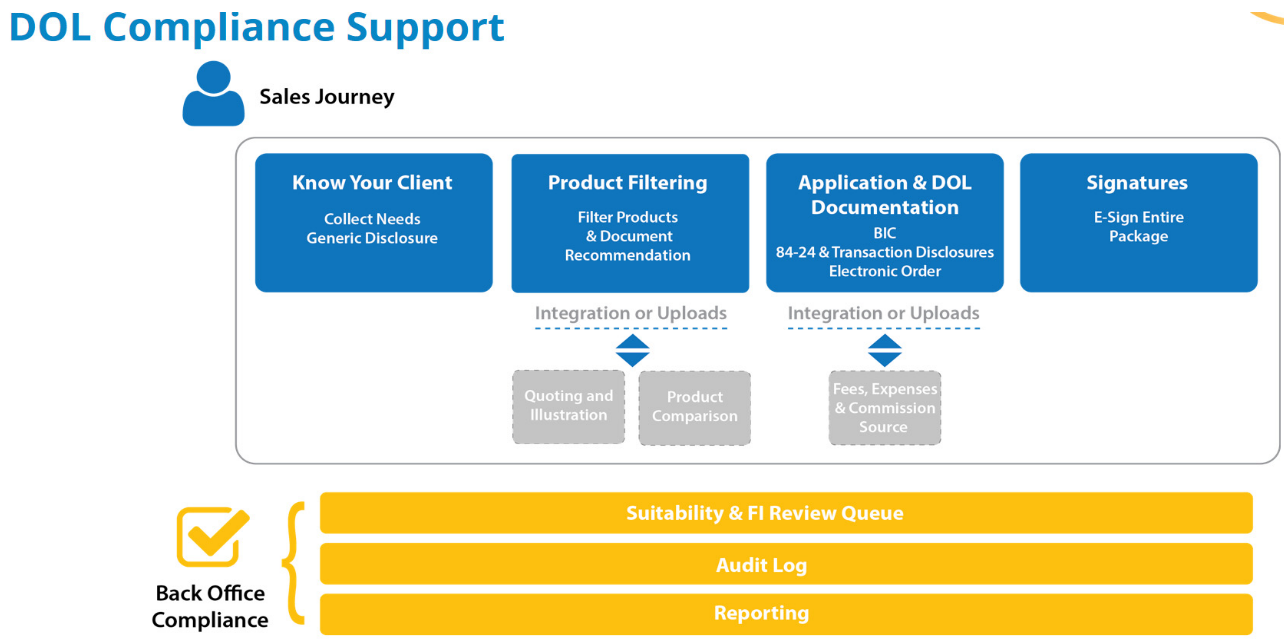
iConnect 147396
Needs Determination Design Approach

Project Overview

Create a new transaction for collecting the client data needed to make a Best Interest Recommendation. This new transaction will allow agents to enter client information that will be used in product filtering to provide a best interest recommendation before initiating an application. It will support launching from the Need Determination transaction to the application. The Needs Determination transaction will also have its own audit report, output file, and reporting to support DOL compliance.



Features/Requirements

1. Support a new transaction type called Needs Determination enabled by group role code. The Needs Determination transaction will provide the data to be used in the best interest product filtering before an application is launched.
2. The Needs Determination transaction will use the rules engine and will have access to the same group option functionality as the application, post issue, and sub-pay transaction types. For example, case access that is applied to the role code will apply across all transaction types enabled for that role code.
3. FL Needs Determination Transaction captures questions via the standard PDF with tags and rules. The answers will be stored as new data items.
4. These data items can be defined into filter rules to apply to the available product selection in the eApplication process.

