitation and receivership.

Additional research is done based on client requests or any time a change to a ceding carrier's status, location or requirement information is determined.



### Database Updates

On a scheduled basis thousands of data fields are added, updated or verified and made available to partners who license our websites, web services or specialized databases. If data that affects NIGO replacements is found during the verification process, an Alert—Pop-up message is added to the 1035YellowPages. If critical changes occur between scheduled updates, additional interim updates may be published.

### Data Reverification and New Carrier Requests

Cooperative Technologies' re-verifies any changes or conflicting information Clients may come across. Client requests come directly to the reverification team and are given top priority. This type of on-request verification, in conjunction with our own on-going proactive verification, provides timely and accurate data.

The full 1035YellowPages Website and Web Service includes 2,900+ carriers, including 100% of all Life and Annuity insurers, top Mutual Fund, Bank, Broker and Pension Administrators. Clients can request to have additional delivering carriers or pension administrators added to the database.

**Replacements involve ceding carriers, so it makes sense that the ceding carrier data that your sales and new business teams rely on is robust and up-to-date!**