
Quote 2.19 December

FIRELIGHT BASE

FireLight®

Platform

QUOTE 2.19 DECEMBER
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Design Approach - Quote 2.19 December

233061, 233062, 234426

1 Comparison Proposal

Enhancements to the Product Comparison Proposal for Annuity Quote. Currently, the rider and benefit fees are a cumulative value of the same rider type code from the PPfA. We will be updating the rider and benefit fee section to display the rider and benefit fees as they are received from the PPfA. Each value individually parsed from the PPfA to display the rider or benefit with the corresponding fee. This will enhance the value to the end user, displaying individual fees and not displaying a cumulative value.

Additionally, enhancements to the rider and benefit section to display an expanded list of riders and benefits available for each product. The list will contain a broader list of riders and benefits to allow for greater detail for comparison between products.

Impacts:

Comparison Proposal-Expanded list of riders and benefits, rider and benefit fees individually listed as displayed on PPfA

1.1 Comparison Proposal: Fixed Indexed-Rider and Benefit Fee Updates

FeatureOptProduct (1)									
Comment	ProductCode	Name	Description	DefaultInd	Sequence	RiderSubTypeCode	Fee		
1 Standard Death Benefit	STANDRDB	Standard Death Benefit	Standard Death Benefit part of the product and does not require selection	DefaultInd (c=1)	1	RiderSubTypeCode (c=20)	Fee		
							FeeType (c=33)	FeeTypeQualifier (c=1)	
							FeeMode (c=1)		
							Description	Standard Death Benefit Fee	
							FeePct	50	
							ChargeBasedOn (c=2)		
FeatureOptProduct (2)									
Comment	ProductCode	Name	Description	DefaultInd	RevokableInd	Sequence	RiderSubTypeCode	QualifiedPlanEntit	Fee
1 Enhanced Death Benefit - Owner (Annuitant if non-natural Owner)	EDBA	Enhanced Death Benefit - Owner (Annuitant if non-natural Owner)	Annual fee=0.90% of Enhanced Death Benefit (EDB amount, issue age max 75.	DefaultInd (c=0)	RevokableInd (c=1)	1	RiderSubTypeCode (c=3)		Fee
							FeeType (c=50)	FeeTypeQualifier (c=1)	
							FeeMode (c=1)		
							Description	Enhanced Death Benefit Fee	
							FeePct	0.7	
							ChargeBasedOn (c=7)		
2 Enhanced Death Benefit - Joint Owner (Joint Annuitant if non-natural Owner)	EDBJ	Enhanced Death Benefit - Joint Owner (Joint Annuitant if non-natural Owner)	Annual fee=0.90% of Enhanced Death Benefit (EDB amount, issue age max 75. Annual rollover percentage 7% simple interest. Rollover period 10 years.	DefaultInd (c=0)	RevokableInd (c=1)	2	RiderSubTypeCode (c=3)		Fee
							FeeType (c=50)	FeeTypeQualifier (c=1)	
							FeeMode (c=1)		
							Description	Enhanced Death Benefit Fee	
							FeePct	0.8	
							ChargeBasedOn (c=7)		
3 No Enhanced Death Benefit	NOEDB	No Enhanced Death Benefit	No Enhanced Death Benefit Selected	DefaultInd (c=0)	RevokableInd (c=1)	3	RiderSubTypeCode (c=3)		Fee
							FeeType (c=50)	FeeTypeQualifier (c=1)	
							FeeMode (c=1)		
							Description	Enhanced Death Benefit Fee	
							FeePct	0.8	
							ChargeBasedOn (c=7)		

Rider and Benefit Fees would display the text entered in "Name" on the PPfA and the corresponding fees. When a fee node is not present on the PPfA, the rider/benefit will not be listed on the Rider and Benefit Fees section of the comparison proposal. Additionally, if the fee node is present and is listed as a zero value, the rider and benefit will not be displayed with the fees. We will enhance this in the future release to include zero value items listed with the zero fee when the fee node is present on the PPfA.