5. This new transaction upon reaching 100% will proceed to the next step.
    a. Please note that review is out of scope for this transaction
    b. Esignature is an option if clients want to esign the Need forms
    c. Default next step will be Proceed to Application.
6. This new transaction will generate a pdf that is included in the associated applications and can make use of e-signature during the needs determination process or be signed during the associated application process.
7. The needs determination will provide a launch to the product selection in order to create a new application. The product options presented will be based on the filtering process based on the needs determination transaction.
8. Emails (iConnect 144135): A new email category will be defined to support transaction type specific emails. This will allow an email template to be modified specific to a transaction type.
    a. All- default
    b. Need Determination
    c. Post Issue
    d. Application
    e. Subpay
9. We will use the standard process we have in place today to prompt if the agent will continue to the next step or close. This new transaction will need to support a separate customizable pop-up message for the continue prompt.
10. Data items from the needs determination transaction will be passed to the eApplication to prefill the mapped application data items. Data items will by default will be set to read-only. Any data items that can be editable will be handled in the client work order and coded to reset the read-only property in the provider code.
11. The pdf from the needs determination transaction will be included in the created application and treated like 'Other Documents'. This document will replace the Needs Determination template in the newly created application. This document cannot be deleted from the Application Documents dialog box. To make use of this document type, the following document type will need to be added to the upload document types in the list profile database table for your organization:

```
<UploadDocumentType>
        <Description>NeedsDetermination</Description>
        <DocType>NeedsDetermination</DocType>
        <Visability>CarrierOnly</Visability>
        <AttachmentType>0</AttachmentType>
  </UploadDocumentType>
```

12. The Signing requirement on the Needs Determination PDFs can either be will be handled via signature controls in the initial Needs Determination form or via the Needs Determination template form in the launched application's signature process.
13. Output file, at the completion of the Needs Determination transaction
    a. We will send the data items to the application for inclusion in the eApp 103 output file.
    b. If the firm wants the completed Need Transactions in an output file, the organization provider can be called to build an output file for clients. This will be defined in the Client WO.
14. The Needs Determination, once completed, will be locked and available to launch into an application from the edit application view with the 'Apply' button or from the All Applications view.

15. The Need transaction will be available to be associated with multiple applications and the 'Apply' button will stay enabled, so the same Need transaction can be used to create associated applications as needed. The Need determination transaction, however, cannot be edited once associated with an application.
16. The Need will be associated with an Application and the Application will show the association with a Need. The association will be visible in the All Transaction view for the Application and the Need Transaction.
17. The Needs Determination transaction will have its own reporting and output file.
18. If an app has an associated need, the copy app functionality will not be available. Only the need can be copied to allow changes to the need. The product filter will then generate product recommendations based on the newly created needs determination transaction.
19. The need cannot be deleted once it is completed and associated with an application. To delete a Need Determination, you must first delete the associated application.
    - A draft (not submitted) application can be deleted but the completed need transaction cannot be deleted.
    - Deleting the app will only delete the application.
    - Deleting the app will remove the associated application from the need transaction.
    - The need transaction can be deleted once the application association is removed.
    - Deleting the need transaction will not truly delete it as this transaction will follow our normal purge policy.
20. A global dataitem for `FLI_NEEDS_BASED_APP` can be used in rules to provide another means of notifying the agent through error messages or pop-ups in the application to notify the agent that a Needs Determination transaction must be completed and they should exit the application to fulfill that requirement. The dataitem will be set to true if the agent launches into an application from a Needs Determination transaction or an attachment with the document tag of NeedsDetermination is sent in through the post-over.
21. If a needs determination transaction will always be required for a particular group, the 'Disable Create Application' group setting can be used. If this setting is turned on and the setting 'Enable Create Needs Determination' is also turned on, the option for creating a New Business Application is not shown in the New Application drop-down menu. In this case, new business applications can only be created through the 'Apply' button on a Needs Determination transaction.
22. The Needs Determination transaction type should only be added to one product type, the Needs Determination product type. If the Needs Determination transaction type is approved for a product of another type, an error message will display and the product detail will not save.

