

Replacement Processing 135497 Design Approach

Revision History Notes

- 8/24/2017 – Removed references to adding a line to the Master/OrganizationAssembly and to adding MSG_ThirdPartyWebService_CT1035 to the Master/LocalizedUILabel table. These steps are no longer required.
- 5/16/2018 – Removed references to adding a WSEndpoint in the Third Party Service Configuration in the “How to Enable and Use This Feature” section. This is no longer required.

Project Overview

The replacement project originated from an industry need to eliminate the high not in good order (NIGO) rates that come from replacements. The errors are a result of a number of situations that we can help eliminate. Here are a few of the common errors:

1. Incorrectly electronic signing replacement forms when the surrendering carrier requires them to be wet signed. (Today, to solve for this, firms are always requiring the replacement forms to be wet signed.)
2. Not getting the correct forms wet signed. Agents are not clear what forms to print and wet sign.
3. Not containing the correct processing center on the ACORD 951 form
4. Not correctly using the processing center requirements
5. There are times when the processing center will support esignature of the replacement forms. Today, all replacement forms are wet signed and that is an un-necessary hassle for the FA.

Via logic to denote replacement forms, creation of an easy print button for the replacement forms and a subsequent upload button for the easy upload of wet signed forms, and integration with Cooperative Technologies for the ceding carrier requirements FireLight will be able to help eliminate many of the NIGO reasons.

Features/Requirements

1. Integrate with Cooperative Technologies (CT) to pull in the ceding carrier data for mapping to the ACORD 951 form and use to determine if the exchange/replacement/transfer forms can be esigned. FL will use the CRM lookup for the carrier search.

Ceding Company - 1035 Yellow Pages

Search Ceding Company

7 records. << >>

MetLife Insurance Company USA » Home Office	MetLife Insurance Company USA » Life Phone : 8776380411 Absolute Assignment 156 : This form can be faxed or emailed as a PDF attachment. Lost Policy Form 123 : Copy of Original Policy or Lost Policy Affidavit is required. This form can be faxed or emailed as a PDF attachment. Replacement Form 127 : This form can be faxed or emailed as a PDF attachment. Attn: Outgoing 1035 PO Box 321 Warwick, Rhode Island 02887-0321 Attn: Outgoing 1035 700 Quaker Ln Warwick, Rhode Island 02886-6681
MetLife Insurance Company USA » 401(k)	
MetLife Insurance Company USA » 403(b)	
MetLife Insurance Company USA » Annuity	
MetLife Insurance Company USA » Life	
MetLife Securities » Home Office	
MetLife Securities » Mutual Funds	

Select

2. Once the carrier is selected, we will call back out to CT for the carrier and selected processing location in a single call. The data items returned will be mapped to the ACORD 951 eform:

1 FORM ENTRY 100% 2 SIGNATURES 3 REVIEW 4 FINALIZE

OPEN ACORD 951

Type of Transfer/Replacement

ACORD® 1035 EXCHANGE / ROLLOVER / TRANSFER eFORM

Name of Receiving Company

Midland National Life Insurance Company

Business Address

5801 SW 6th Ave

Topeka KS

Mailing Address

5801 SW 6th Ave

Topeka KS

Overnight Address

5801 SW 6th Ave

Topeka KS

66636-100

66636-1001

This form can be used to accomplish a **FULL** or a **PARTIAL** Exchange of policies pursuant to Internal Revenue Code (IRC) Section 1035. This form can also be used for **Transfers of Funds and Direct Rollovers**. Complete the requested information concerning the existing policy and contract, check the appropriate boxes, and date and sign this form. Refer to the application, and if applicable, prospectus and any state required forms for additional important disclosures and information. Check with both the receiving and surrendering company for form requirements specific to the transaction that is being initiated.

Complete one form for each surrendering company and contract. Please apply funds to:

New / Existing Contract Number:

Receiving Carrier DTCC #: 4758

(for Money Settlement)

Without this contract number, the funds will be applied to a new contract.

The receiving company may not accept the exchange / rollover / transfer if the funds do not meet its minimum premium requirements.

1. Surrendering Company Data

ACCOUNT / CONTRACT INFORMATION

Location ID 19969

Surrendering Company Name (Complete one form for each surrendering company)

Surrendering Company Account / Policy / Contract Number

MetLife Insurance Company USA

Street Address Line 1

PO Box 10366

City

Des Moines

State

IA

Zip

50306-0366

Address Line 2

Phone Number

8006387732

Ext

Surrendering Plan Type (Non-Qualified, IRA, Roth IRA, etc.)

Surrendering Product Type (Life, Annuity, CD, MF, Other, etc.)