Example:

Standard Death Benefit \$50

Enhanced Death Benefit-Owner (Annuitant if non-natural Owner) 0.70%

Enhanced Death Benefit-Joint Owner (Joint Annuitant if non-natural Owner) 0.80%

Acceptance Criteria

- Rider and Benefit Fees section on Fixed Indexed Comparison Proposal does not contain a static list of rider fees.
- Rider and Benefit Fees section on Fixed Indexed Comparison Proposal contains all fees separated by rider provided in PPfA.
- Rider and Benefit Fees section on Fixed Indexed Comparison Proposal uses the ProductCode to separate each rider/benefit.
- Rider and Benefit Fees section on Fixed Indexed Comparison Proposal displays the name of the Rider/Benefit as the "Name" provided on the PPfA for the individual rider/benefit.
- Rider and Benefit Fees section on the Fixed Indexed Comparison Proposal does not display fees for any rider/benefit without a fee node.
- Rider and Benefit Fees section on the Fixed Indexed Comparison Proposal does not display riders/benefits when fee nodes are present with a zero value. (This will be a future release enhancement.)

1.2 Comparison Proposal: Fixed Indexed-Change Names of Two items for Fixed Account section

Current:



Product Comparison Proposal

Comparison based on search criteria of: Age 45, Alabama, Premium \$100,000, Product Type Fixed Indexed, Rating Any, Non-Qualified, Carriers (1), Surrender Charge Years (16), Riders (0)

Company	FL Access Carrier		FL Access Carrier		FL Access Carrier	
Company Rating	A.M. Best A++		A.M. Best A++		A.M. Best A++	
Product	Opti Blend		New Directions		Retirement Plus 5	
Description	Fixed Index Annuity		Fixed Index Annuity		Retirement Plus 5	
Surrender Charge Schedule and Fees	8.5, 8, 7, 6, 5, 4, 3, 0		9.1, 8.19, 7.28, 6.37, 5.46, 4.55, 3.64, 2.73, 1.82, 0.91, 0		9, 8, 7, 7, 6, 0, 0, 0, 0, 0	
Policy Fees	Policy Fee Administrative Fee Mortality/Expense Fee Recordkeeping Fee		Policy Fee Administrative Fee Mortality/Expense Fee Recordkeeping Fee		Policy Fee Administrative Fee Mortality/Expense Fee Recordkeeping Fee	
Free Withdrawal	Year 1	Interest	Year 1	Interest	Year 1	10%
	Years 2+	10%	Years 2+	10%	Years 2+	10%
Riders and Benefits	Death Benefit	Yes	Death Benefit	No	Death Benefit	Yes
	GLIR Income Benefit	No	GLIR Income Benefit	No	GLIR Income Benefit	No
	GLWB Income Benefit	Yes	GLWB Income Benefit	Yes	GLWB Income Benefit	No
	GMWB Income Benefit	No	GMWB Income Benefit	No	GMWB Income Benefit	No
	Long Term Care	Yes	Long Term Care	Yes	Long Term Care	No
	Premium Bonus	No	Premium Bonus	No	Premium Bonus	No
	ROP Interest Rate Option	No	ROP Interest Rate Option	No	ROP Interest Rate Option	No
	Waiver of Surrender Charge	No	Waiver of Surrender Charge	No	Waiver of Surrender Charge	No
Rider and Benefit Fees	Base M&E Charges		Base M&E Charges		Base M&E Charges	
	Asset Based Admin Charges		Asset Based Admin Charges		Asset Based Admin Charges	
	Rider M&E Charges		Rider M&E Charges		Rider M&E Charges	
	Feature/Rider Benefit Charge	5.10%	Feature/Rider Benefit Charge	0.10%	Feature/Rider Benefit Charge	
Fixed Account	Fixed Rate	2.50%	Fixed Rate	1.30%	Fixed Rate	1.70%
	Guaranteed Minimum Rate	0.10%			Guaranteed Minimum Rate	1.00%
Indexed Accounts	Bloomberg US Dynamic Balance II ER Index 2 Yr PTP		BlackRock iBLD Claria ER Index Cap Type		JPM ETF Eff 5 Point to Point Min Index Rate	
	Cap Type	2 Year PTP	Strategy Type	Annual PTP	Min Index Cap Rate During	2.00%
	Strategy Type	Participation	Premium Bonus Rate	1.50%	CDSC (Yrs 2+)	2.00%
	Min Index Rate	5.00%	Initial Index Rate	55.00%	Initial Index Cap Rate	5.25%
	Initial Index Rate	130.00%				
	Bloomberg US Dynamic Balance II ER Index Annual PTP		BlackRock iBLD Claria ER Index 2 Year Cap Type		JPM ETF Eff 5 Point to Point W Margin Strategy Type	
	Cap Type	Annual PTP	Strategy Type	2 Year PTP	Spread	
	Strategy Type	Participation	Premium Bonus Rate	Participation	Min Index Rate	2.00%
	Min Index Rate	5.00%	Initial Index Rate	1.50%	Min Index Cap Rate During	
	Initial Index Rate	100.00%	Initial Index Rate	75.00%	CDSC (Yrs 2+)	2.00%
	Bloomberg US Dynamic Balance Index II Cap Type		BlackRock iBLD Claria Index Cap Type		Initial Index Cap Rate	
	Annual		Premium Bonus Rate	Annual PTP	MSCI EAFE Monthly Average	
	Min Index Rate	0.25%	Initial Index Rate	1.50%	Min Index Rate	2.00%
	Initial Index Rate	6.50%	Initial Index Rate	2.15%	Min Index Cap Rate During	
			BlackRock iBLD Claria Index with Spread Cap Type	Annual PTP	CDSC (Yrs 2+)	2.00%
					Initial Index Cap Rate	3.75%