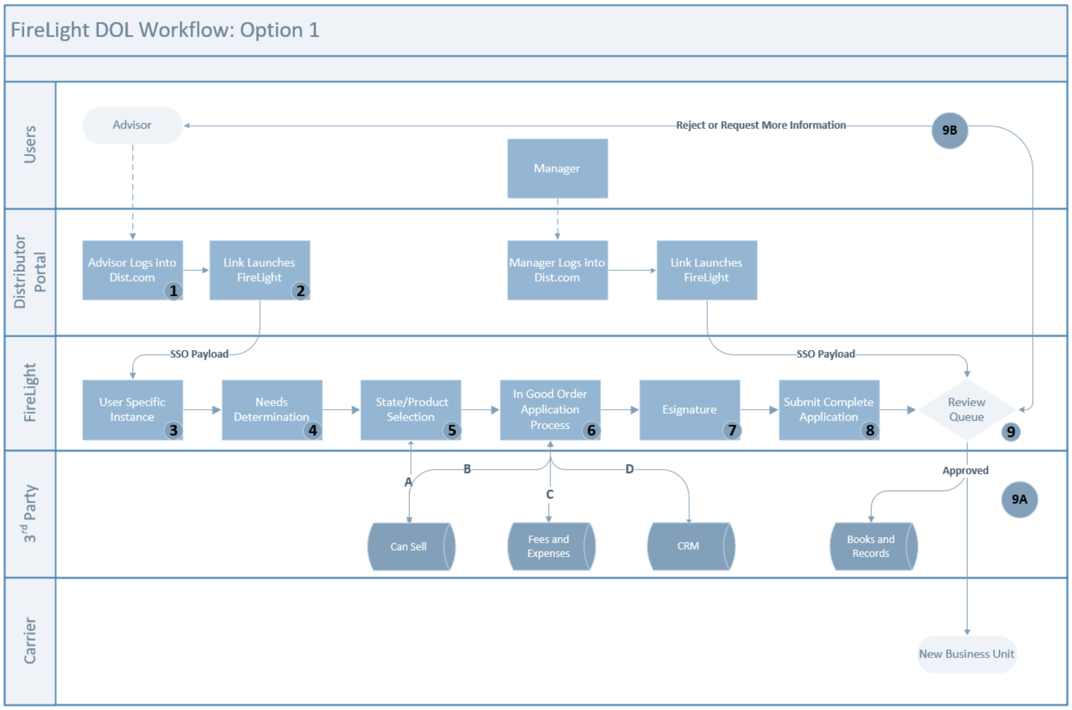
    *Please note that an application cannot be attached to a Needs Determination transaction created after the application.

Use Cases / Workflow Changes

1. SSO identifies using the FireLight Need Transaction
    - This will bring the agent directly into the Needs Determination transaction.
    - The SSO will not identify a previously created Needs Determination transaction to enter but will open a new need with the SSO prefilled data.
        - In order to post the agent directly into the Needs Determination transaction, a transType of NeedsDetermination with the tc value of 116 and the transSubType with a tc value of 11600 must be added to the incoming 103:

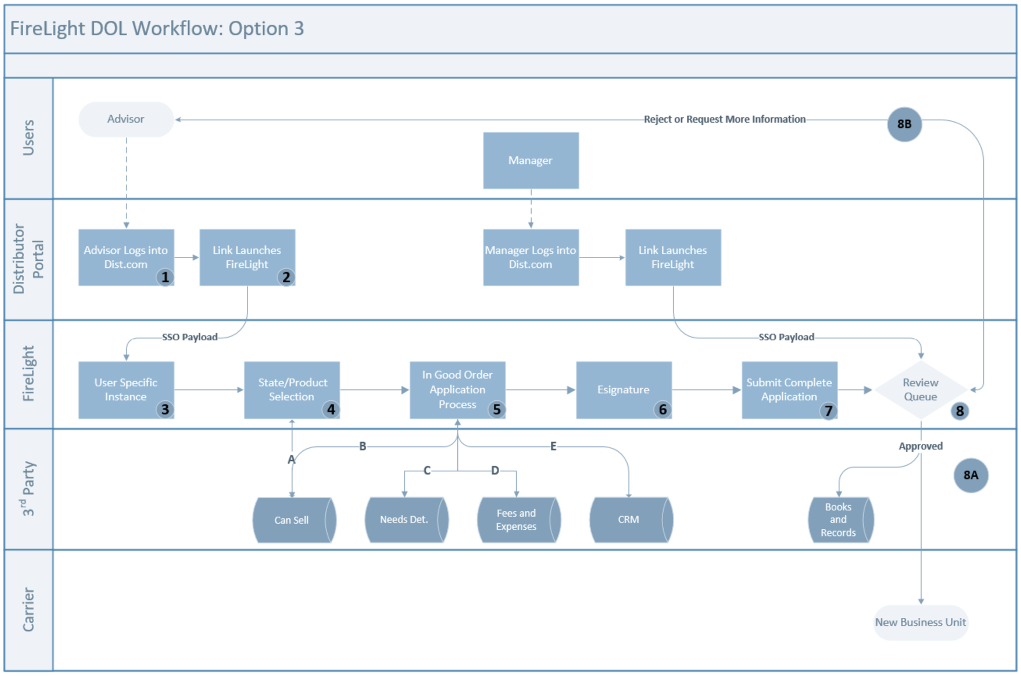
<TransType tc="116">OLI_TRANS_NEEDSDET</TransType>
<TransSubType tc="11600">OLI_TRANSSUB_NEEDSDET</TransSubType>