Estimated Amount of Transfer

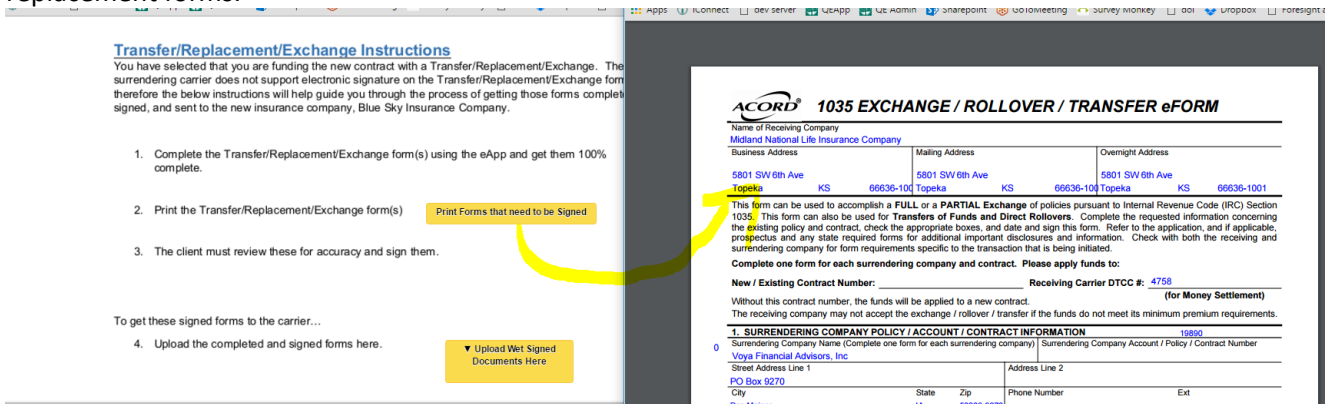
Owner (First, Middle, Last) / Entity Name

Social Security Number / Tax ID #

Joint Owner Name (First, Middle, Last) - Please confirm the availability of these options with the Receiving Company

Social Security Number

3. The Ceding carrier requirements will also be in the CT Response. One of the data items that will be returned is if the ceding carrier accepts esigned replacement forms. FL will use the eSignatureRule to determine if esignature is supported on the exchange/transfer/replacement forms. (See below for specific CT integration details.) High level, based on the number that CT sends us, we will know if we can include the exchange/replacement/transfer forms in the esign package or if they need to be printed.
 - a. 1 – eSignature is not accepted – Do not include the replacement forms in the esignature packet. Instead, generate an instruction page that includes a print button to print the forms to be wet signed and support the easy upload button to upload the wet signed forms.
 - b. 2 – eSignature is accepted without conditions – Generate forms in the esignature package.
 - c. 3 – eSignature is accepted with conditions – We can look at a few other locations to determine if we should include the replacement forms in the esignature package.
- If 2 is passed, then we can esign the replacement forms with no additional conditions. If 1, then the agent has to print them and get them wet signed. If 2 or 3 is passed, we will also look at 2 other values to determine any other rules to esign the forms. If we cannot esign the forms, then FL will trigger template instruction forms that contain a “Print Replacement Forms” button.
4. Please note that if there are multiple replacements on the contract and one of the ceding carriers will not support esignature, then each set of exchange paperwork will be evaluated separately. Only the forms that need to be wet signed will be in the print button. All forms that can be esigned will be in the esignature ceremony.
5. Print Button: Create a print button that pulls forms denoted as replacement documents into the list for printing. This is different from the existing print documents as this will only contain the replacement forms.



Transfer/Replacement/Exchange Instructions

You have selected that you are funding the new contract with a Transfer/Replacement/Exchange. The surrendering carrier does not support electronic signature on the Transfer/Replacement/Exchange form therefore the below instructions will help guide you through the process of getting those forms completely signed, and sent to the new insurance company, Blue Sky Insurance Company.

1. Complete the Transfer/Replacement/Exchange form(s) using the eApp and get them 100% complete.
2. Print the Transfer/Replacement/Exchange form(s) [Print Forms that need to be Signed](#)
3. The client must review these for accuracy and sign them.

To get these signed forms to the carrier...

4. Upload the completed and signed forms here. [Upload Wet Signed Documents Here](#)

ACORD® 1035 EXCHANGE / ROLLOVER / TRANSFER eFORM

Name of Receiving Company
Midland National Life Insurance Company

Business Address	Mailing Address	Overnight Address
5801 SW 6th Ave Topeka KS 66636-1001	5801 SW 6th Ave Topeka KS 66636-1001	5801 SW 6th Ave Topeka KS 66636-1001

This form can be used to accomplish a FULL or a PARTIAL Exchange of policies pursuant to Internal Revenue Code (IRC) Section 1035. This form can also be used for Transfers of Funds and Direct Rollovers. Complete the requested information concerning the existing policy and contract, check the appropriate boxes, and date and sign this form. Refer to the application, and if applicable, prospectus and any state required forms for additional important disclosures and information. Check with both the receiving and surrendering company for form requirements specific to the transaction that is being initiated.

Complete one form for each surrendering company and contract. Please apply funds to:

New / Existing Contract Number: _____ Receiving Carrier DTCC #: 4758

Without this contract number, the funds will be applied to a new contract.