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After Change:


Product Comparison Proposal

Comparison based on search criteria of: Age 45, Alabama, Premium \$100,000, Product Type Fixed Indexed, Rating Any, Non-Qualified, Carriers (1), Surrender Charge Years (16), Riders (0)

Company	FL Access Carrier		FL Access Carrier	FL Access Carrier	
Company Rating	A.M. Best A++		A.M. Best A++	A.M. Best A++	
Product	Opti Blend		New Directions	Retirement Plus 5	
Description	Fixed Index Annuity		Fixed Index Annuity	Retirement Plus 5	
Surrender Charge Schedule and Fees	8.5, 8, 7, 6, 5, 4, 3, 0		9.1, 8.19, 7.28, 6.37, 5.46, 4.55, 3.64, 2.73, 1.82, 0.91, 0	9, 8, 7, 7, 6, 0, 0, 0, 0, 0	
Policy Fees	Policy Fee Administrative Fee Mortality/Expense Fee Recordkeeping Fee		Policy Fee Administrative Fee Mortality/Expense Fee Recordkeeping Fee	Policy Fee Administrative Fee Mortality/Expense Fee Recordkeeping Fee	
Free Withdrawal	Year 1	Interest	Year 1	Interest	Year 1
	Years 2+	10%	Years 2+	10%	Years 2+
Riders and Benefits	Death Benefit	Yes	Death Benefit	No	Death Benefit
	GLIR Income Benefit	No	GLIR Income Benefit	No	GLIR Income Benefit
	GLWB Income Benefit	Yes	GLWB Income Benefit	Yes	GLWB Income Benefit
	GMWB Income Benefit	No	GMWB Income Benefit	No	GMWB Income Benefit
	Long Term Care	Yes	Long Term Care	Yes	Long Term Care
	Premium Bonus	No	Premium Bonus	No	Premium Bonus
	ROP Interest Rate Option	No	ROP Interest Rate Option	No	ROP Interest Rate Option
	Waiver of Surrender Charge	No	Waiver of Surrender Charge	No	Waiver of Surrender Charge
Rider and Benefit Fees	Base M&E Charges		Base M&E Charges		Base M&E Charges
	Asset Based Admin Charges		Asset Based Admin Charges		Asset Based Admin Charges
	Rider M&E Charges		Rider M&E Charges		Rider M&E Charges
	Feature/Rider Benefit Charge		Feature/Rider Benefit Charge		Feature/Rider Benefit Charge
Fixed Rates	Fixed Rate	2.50%	Fixed Rate	1.30%	Fixed Rate
	Minimum Guaranteed Rate	0.10%			Minimum Guaranteed Rate
Indexed Accounts	Bloomberg US Dynamic Balance II ER Index 2 Yr PTP		BlackRock iBLD Claria ER Index Cap Type		JPM ETF Eff 5 Point to Point Min Index Rate
	Cap Type	2 Year PTP	Annual PTP	Participation	Min Index Cap Rate During
	Strategy Type	Participation	Premium Bonus Rate	1.50%	CDSC (Yrs 2+)
	Min Index Rate	5.00%	Initial Index Rate	55.00%	Initial Index Cap Rate
	Initial Index Rate	130.00%			
	Bloomberg US Dynamic Balance II ER Index Annual PTP		BlackRock iBLD Claria ER Index 2 Year Cap Type		JPM ETF Eff 5 Point to Point W Margin Strategy Type
	Cap Type	Annual PTP	2 Year PTP	Participation	Spread
	Strategy Type	Participation	Premium Bonus Rate	1.50%	Min Index Rate
	Min Index Rate	5.00%	Initial Index Rate	75.00%	Min Index Cap Rate During
	Initial Index Rate	100.00%			CDSC (Yrs 2+)
	Bloomberg US Dynamic Balance Index II Cap Type		BlackRock iBLD Claria Index Cap Type		MSCI EAFE Monthly Average
	Annual	0.25%	Premium Bonus Rate	1.50%	Min Index Rate
	Min Index Rate	6.50%	Initial Index Rate	2.15%	Min Index Cap Rate During
					CDSC (Yrs 2+)
			BlackRock iBLD Claria Index with Spread Cap Type		Initial Index Cap Rate
			Annual PTP		