Clients interested in this use case should submit their WO to update their SSO.



2. SSO into the application with a need determination transaction already completed
    - To support direct post into a new FireLight application with the data from an outside Need Determination transaction, use the ACORD transaction type 103 (as we are doing today). The Needs Determination completed outside of FireLight can be sent as an attachment with the description and document tag of NeedsDetermination.
    - An Upload Document type of Needs Determination must be added to the organization's list profile as described in #11 above to support this workflow.

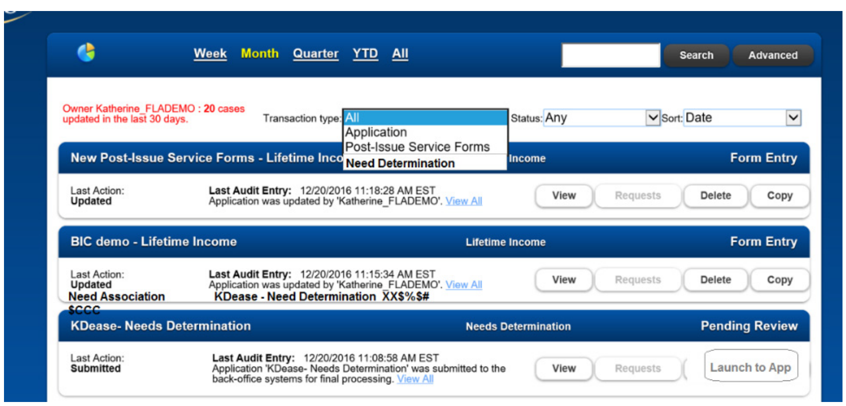
```
<Attachment>
   <Description>NeedsDetermination</Description>
    <AttachmentData64Binary></AttachmentData64Binary>
    <ImageType tc="4" />
    <OLifEExtension VendorCode="25">
    <DocumentTag>NeedsDetermination</DocumentTag>
    </OLifEExtension>
</Attachment>
```

- Clients interested in this use case should submit their WO to update their SSO.

3. Needs Determination transaction has already been run in FireLight. The agent needs to finish it and then proceed to the application.

   A new filter option has been added in View All Transactions to view All Needs Determinations. An agent can select a need that is not locked down to complete and proceed to the application.



   - If an agent is re-entering an old need transaction from the View Edit, the standard prompt (that clients can edit with rules to determine when to display) can be presented. Allow the agent to edit or enter more data or Continue to proceed to application.

4. Agent comes into the home screen of FireLight.
    - A new transaction type called Needs Determination has been added to the New Application dropdown menu. This transaction type must be enabled at the group level within the Admin tool. Agents can click on that new transaction type to be brought into the Needs Determination questionnaire.

    - Need Determination option controlled by Admin Feature at Group Level 'Enable Needs Transaction' must be turned on, as well as the Needs Determination transaction type at the product level.

5. Agent selects Application or SSOs into the application, but the rules identify that a Needs Determination is required. Firms will need to define if they want to support an upload or halt the agent. This will be defined in the client WO.
    - If either of these use cases are used, product filter is out of scope.
    - Allow Upload: If a client wants to Allow upload of a Needs Determination - This will be controlled via the upload button.
        - If this option is supported, the client can add a template form so that FireLight will know if a need is required in the Application. If a template form requires a Needs Determination and one was not sent in the SSO or prefilled from FL, the system will look at rules to determine if the agent can proceed and upload the needs determination
        - Rules need to support presenting an error message if the agent must stop.
        - Please note, the rules based on the needs determination cannot be supported because it is a PDF that is uploaded and not a needs transaction completed within FireLight. Product match cannot be validated with rules. This would be done in the FI review.
        - Clients interested in this use case should submit their WO for the upload button addition and the rules.
    - In this workflow, the Needs Determination template would work like normal template documents and can be uploaded and deleted manually. An Upload Document type of Needs Determination with the document type of Additional Document with Signature must be added to the organization's list profile to support this workflow.

```
<UploadDocumentType>
   <Description>NeedsDetermination</Description>
         <DocType>AdditionalDocWithSignature</DocType>
   <Visability>CarrierOnly</Visability>
   <AttachmentType>0</AttachmentType>
</UploadDocumentType>
```