The receiving company may not accept the exchange / rollover / transfer if the funds do not meet its minimum premium requirements.

1. SURRENDERING COMPANY POLICY / ACCOUNT / CONTRACT INFORMATION [19890](#)

Surrendering Company Name (Complete one form for each surrendering company) (Surrendering Company Account / Policy / Contract Number)

Voya Financial Advisors, Inc.

Street Address Line 1	Address Line 2
PO Box 9270	
City	State
Des Moines	IA
Zip	Phone Number
50306-9270	
Ext	

- a. This button will be placed on the instruction page.
 - b. The instruction page can be hidden based on rules. For example, remove this page from package if esignature is supported on the exchange paperwork.
 - c. Carriers can include a text box on the instruction page that can pull in the custom carrier requirements. FL will not code off of them but the data can be used by the agent to know the specific rules to request the replacement.
6. Print Button: The Custom Action will be expanded to support Print all forms with a defined ACORD TypeCode. That means that firms can define replacement/transfer/exchange forms to include in the print replacement forms button. There can be different forms for a replacement versus an exchange versus a transfer because the ACORD TC will be used. For example, Exchange forms have an ACORD TypeCode = 73. By adding the Custom Action of Print with ACORD TC = 73, FL will know which forms to include in that print button. All forms with that TC will print. This TC will also be used to determine

what forms to include in the esignature process when CT replies that the ceding carrier can support esignature on the exchange forms.

7. Template Form: Firms will be able to mandate the wet signed forms are uploaded using a template form. (This already exists today.)

8. Clients should create a template form or an instruction page that will contain instructions on the process for replacement/transfer/exchange forms. This form will generate when the replacement/transfer/exchange forms must be printed. Again, FL will evaluate when the forms must be printed based on the esignature value passed in the Cooperative Technology (CT) web service call. For non CT clients, for all replacement/transfer/exchanges, we will use the existing rules to determine when to generate the instruction page. The print button can be used regardless of CT integration.



**Replacement
Instruction Page.pdf**

Here is a sample form that clients can use as a starting point.

Transamerica Life Insurance Company
New Business Department
4333 Edgewood Rd. NE
Cedar Rapids, IA 52499
Phone: 1-866-355-4385
Fax: 1-877-355-4385

TRANSFER INSTRUCTION FORM

This form is being produced because premiums are being requested by a Transfer(s). The following form must be submitted to Transamerica after all applicable parties have signed and dated.

ACORD 1035 EXCHANGE/ROLLOVER/TRANSFER FORM(s) [Print ACORD 1035 Exchange Form](#)

There are two ways to submit this to Transamerica:

- 1) Attach the signed and dated documents within Firelight by following these directions:
 - Scan the documents into a PDF file.
 - **Upload the Signed Documents Here**
 - Select the "Documents" option within the drop down menu
 - Within the Document Type field, select "Other".
 - Click the "browse" button and attach the PDF(s).
 - Select "Upload".
- 2) Mail or Fax the signed and dated documents to the address or fax number listed above.

Have you printed the ACORD 1035 EXCHANGE/ROLLOVER/TRANSFER FORM(s)? ☐ Yes ☐ No

Have all applicable parties signed and dated the transfer form(s)? ☐ Yes ☐ No

Have you attached the transfer form(s) to this Firelight order or prepared them to be mailed or faxed to Transamerica? ☐ Yes ☐ No

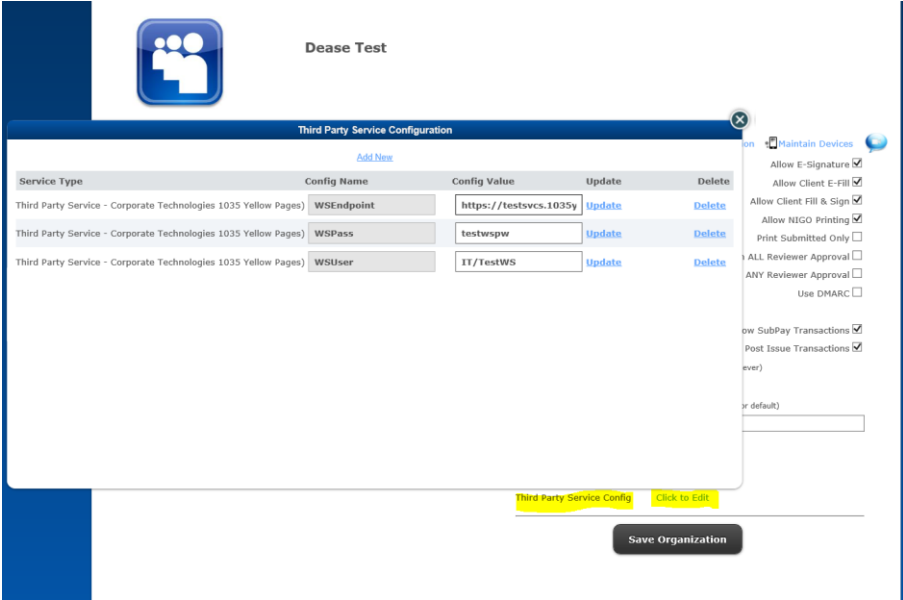
- a. If the forms can be esigned, then the template form will not generate and thus the print button will not appear.
- b. If the forms cannot be esigned, then the instruction page will generate that has the print button and the upload button.