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Acceptance Criteria

- Row title for Fixed Indexed proposal comparison version is changed from "Fixed Account" to "Fixed Rates".
- "Guaranteed Minimum Rate" is changed to "Minimum Guaranteed Rate" for Fixed Indexed proposal comparison.
- MYGA and Fixed version of comparison proposal is not impacted for either change.

1.3 Comparison Proposal: MYGA and Fixed-Rider and Benefit Fee Updates

FeatureOptProduct	Comment	ProductCode	Name	Description	DefaultInd	Sequence	RiderSubTypeCode	Fee
1	Disability Waiver	DISCW	Disability Waiver	Disability Waiver	DefaultInd	1	19 DISCW	33 Rider ME Charges
1	Nursing Home Rider	NHSCW	Nursing Home Rider	Nursing Home Rider	DefaultInd	1	16 (203) Nursing Home Rider	33 Rider ME Charges
1	Terminal Illness Rider	TISCW	Terminal Illness Rider	Terminal Illness Rider	DefaultInd	1	17 (203) Terminal Illness Rider	33 Rider ME Charges

Rider and Benefit Fees would display the text entered in "Name" on the PPfA and the corresponding fees. When a fee node is not present on the PPfA, the rider/benefit will not be listed on the Rider and Benefit Fees section of the comparison proposal. Additionally, if the fee node is present and is listed as a zero value, the rider and benefit will not be displayed with the fees. We will enhance this in the future release to include zero value items listed with the zero fee when the fee node is present on the PPfA.

Example:

Disability Waiver \$75
Nursing Home Rider 0.50%
Terminal Illness Rider 1.25%

Acceptance Criteria

- Rider and Benefit Fees section on MYGA/Fixed Comparison Proposal does not contain a static list of rider fees.
- Rider and Benefit Fees section on MYGA/Fixed Comparison Proposal contains all fees separated by rider provided in PPfA.
- Rider and Benefit Fees section on MYGA/Fixed Comparison Proposal uses the ProductCode to separate each rider/benefit.
- Rider and Benefit Fees section on MYGA/Fixed Comparison Proposal displays the name of the Rider/Benefit as the "Name" provided on the PPfA for the individual rider/benefit.
- Rider and Benefit Fees section on the MYGA/Fixed Comparison Proposal does not display fees for any rider/benefit without a fee node.
- Rider and Benefit Fees section on the Fixed Indexed Comparison Proposal does not display riders/benefits when fee nodes are present with a zero value. (This will be a future release enhancement.)