- Stop the Agent:
  - Stop the agent and tell them to start again at the Needs Determination
    - The Needs Determination template pop-up will notify the agent that a Needs Determination template is required.
    - If the organization allows the agent to upload a Needs Determination document, the agent can go to the Documents dialogue through the Other Actions drop-down menu to upload the necessary document before continuing.
    - If the organization does not allow the agent to upload a Needs Determination and requires the Needs Determination to either be completed in FireLight or to be sent in as an attachment through the post-over, the document tag for NeedsDetermination will not be available in the upload document menu for document type. The agent will need to exit the application and create a Needs Determination transaction. The dataitem `FLI_NEEDS_BASED_APP` can be used in the rules to provide another means of notifying the agent that a Needs Determination transaction is not associated with this application.
    - Clients interested in using the dataitem `FLI_NEEDS_BASED_APP` to provide additional notification should submit their WO for the error message and rules.

Admin Changes

1. New Transaction Type added to Products
2. New group option to Enable Need Determination feature
3. The new transaction will need a new package type called Needs Determination.
4. New email template option to define transaction type when the email will apply.
5. New Document Type for Needs Determination. This is what will associate the prefilled Need form in the Other Documents with the Document Type of Needs Determination Questionnaire.

App Changes

1. New Transaction Type in the New Application drop-down
2. Add Needs Determination All Transaction filter for All Applications view
3. New Pop-up Message for reaching 100% within the Need Transaction and/or Error message
4. Association of the Need to the App and the App to the Need in All Applications view
5. Launch to Application button for completed Need Transactions in the Edit Application view
6. Launch to Application button for completed Need Transactions in the All Applications view
7. Removal of the Delete button from the Need when there is an associated application.
8. Removal of the Copy button from the Application if the application began with a Need Transaction.
9. Addition of global dataitem `FLI_NEEDS_BASED_APP`
10. Removal of document type NeedsDetermination from the upload document dialogue

Common Tags/Data Items:

New Common Tags and Data Items for the Needs Determination questions and answers. (Clients we need your questionnaire and filter so that we can standardize this as much as possible.)

Reporting (To Be Completed)

Since this is a new transaction, it will need its own reporting.

- Needs Determinations with associated applications. (By date, date range, YTD, agent or role code or firm ID)
- Needs Determinations with no associated Application. (By date, date range, YTD, agent or role code or firm ID)
- Need Determinations that indicated X Need (By date, date range, YTD, agent or role code or firm ID)

- Clients have requested the ability to see how many times an agent has run a Need Transaction for the same client. (Not necessarily a requirement for day 1 but it would be nice to have.)

Audit Log

- The Needs transaction will require its own audit log. This will ensure that Need Transactions that are never launched to an application have an audit history of the documents viewed, order viewed, dates, signatures, etc. The same format for the application audit should be followed.
- Upon launching from the Need to the Application, the audit log from the Need will remain separate. The Need PDFs form the need transaction, including the Need Audit Report, will be part of the Application package.
- App Association -In the Audit trail, FL Audit record for the application will show the association between the Needs Determination transaction and the associated application.

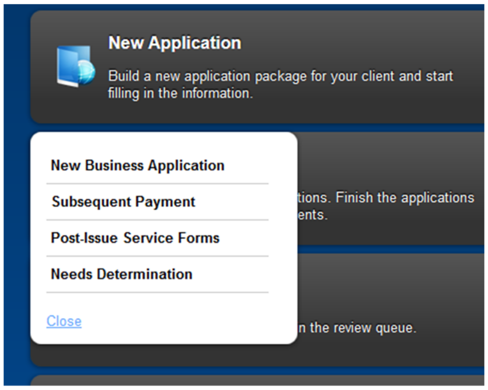
Integration Changes

Applications will now contain two audit reports- one for the application and one for the associated Needs Determination transaction. If the provider removes audit reports, both audit reports will be removed. The Needs Determination may be differentiated in the provider by the FormNumber which is set to NeedsDeterminationAudit for the Needs Determination Audit Report.