Cooperative Technologies Integration:

1. CT will contract directly with their clients. We will need to store a unique licensing code and include that in our web service call to CT.
2. This code will also need to be in our reporting so that CT knows who to bill for the submission.

Description	Item for the New Test Service
Test Web Service URL	https://testsvcs.1035yellowpages.com/v203Test/CT1035YellowPagesWebService.svc
Test Support Web Site URL	https://1035yellowpages.com/ypV2test/CT1035YPHome.aspx
Login Credentials:	Note: for web service calls the company and User ID are combined for the UserName field. For example you would use "IT/TestWS".
Company	IT
User ID	TestWS
Password	testwspw

3. Store in the organization code that unique licensing code for the carrier. This will allow us to know who can use the "Get Ceding Carrier details". When we send the web service calls, we will need to pass that unique licensing code to Cooperative Technologies so that they know who is accessing the system. This code will also need to be in the report for submitted orders.



Dease Test

Third Party Service Configuration

[Add New](#)

Service Type	Config Name	Config Value	Update	Delete
Third Party Service - Corporate Technologies 1035 Yellow Pages)	WSEndpoint	https://testsvcs.1035y	Update	Delete
Third Party Service - Corporate Technologies 1035 Yellow Pages)	WSPass	testwspw	Update	Delete
Third Party Service - Corporate Technologies 1035 Yellow Pages)	WSUser	IT/TestWS	Update	Delete

Maintain Devices

- ☒ Allow E-Signature
- ☒ Allow Client E-Fill
- ☒ Allow Client Fill & Sign
- ☒ Allow NIGO Printing
- ☐ Print Submitted Only
- ☐ ALL Reviewer Approval
- ☐ ANY Reviewer Approval
- ☐ Use DMARC
- ☒ Allow SubPay Transactions
- ☒ Post Issue Transactions
- ☐ (ever)
- (or default)

[Third Party Service Config](#) [Click to Edit](#)

Save Organization

4. The CT process is a 2 Step web service call.



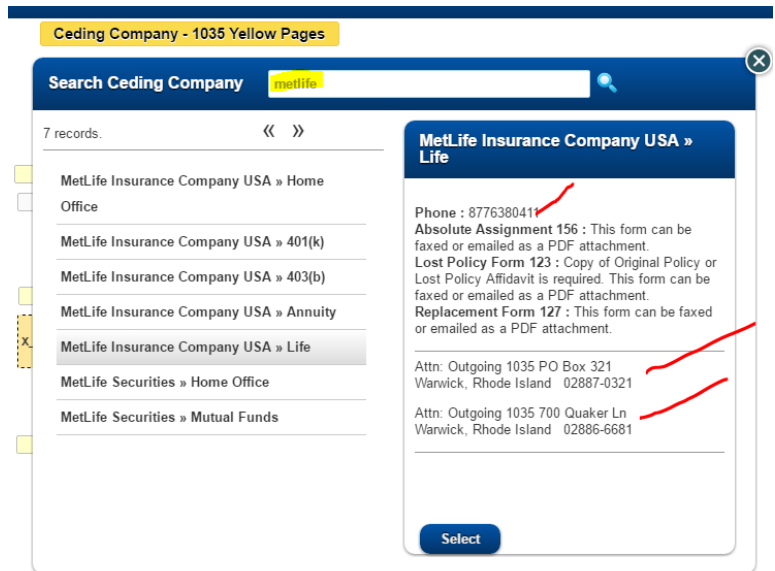
CT1035YellowPages
WebServiceGuide_V

Step 1: Search for the Company.

- Add a new button that will initiate the CT Search.
- In order to initiate the search, the surrendering company name is required (full or partial) along with the surrendering LOB (Annuity, Life), issuing state, qualified type.

🔍 Search method - The search method pulls back several company names based on the search. This requires the agent to determine the correct ceding carrier from the list. There could be multiple carriers that come back in the search so it is encouraged that we require the full company name as listed on the client statement and the product type. This search process could repeat until the agent selects the carrier.)

- We will display the list of surrendering companies that match the search.
- Upon selecting the processing center, we will initiate the 2nd web service call.



Ceding Company - 1035 Yellow Pages

Search Ceding Company

7 records. << >>

- MetLife Insurance Company USA » Home Office
- MetLife Insurance Company USA » 401(k)
- MetLife Insurance Company USA » 403(b)
- MetLife Insurance Company USA » Annuity
- MetLife Insurance Company USA » Life**
- MetLife Securities » Home Office
- MetLife Securities » Mutual Funds

MetLife Insurance Company USA » Life

Phone : 8776380411

Absolute Assignment 156 : This form can be faxed or emailed as a PDF attachment.