1.4 Comparison Proposal: Fixed Indexed-Rider and Benefit Updates

Death Benefit Enhanced	Rider Type Code 206	OLI_RIDERSUBTYPE_GROWTHDB 3
Death Benefit Return of Account Value	Rider Type Code 206	OLI_RIDERSUBTYPE_ROVDB 6
Death Benefit Return of Premium	Rider Type Code 206	OLI_RIDERSUBTYPE_ROPDB 5
Death Benefit Standard	Rider Type Code 206	OLI_RIDERSUBTYPE_STDDDB 28
Death Benefit Stepped Up	Rider Type Code 206	OLI_RIDERSUBTYPE_STEPUPDB 4
GLIR Income Benefit	Rider Type Code 204	
GLWB Income Benefit	Rider Type Code 215	
GMWB Income Benefit	Rider Type Code 336	
Long Term Care 21	Rider Type Code 213	OLI_RIDERSUBTYPE_LTCHEALTH
Premium Bonus	Rider Type Code 212	
Return of Premium	Rider Type Code 217	OLI_RIDERSUBTYPE_ROPGUAR 39
Waiver Disability Rider	Rider Type Code 202	OLI_RIDERSUBTYPE_DISCW 19
Waiver Nursing Home Rider	Rider Type Code 202	OLI_RIDERSUBTYPE_NHSCW 16
Waiver Surrender Charge	Rider Type Code 202	
Waiver Terminal Illness Rider	Rider Type Code 202	OLI_RIDERSUBTYPE_TISCW 17

Current:

Riders and Benefits	Death Benefit	Yes
	GLIR Income Benefit	No
	GLWB Income Benefit	Yes
	GMWB Income Benefit	No
	Long Term Care	No
	Premium Bonus	No
	ROP Interest Rate Option	No
	Waiver of Surrender Charge	No

After enhancement:

Riders and Benefits	Death Benefit Enhanced	Yes
	Death Benefit Return of Account Value	No
	Death Benefit Return of Premium	Yes
	Death Benefit Standard	Yes
	Death Benefit Stepped Up	No
	Income Benefit GLIR	No
	Income Benefit GLWB	Yes
	Income Benefit GMWB	Yes
	Long Term Care	Yes
	Premium Bonus	Yes
	Return of Premium	Yes
	Waiver Disability	Yes
	Waiver Nursing Home	No
	Waiver Surrender Charge	Yes
	Waiver Terminal Illness	Yes

Acceptance Criteria

- Comparison Proposal for Fixed Indexed includes expanded list of Riders and Benefits.
- Expanded Riders and Benefits list includes the static rider names provided, in the correct order.
- Rider Type and Rider Sub Types properly map the riders to the list with a corresponding "Yes" or "No", depending on the rider data in the PPfA file.

1.5 Comparison Proposal: MYGA and Fixed-Rider and Benefit Updates

Death Benefit Enhanced	Rider Type Code 206	OLI_RIDERSUBTYPE_GROWTHDB 3
Death Benefit Return of Account	Rider Type Code 206	OLI_RIDERSUBTYPE_ROVDB 6
Death Benefit Return of Premium	Rider Type Code 206	OLI_RIDERSUBTYPE_ROPDB 5
Death Benefit Standard	Rider Type Code 206	OLI_RIDERSUBTYPE_STDDDB 28
Death Benefit Stepped Up	Rider Type Code 206	OLI_RIDERSUBTYPE_STEPUPDB 4
GLIR Income Benefit	Rider Type Code 204	
GLWB Income Benefit	Rider Type Code 215	
GMWB Income Benefit	Rider Type Code 336	
Long Term Care 21	Rider Type Code 213	OLI_RIDERSUBTYPE_LTCHEALTH
Premium Bonus	Rider Type Code 212	
Return of Premium	Rider Type Code 217	OLI_RIDERSUBTYPE_ROPGUAR 39
Waiver - Disability Rider	Rider Type Code 202	OLI_RIDERSUBTYPE_DISCW 19
Waiver - Nursing Home Rider	Rider Type Code 202	OLI_RIDERSUBTYPE_NHSCW 16
Waiver - Surrender Charge	Rider Type Code 202	
Waiver - Terminal Illness Rider		

