

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

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

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.

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*



Insured Retirement Institute

1035YellowPages
from Cooperative Technologies **Lite**

Ceding Carrier Contact and Replacement Requirements Database

Website access to detailed, up-to-date annuity replacement processing location Fax vs. Hardcopy information and Replacement Form Requirements for IRI Carrier Members involved in the IRI Operations and Technology work group.

- Easy to search web-pages
- Turnkey access
- 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. Member Site registration is done on the IRI Focus site or by contacting [Christopher McDaniel](#), IRI SVP or [Cheri DeBoer-Stinson](#), CT Director.



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Ceding Carrier Contact and Replacement Requirements Database

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.

Basic Search

Easily find the correct carrier with a full or partial name, company alias or marketing name or NAIC #.

Basic Search

Search Criteria

Carrier Name or NAIC #: VALIC

Additional Search Options:
 Match using Full Carrier Name
 Include Alias Names in Search
 Automatically Resolve Links

Search

Search Results

Carriers Returned: 1

Variable Annuity Life Insurance Company
Type of Business: Insurance (Click to view Client and Carrier Notes)

| Processing Locations | Street - City, State | Mailing - City, State |
|----------------------|----------------------|-----------------------|
| Life/Annuity | Amarillo, TX | Amarillo, TX |

IRI Lite Carrier List

IRI Lite - Carr Top Carriers

(List is sorted alphabetically by Carrier Name)

1. Allianz Life and Annuity Company
2. Allianz Life Insurance Company of New York
3. Allianz Life Insurance Company of North America
4. American General Life Insurance Company
5. AXA Equitable Life and Annuity Company
6. AXA Equitable Life Insurance Company
7. C.M. Life Insurance Company
8. First MetLife Investors Insurance Company
9. First Symetra National Life Insurance Company of New York
10. Forethought Life Insurance Company
11. Independence Life and Annuity Company
12. ING Life Insurance and Annuity Company
13. ING USA Annuity and Life Insurance Company
14. Jackson National Life Insurance Company
15. Jackson National Life Insurance Company of New York
16. Lincoln Life & Annuity Company of New York
17. Lincoln National Life Insurance Company
18. Massachusetts Mutual Life Insurance Company

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 their annuity processing location information.

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.

Advanced Search

Search Criteria

Carrier Name or NAIC #: Pruco

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

Additional Search Criteria (Optional)

Product Filters

Tax Basis: All Qualified Plan Types

Line of Business: Annuity

Investment Type: All Investment Types

Contract Filters

Application State: All Application States

Plan Name: All Plan Names

Contract Number: --Enter contract number--

Functional Filters

Business Type: All Business Types

Producer Type: All Producer Types

Processing Type: All Processing Types

Search

Search Results

Pruco Life Insurance Company
Type of Business: Insurance (Click to view Client and Carrier Notes)

| Shr Processing Locations | Street - City, State | Mailing - City, State |
|--------------------------|----------------------|-----------------------|
| B Annuity | Dresher, PA | Philadelphia, PA |

Pruco Life Insurance Company of New Jersey
Type of Business: Insurance (Click to view Client and Carrier Notes)

| Shr Processing Locations | Street - City, State | Mailing - City, State |
|--------------------------|----------------------|-----------------------|
| B Annuity | Dresher, PA | Philadelphia, PA |

Robust Ceding Carrier Information

Company Level Information

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

IRI 1035 YellowPages 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 1035 YellowPages Lite includes all top IRI Carrier Member locations that process annuity replacements.

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).