Lost Policy Form 123 : Copy of Original Policy or Lost Policy Affidavit is required. This form can be faxed or emailed as a PDF attachment.

Replacement Form 127 : This form can be faxed or emailed as a PDF attachment.

Attn: Outgoing 1035 PO Box 321
Warwick, Rhode Island 02887-0321

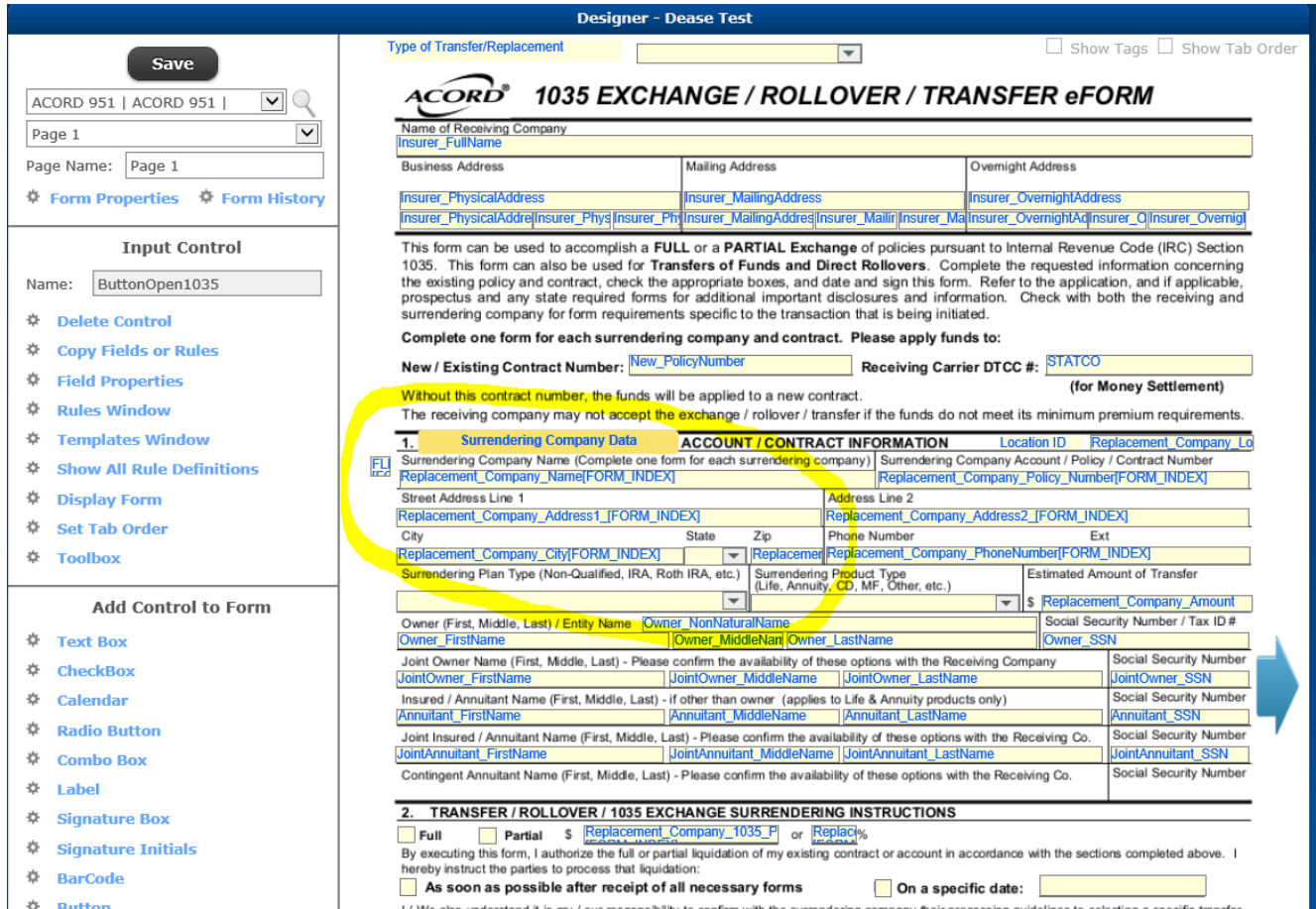
Attn: Outgoing 1035 700 Quaker Ln
Warwick, Rhode Island 02886-6681

Select

Web service Call 2 : Request information for the selected carrier.

- Insurance Technologies will send the 2nd web service call to CT to request the information on the processing center. CT will send us back the below data: Processing center name, address, phone, fax number, street address, mailing address, along with an indicator if the processing center supports esignature and if the ceding carrier will accept the 951 form.
- Additionally, they will send details regarding proprietary paperwork, a DTCC Attachments and a Money Settlement indicator. These items are out of scope for day 1.
- FL will prefill the forms using a new set of CT Tags.
- FL will drive rules off of the esignature value passed by CT to determine if the replacement forms can be included in the esignature package and/or to generate the instruction page that has the print and upload buttons.
- FL will use the CRM lookup for the carrier search.
- Once the carrier is selected, we will use the "GetCarrierInformationV3" method. That will send all information for the carrier and selected processing location in a single call.