Current:

Riders and Benefits	Death Benefit	Yes
	GLIR Income Benefit	No
	GLWB Income Benefit	Yes
	GMWB Income Benefit	No
	Long Term Care	No
	Premium Bonus	No
	ROP Interest Rate Option	No
	Waiver of Surrender Charge	No

After enhancement:

Riders and Benefits	Death Benefit Enhanced	Yes
	Death Benefit Return of Account Value	No
	Death Benefit Return of Premium	Yes
	Death Benefit Standard	Yes
	Death Benefit Stepped Up	No
	Income Benefit GLIR	No
	Income Benefit GLWB	Yes
	Income Benefit GMWB	Yes
	Long Term Care	Yes
	Premium Bonus	Yes
	Return of Premium	Yes
	Waiver Disability	Yes
	Waiver Nursing Home	No
	Waiver Surrender Charge	Yes
	Waiver Terminal Illness	Yes

Acceptance Criteria

- Comparison Proposal for Fixed/MYGA includes expanded list of Riders and Benefits.
- Expanded Riders and Benefits list includes the static rider names provided, in the correct order.
- Rider Type and Rider Sub Types properly map the riders to the list with a corresponding "Yes" or "No", depending on the rider data in the PPfA file.

2 Quote Page

2.1 Change IT organization to show all quotes loaded.

Change the IT org to always show all organizations products loaded in the product repository.

Acceptance Criteria

- When you log into IT and run a quote you will see IT, FL Access Carrier, Peak Insurance, and Allianz, everywhere a quote is loaded in QE Next to date.

2.2 Quote Page: Relabel Cap Type to Interest Credit Method

Please relabel Cap Type, change to Interest Credit Method

Quote Page -

Current before the change:

Quote				
Premium Bonus	Index Rate Cap	Cap Type	Free Withdrawal Yr 1 Yrs 2+	Max Issue Age

After the change:

Premium Bonus	Index Rate Cap	Interest Credit Method	Free Withdrawal Yr 1 Yrs 2+	Max Issue Age
---------------	----------------	------------------------	-------------------------------	---------------

Comparison PDF -

BlackRock iBLD Claria Index	
Cap Type	Annual PTP
Premium Bonus Rate	1.00%
Initial Index Rate	2.15%
Initial Index Cap Rate	2.15%
BlackRock iBLD Claria Index	
Cap Type	Annual PTP
Strategy Type	Spread
Premium Bonus Rate	1.00%
Initial Index Rate	3.85%
Initial Index Cap Rate	3.85%
Bloomberg US Dynamic Balance II ER Index	
Cap Type	2 Year PTP
Strategy Type	Participation
Premium Bonus Rate	1.00%
Initial Index Rate	70.00%
Initial Index Cap Rate	70.00%

After the change:

BlackRock iBLD Claria Index	
Interest Credit Method	Annual PTP
Strategy Type	Spread
Premium Bonus Rate	1.00%
Initial Index Rate	3.85%
Initial Index Cap Rate	3.85%

Acceptance Criteria

- Cap Type label changed to Interest Credit Method.
- Column header appears on two lines.
- Comparison output label changed from Cap Type to Interest Credit Method

2.3 Quote Page: Display multiple product quotes based on riders

The rates for a product may vary by rider. If this applies, there will be more than one row in the rate file by product Cusip ID, which will be added as multiple product records in the repository. To distinguish the rider, there will be Rider Name and Rider Product Code fields in the repository.