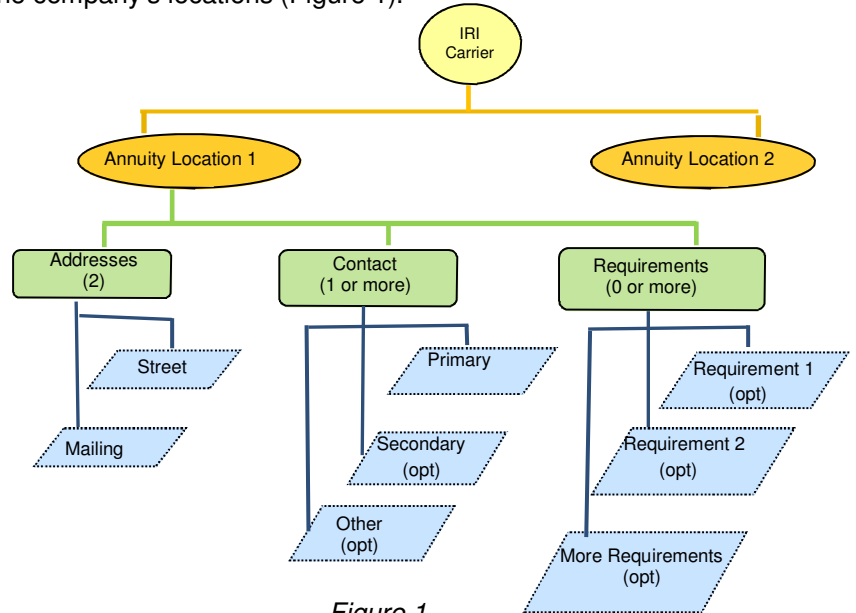


Figure 1

Processing Location Data

- Fax Numbers
- Location Fax Indicators
- Partial Withdrawal Details
- Processing Location Level Detail Notes
- Conservation Information (as applicable)
- Policy Rules (when needed)
- Hours of Operation
- NY Reg. 60 Processing Indicators
- Email Notes
- Attachment Notes
- Esignature acceptance—by type
- Replacement Form Requirements

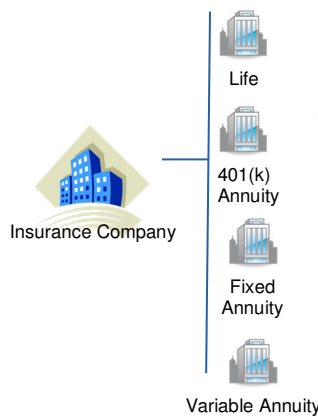


Figure 2

Location Search Logic

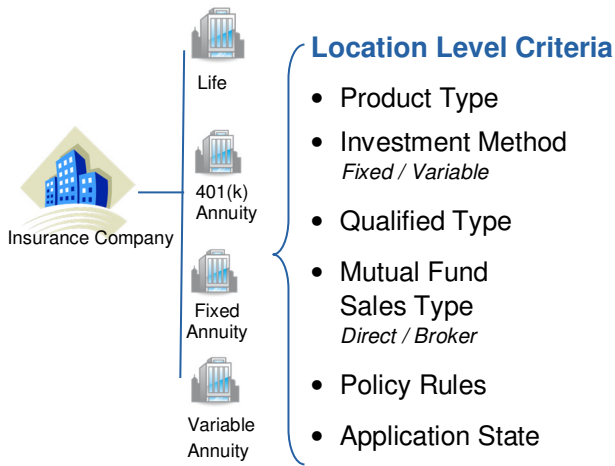


Figure 3

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

In addition to the application's Basic Search function, IRI Lite includes Advanced Search logic. This search feature 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.

Replacement Requirements

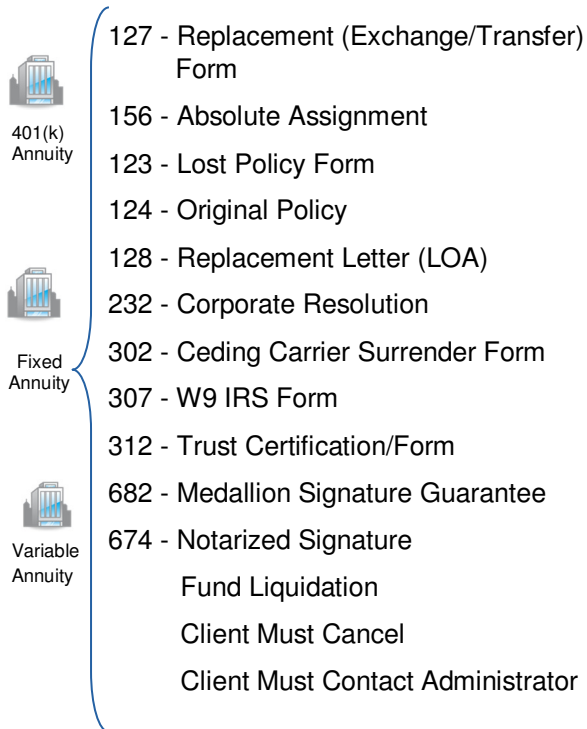


Figure 4

Replacement

Requirements

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.

- Fax, Email or Hard Copy original paperwork with Wet Signature requirements.
- Esignature, 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

We obtain data from multiple sources, broadly broken down into: Regulatory, Commercial, Private Collection, Public Domain, Original Invention and Direct from Carriers.



Processes

Our research team processes 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 Cooperative Technologies' Clients "look-up" a specific carrier, 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 bi-weekly basis, thousands of data fields are added, updated or verified and made available through annual licensing of CT1035 solutions' websites, web services or specialized databases including IRI **1035**YellowPages Lite, **1035**YellowPages (*full site*), **1035**Contact Web Service and the **CT1035** Exchange System. 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 verification standards, provides the most timely and accurate data possible.

In addition to the thousands of carriers currently tracked in the database, including 100% of all Life and Annuity insurers, Clients can request to have other ceding companies 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!