By default, pre-filled values that are passed over to the application from the Needs Determination transaction are set to read-only. This is regardless of the control settings on the field set in the Admin form designer. If the organization would like the agent to be able to modify the pre-filled fields, this field property can be adjusted in the provider.

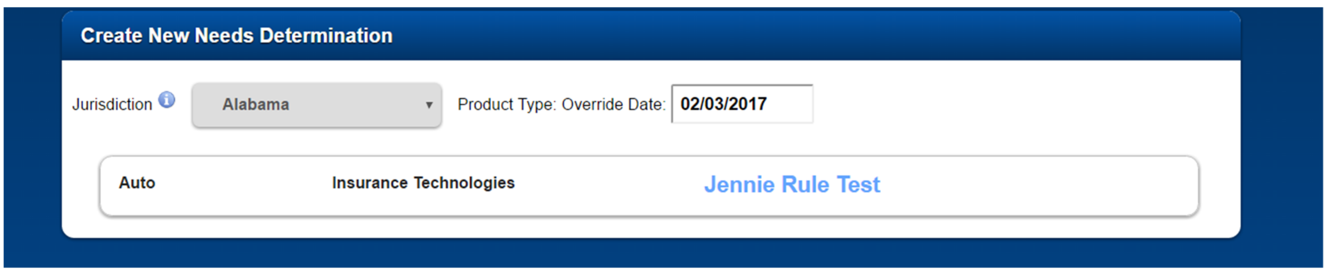
UI Mock Ups

App Portal

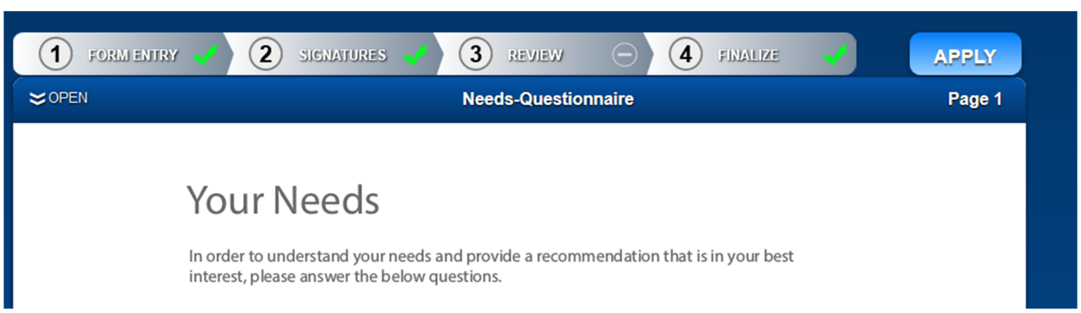


New transaction type in New Application drop-down.

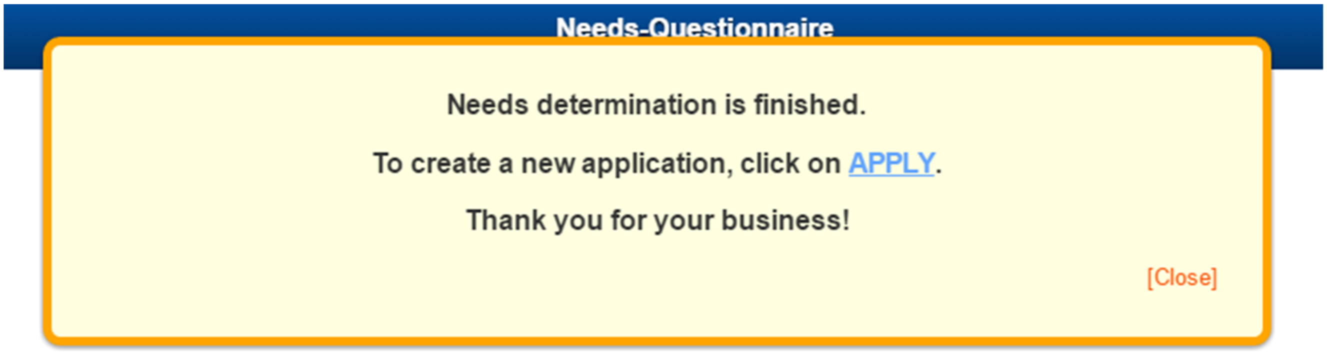
The Needs Determination will not have a product type selection, as there will only be one Needs Determination type and will not be associated to other products.