If the Rider Product Code exists in the repository for a product repository record, add a new Quote row to the Quote page. For example, if there are two riders that have different rates than the base product, there will be three quotes on the Quote page, one for the base product and two for the riders.

Display the Product Name on the Quote page as the Product Name concatenated with the Rider Name from the repository, separated by a hyphen. For example, if the product name is Income Choice and the rider name is Lifetime Income Benefit Plus, then the product name will appear as Income Choice - Lifetime Income Benefit Plus.

FL Access Carrier	Enhanced Future
FL Access Carrier	Income Choice - Lifetime Income Benefit Plus
FL Access Carrier	Financial Future

Acceptance Criteria

- Verify there are multiple product quotes on the quote page when there are one or more riders with the same Cusip ID as the base product.
- Verify only the base product quote appears if there are no rider records in the repository.
- Verify the PPfA related data appears in the records created for the riders. Verify by uploading the PPfA first then rates and also by uploading the rates first then the PPfA.

2.4 Quote Page: Fixed/MYGA Display multiple product quotes based on Interest Guaranteed Years

The rates for a product may vary by Interest Guaranteed Years within the same product CUSIP ID. If this applies, there will be more than one row in the rate file by product CUSIP ID, which will be added as multiple product records in the repository. To distinguish the Interest Guaranteed Years, there will be multiple Interest Guaranteed Years stored in the repository.

If multiple Interest Guaranteed Years exists in the repository for a product repository record, add a new Quote row to the Quote page. For example, if there are rates for Interest Guaranteed Years of 3, 5, and 7 for the same product CUSIP, there will be three quotes on the Quote page, one for each different Interest Guaranteed Year.

Display the Product Name on the Quote page as the Product Name concatenated with the Interest Guaranteed Years from the repository. For example, if the product name is Secure Annuity with 3 different Interest Guaranteed Years, then the product name would appear as Secure Annuity 3 Years, Secure Annuity 5 Years and Secure Annuity 7 Years.

Example:

Print
Send Email

Quote										
<input type="checkbox"/> Select All	Carrier	Product	A.M. Best	Years Rate GUO	SC Years	Current Rate	Base Rate	Premium Bonus	Available Riders	Actions
<input type="checkbox"/>	FL Access Center	Annuity Premium Choice	A++	3	7	3.00%	2.50%	0.50%	Golden	Death Rider Documents
<input type="checkbox"/>	FL Access Center	Guaranteed Ultimate	A++	3	3	3.00%	3.00%	1.50%	None	Documents
<input type="checkbox"/>	FL Access Center	Annuity Care Plus II	A++	2	9	3.00%	3.20%		Golden	Death Rider Rider Documents
<input type="checkbox"/>	FL Access Center	Simple Care Annuity	A++	1	9	3.00%	2.50%		Golden	Documents
<input type="checkbox"/>	FL Access Center	Horizon Annuity	A++	9	7	4.10%	3.00%		Golden	Death Rider Rider Documents
<input type="checkbox"/>	FL Access Center	Maximum Silver Annuity	A++	8	8	4.40%	2.80%	3.75%	Golden	Documents
<input type="checkbox"/>	FL Access Center	Annuity Care Plus	A++	1	9	4.00%	3.30%		Golden	Documents
<input type="checkbox"/>	FL Access Center	Secure Annuity 3 Years	A++	3	3	3.00%	3.00%		Golden	Death Rider Rider Documents
<input type="checkbox"/>	FL Access Center	Secure Annuity 5 Years	A++	5	5	3.00%	3.20%		Golden	Death Rider Rider Documents
<input type="checkbox"/>	FL Access Center	Secure Annuity 7 Years	A++	7	7	3.00%	2.50%		Golden	Death Rider Rider Documents

[Back to Report](#)

Acceptance Criteria

- Multiple product quotes display on the quote page when there are one or more Interest Guaranteed Years for a Fixed product with the same CUSIP ID as the base product.
- Multiple product quotes display on the quote page when there are one or more Interest Guaranteed Years for a MYGA product with the same CUSIP ID as the base product.
- Verify only the base product quote appears if there is only one Interest Guaranteed Year in the repository for a Fixed product.
- Verify only the base product quote appears if there is only one Interest Guaranteed Year in the repository for a MYGA product.