- The data items returned will be mapped to the ACORD 951 eform and any other form. FireLight will create data items for the ceding carrier similar to the data items that already exist for the receiving carrier and insured.



Designer - Dease Test

Save

ACORD 951 | ACORD 951 |

Page 1

Page Name: Page 1

Form Properties Form History

Input Control

Name: ButtonOpen1035

- Delete Control
- Copy Fields or Rules
- Field Properties
- Rules Window
- Templates Window
- Show All Rule Definitions
- Display Form
- Set Tab Order
- Toolbox

Add Control to Form

- Text Box
- CheckBox
- Calendar
- Radio Button
- Combo Box
- Label
- Signature Box
- Signature Initials
- BarCode
- Button

Type of Transfer/Replacement

ACORD 1035 EXCHANGE / ROLLOVER / TRANSFER eFORM

Name of Receiving Company
Insurer_FullName

Business Address Mailing Address Overnight Address

Insurer_PhysicalAddress Insurer_MailingAddress Insurer_OvernightAddress

Insurer_PhysicalAddress Insurer_Phys Insurer_Ph Insurer_MailingAddress Insurer_Mailin Insurer_Ma Insurer_OvernightAd Insurer_O Insurer_Overnig

This form can be used to accomplish a **FULL** or a **PARTIAL** Exchange of policies pursuant to Internal Revenue Code (IRC) Section 1035. This form can also be used for **Transfers of Funds and Direct Rollovers**. Complete the requested information concerning the existing policy and contract, check the appropriate boxes, and date and sign this form. Refer to the application, and if applicable, prospectus and any state required forms for additional important disclosures and information. Check with both the receiving and surrendering company for form requirements specific to the transaction that is being initiated.

Complete one form for each surrendering company and contract. Please apply funds to:

New / Existing Contract Number: New_PolicyNumber Receiving Carrier DTCC #: STATCO (for Money Settlement)

Without this contract number, the funds will be applied to a new contract.
The receiving company may not accept the exchange / rollover / transfer if the funds do not meet its minimum premium requirements.

1. Surrendering Company Data ACCOUNT / CONTRACT INFORMATION

FL 1. Surrendering Company Name (Complete one form for each surrendering company) Surrendering Company Account / Policy / Contract Number
Replacement_Company_Name[FORM_INDEX] Replacement_Company_Policy_Number[FORM_INDEX]

Street Address Line 1 Address Line 2
Replacement_Company_Address1[FORM_INDEX] Replacement_Company_Address2[FORM_INDEX]

City State Zip Phone Number Ext
Replacement_Company_City[FORM_INDEX] Replacement_Company_PhoneNumber[FORM_INDEX]

Surrendering Plan Type (Non-Qualified, IRA, Roth IRA, etc.) Surrendering Product Type (Life, Annuity, CD, MF, Other, etc.) Estimated Amount of Transfer
Replacement_Company_Amount

Owner (First, Middle, Last) / Entity Name Owner_NonNaturalName Social Security Number / Tax ID #
Owner_FirstName Owner_MiddleName Owner_LastName Owner_SSN

Joint Owner Name (First, Middle, Last) - Please confirm the availability of these options with the Receiving Company Social Security Number
JointOwner_FirstName JointOwner_MiddleName JointOwner_LastName JointOwner_SSN

Insured / Annuitant Name (First, Middle, Last) - If other than owner (applies to Life & Annuity products only) Social Security Number
Annuitant_FirstName Annuitant_MiddleName Annuitant_LastName Annuitant_SSN

Joint Insured / Annuitant Name (First, Middle, Last) - Please confirm the availability of these options with the Receiving Co. Social Security Number
JointAnnuitant_FirstName JointAnnuitant_MiddleName JointAnnuitant_LastName JointAnnuitant_SSN

Contingent Annuitant Name (First, Middle, Last) - Please confirm the availability of these options with the Receiving Co. Social Security Number

2. TRANSFER / ROLLOVER / 1035 EXCHANGE SURRENDERING INSTRUCTIONS

Full Partial \$ Replacement_Company_1035_P or Replac%
By executing this form, I authorize the full or partial liquidation of my existing contract or account in accordance with the sections completed above. I hereby instruct the parties to process that liquidation:
As soon as possible after receipt of all necessary forms On a specific date:

1 / We also understand it is my / our responsibility to confirm with the surrendering company their processing guidelines to selecting a specific transfer

- Carriers can map the custom carrier requirements to their instruction page. FL will not code off of them but the data can be used by the agent to know the specific rules to request the replacement.
 - A common tag for <eSigConditionalNotes> will be used for the carrier instructions. When <eSigCondOtherInd> = 1, the <eSigConditionalNotes> will have text. We will allow carriers to tag their forms with the common tag for these conditional notes. The carriers can place a large text box on their instruction form that can pull in the text.
- The Ceding carrier requirements will also be in the CT Response. One of the data items that will be returned is if the ceding carrier accepts esigned replacement forms without any conditions. FL will use the **eSignatureRule** to determine if esignature is supported on the exchange/transfer/replacement forms.
 - 0 – No signature required – For this value, FL will generate forms in the esignature package based on the form rules. We will get the signatures per the receiving carrier rules and then if the ceding carrier does not need the forms signed, that is fine. (Carriers and the form designers can code how they want to handle this value in their form rules.)