Completed Needs Determination transactions can use "Apply" to launch to product selection for new application

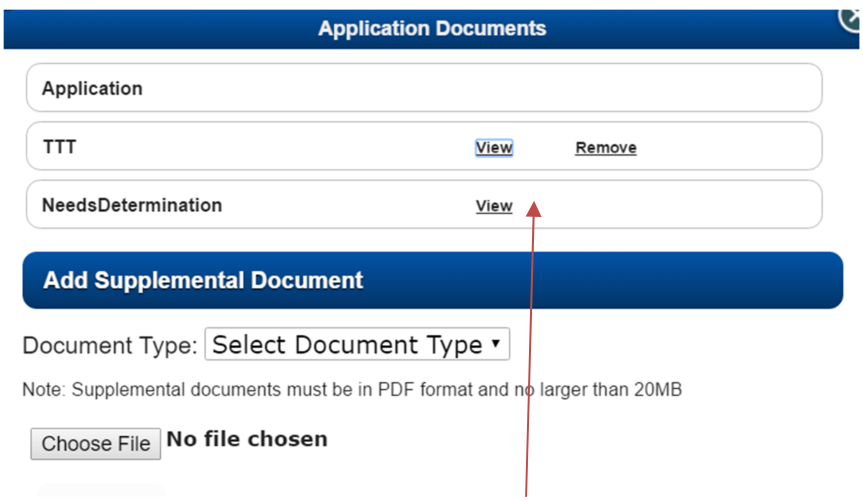


New customizable complete dialogue for Needs Determination transactions

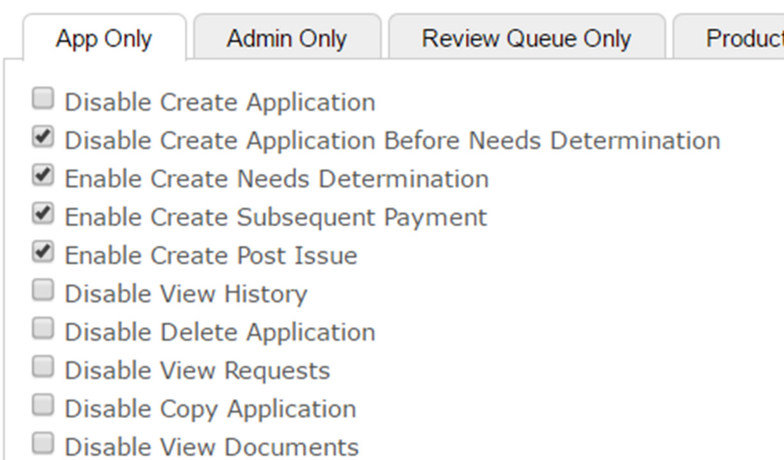


All Applications view displays the associated Needs Determination for each application and any associated applications for each Needs Determination transaction

All Applications view provides a button to Apply for each completed Needs Determination transaction. If the Need has an associated application, the delete button is hidden. If the Needs Determination transaction has not been submitted, the apply button will not be visible.



The Needs Determination template can be viewed in the upload document dialogue but not removed if the template is set to the document type of NeedsDetermination.



The ability to create new business application before creating a Needs Determination transaction can be controlled via the group settings 'Disable Create Application Before Needs Determination' and 'Enable Create Needs Determination'.