2.5 Quote Page: Fixed/MYGA Display multiple product quotes based on Interest Guaranteed Years and Riders

The rates varying by a combination of interest guaranteed years and riders could further create multiple products for the same CUSIP. For example, if the product name is Secure Annuity with 3 different Interest Guaranteed Years and 1 rider variation, there would be six quotes on the Quote page, one for each different Interest Guaranteed Year and including rider variation.

Display the Product Name on the Quote page as the Product Name concatenated with the Interest Guaranteed Years and Rider Name from the repository, separating the Rider Name from the product and Interest Guaranteed Years using hyphens.

Example:

Secure Annuity 3 Years

Secure Annuity 3 Years - Return of Premium

Secure Annuity 5 Years

Secure Annuity 5 Years - Return of Premium

Secure Annuity 7 Years

Secure Annuity 7 Years - Return of Premium

Print
Send Email

Quote										
Select All	Carrier	Product	A.M. Best	Years Rate GTD	SC Years	Current Rate ^	Base Rate	Premium Bonus	Available Riders	Actions
<input type="checkbox"/>	FL Access Carrier	Annuity Premium Choice	A++	3	7	3.00%	2.50%	0.50%	Riders	Annuity Illustrate
<input type="checkbox"/>	FL Access Carrier	Guaranteed Ultimate	A++	3	3	3.00%	3.00%	1.50%	None	Documents
<input type="checkbox"/>	FL Access Carrier	Annuity Care Plus II	A++	2	9	3.30%	3.20%		Riders	Annuity Illustrate Documents
<input type="checkbox"/>	FL Access Carrier	Simple Care Annuity	A++	1	9	3.50%	2.50%		Riders	Annuity Illustrate Documents
<input type="checkbox"/>	FL Access Carrier	Horizons Annuity	A++	9	7	4.10%	2.00%		Riders	Annuity Illustrate Documents
<input type="checkbox"/>	FL Access Carrier	Maximum Sever Annuity	A++	8	8	4.40%	2.90%	3.75%	Riders	Annuity Illustrate Documents
<input type="checkbox"/>	FL Access Carrier	Annuity Care Plus	A++	1	9	4.60%	3.30%		Riders	Documents
<input type="checkbox"/>	FL Access Carrier	Secure Annuity 3 Years	A++	3	3	3.00%	3.00%		Riders	Annuity Illustrate Documents
<input type="checkbox"/>	FL Access Carrier	Secure Annuity 3 Years - Return of Premium	A++	3	3	3.30%	3.20%		Riders	Annuity Illustrate Documents
<input type="checkbox"/>	FL Access Carrier	Secure Annuity 5 Years	A++	5	5	3.50%	2.50%		Riders	Annuity Illustrate Documents
<input type="checkbox"/>	FL Access Carrier	Secure Annuity 5 Years - Return of Premium	A++	5	5	2.85%	3.00%		Riders	Annuity Illustrate Documents
<input type="checkbox"/>	FL Access Carrier	Secure Annuity 7 Years	A++	7	7	2.95%	3.20%		Riders	Annuity Illustrate Documents
<input type="checkbox"/>	FL Access Carrier	Secure Annuity 7 Years - Return of Premium	A++	7	7	3.00%	2.85%		Riders	Annuity Illustrate Documents

Back to Inputs

Acceptance Criteria

- Multiple product quotes display on the quote page when there are one or more Interest Guaranteed Years for a Fixed product, and an additional version created for each rider rate variation with the same CUSIP ID as the base product.
- Multiple product quotes display on the quote page when there are one or more Interest Guaranteed Years for a MYGA product, and an additional version created for each rider rate variation with the same CUSIP ID as the base product.