1 – eSignature is not accepted – Do not include the replacement forms in the esignature packet. Instead, generate an instruction page that includes a print button to print the forms to be wet signed and support the easy upload button to upload the wet signed forms.

2 – eSignature is accepted without conditions – Generate forms in the esignature package.

3 – eSignature is accepted with conditions – We can look at a few other locations to determine if we should include the replacement forms in the esignature package.

If eSignatureRule = 2 or 3, then look at <eSigLocationTypeInd> and
<eSignCondAcord951eIND>

<eSigLocationTypeInd>

If 1 = Any TYPE of eSignature accepted, then allow esignature

If 2 = Live Pad only, then allow esignature but force signature capture “Live Sign” (Physical collection of signature with a mouse, finger, tablet, etc.). *** Carriers and BDs supporting Cooperative Technologies should be aware that this rule will disable click-wrap for this transaction.

<eSignCondAcord951eIND> = eSignature Accepted only on the ACORD

951 eform

*** Carriers supporting Cooperative Technologies MUST have an ACORD 951 eForm available to pull into the package if this rule is sent.

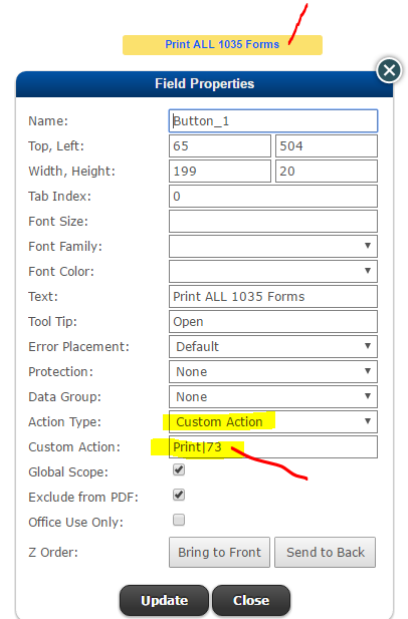
Use Cases / Workflow Changes



Replacement
Processing.pptx

Admin Changes

1. Replacement Form: All forms that need to be included in the print button will need to be coded for the appropriate category using the ACORD TypeCode. For example, all exchange forms should have the ACORD TC = 73. This value is what will drive the forms to include in the print button.
2. Put a “button” on the 1035 Exchange Form, select “Custom Action”, put the parameter “Print”. This will print out ALL forms with the same TC Type as the current form in the app. i.e. TC = 73 for ACORD 951
3. Set the parameter for the print button with the button design, specify “73” for the exchange forms to print: In Custom Action, Select Print and add | 73 (Print|73) (this will print ALL TC=73 forms)
 - a. This setting will drive the rules for the print button and the esigned replacement forms.
 - b. Disable form from application documents if the forms are wet signed. Doing this will eliminate the issue of a client receiving two versions of the forms (1 not signed but part of the package and the wet signed version)



Reporting Requirements

- CT will contract directly with their clients and they will handle all of the billing. Because of this, we need to generate a report for them for the orders submitted that had a CT callout.
- When we submit an order that had a Cooperative Technology call-out on it, we need to create a file to send to Cooperative Technologies for billing.
- The file will need to have the carrier location ID past to us in the web service call, transaction GUID, Insurance Technologies transaction ID/DTCC application ID, Distributor ID and Receiving (CT Client) Carrier ID
- We will auto-generate the report and send it in an excel file via email

App Changes

[Describe the changes to the App to support the enhancement]

Integration Changes

[Describe the changes that a provider may need to implement to support the enhancement]

UI Mock Ups

[Provide cropped screen shots with IT branding focusing on the new feature]