How to Enable and Use This Feature

Workflow Using FireLight's Needs Determination

- Enable the Needs Determination transaction type on the App Only tab of the Groups option in the Admin tool by clicking 'Enable Create Needs Determination'.
- Upload the Needs Determination questionnaire in the Admin tool's Form Library.
- Create a package for the Needs Determination questionnaire in the Packages option of the Admin tool. Set the package type to Needs Determination using the package type drop down menu. Add the questionnaire to the package and set it to required.
- Add the package to an existing Sales Agreement in the Admin tool. Alternatively, create a new product type for Needs Determination in the product tab and then add the Needs Determination package to the Needs Determination product in the Sales Agreements tab.
- In the product tab, enable the Needs Determination transaction for the associated product.
- Request an update to your organization's Upload Document types in the list profile database table with the following:


```
<UploadDocumentType>
        <Description>NeedsDetermination</Description>
        <DocType>NeedsDetermination</DocType>
        <Visability>CarrierOnly</Visability>
        <AttachmentType>0</AttachmentType>
</UploadDocumentType>
```


- In the Admin's Form Library, upload a template for the Needs Determination form for use in the launched application. Set the form's 'Is Template Form' option and set the document tag using the drop-down menu to 'NeedsDetermination'.
- Add the template to any application package where a Needs Determination transaction will be required. Signature controls can be added to this template if signatures are needed during the application stage rather than or in addition to the Needs Determination stage.

Workflow Using Outside Needs Determination- Attachment in Post-Over

- Request an update to your organization's Upload Document types in the list profile database table with the following:


```
<Attachment>
   <Description>NeedsDetermination</Description>
    <AttachmentData64Binary></AttachmentData64Binary>
   <ImageType tc="4" />
   <OLifEExtension VendorCode="25">
   <DocumentTag>NeedsDetermination</DocumentTag>
   </OLifEExtension>
</Attachment>
```


- The Needs Determination completed outside of FireLight can be sent as an attachment with the description and document tag of NeedsDetermination.

- In the Admin’s Form Library, upload a template for the Needs Determination form for use in the launched application. Set the form’s ‘Is Template Form’ option and set the document tag using the drop-down menu to ‘NeedsDetermination’ and add template to needed application packages.

  Workflow Using Outside Needs Determination- Upload Needs Determination
- Request an update to your organization’s Upload Document types in the list profile database table with the following:

<UploadDocumentType>
<Description>NeedsDetermination</Description>
<DocType>AdditionalDocWithSignature</DocType>
<Visability>CarrierOnly</Visability>
<AttachmentType>0</AttachmentType>
</UploadDocumentType>

- In the Admin’s Form Library, upload a template for the Needs Determination form for use in the launched application. Set the form’s ‘Is Template Form’ option and set the document tag using the drop-down menu to ‘NeedsDetermination’ and add template to needed application packages.

Areas Impacted

System Area	Yes	Comment
Admin Tool		
- **Form Library**		-Document type added for Needs Determination
- **Design Forms**		
- **Profile Administration**		-Needs Determination package type added -Transaction type for Needs Determination added to product -Enable Create Needs Determination added to Groups options
- **Reports**		
- **Deployment**		
FireLight App		
- **New Application**		-Needs Determination transaction type added
- **Edit Application**		-Apply button added to launch from Needs Determination to product selection -Customizable complete dialog added for Needs Determination

		-Apply button added to launch from All Applications to product selection for Needs Determination apps that are complete -Delete button removed for Needs Determination apps with associated apps -Relationship between Needs and Apps listed for each -Copy button disabled for apps generated from Needs Determination -Filter option added for Needs Determination -Audit added for application generated from a Needs Determination transaction -Needs Determination audit added to launched application documents -Remove document link removed for Needs Determination document type in Documents upload dialog
- **Signature Process**		
- **Review Queue**		
- **Manual Review**		
- **User Preferences**		
- **Inbound Integration**		-Addition of Needs Determination transaction type and transactionSubType -Addition of Needs Determination document type for attachments
- **Outbound Integration**		-Provider only called for override data items to allow modification of read-only dataitems in app pre-filled from Needs Determination
- **PDF Generation**		-PDF generated for template replacement for Needs Determination in launched application
- **Email System**		-New email template will be added for the Needs Determination transaction
FireLight Console		
- **Windows**		
- **iOS**		
Other Systems		
- **DTCC Integration**		

- **Commission Netting**		
- **Activity Reporting**		-New activity reports will be added to provide info on Needs Determination transactions and associated apps