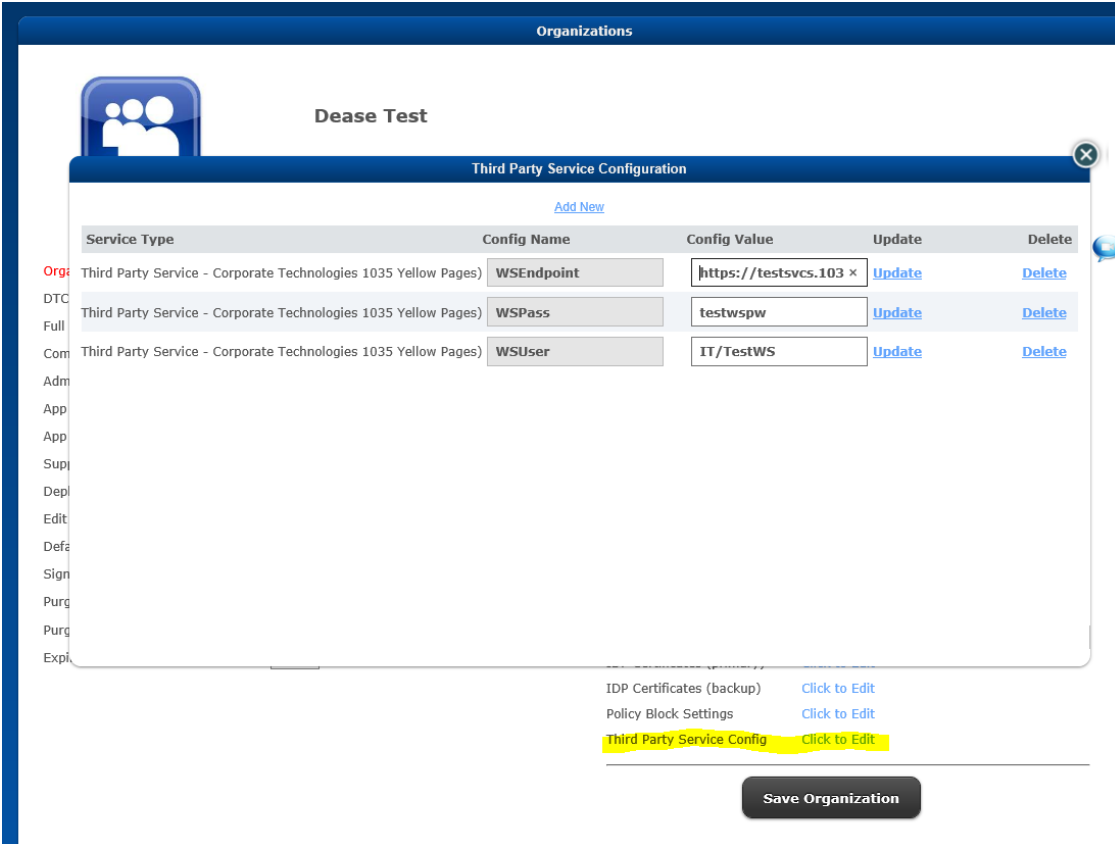
How to Enable and Use This Feature

Add User Credentials

Carriers must contract with Cooperative Technologies to have the surrendering carrier data and rules pulled into the form. Once that is done, add the UserID and Password to the Admin Organization setting for Third Party Service Configuration.

WSPass: Put your firm's password

WSUser: IT/your firm's UserID



Organizations

Dease Test

Third Party Service Configuration

[Add New](#)

Service Type	Config Name	Config Value	Update	Delete
Org: Third Party Service - Corporate Technologies 1035 Yellow Pages)	WSEndpoint	https://testsvcs.103 ×	Update	Delete
DTC Third Party Service - Corporate Technologies 1035 Yellow Pages)	WSPass	testwspw	Update	Delete
Full Third Party Service - Corporate Technologies 1035 Yellow Pages)	WSUser	IT/TestWS	Update	Delete

Com
Adm
App
App
Sup
Depl
Edit
Defa
Sign
Purg
Purg
Expi

IDP Certificates (backup) [Click to Edit](#)
Policy Block Settings [Click to Edit](#)
Third Party Service Config [Click to Edit](#)

Save Organization

A few things that dev needs to configure for your organization: (please inform FL-Support for deployment)

1. Carrier partners should use the FireLight tagged ACORD 951 form. Please contact the FL_Forms team for the updated form.
 - a. The rules and the button to call CT is already done. You can replace your form with the updated version.

- b. The rules for esignature are built into the form. AllowEsign field returns 0, 1, 2, 3. If 3 (allow esign), the signature fields on this form will be enabled and visible, this form will be included in the eSign ceremony. For all others (0,1,2), the signature fields will be hidden, the 951 form will not be included in eSign.
 - c. If AllowEsign < 3, the “Replacement Instruction” form will show in the app. Otherwise if AllowEsign = 3 (allow esign), the form will not show in the app.
2. The forms team will need to work the “FORM_INDEX” logic into all the fields in case of multiple 1035 exchanges.
3. Carrier partners should create an instruction page for replacements that need to be wet signed. Attached is an example.



**Replacement
Instruction Page.pdf**

Areas Impacted

System Area	Yes	Comment
Admin Tool		
- Form Library	x	Potentially new instruction pages for clients for Exchange/Transfer/Replacement, coding of ACORD TC for forms
- Design Forms	x	New common tagging for CT data, new print button, upload button, template forms
- Profile Administration		[List subsections affected]
- Reports	x	New billing report for CT
- Deployment		
FireLight App		
- New Application	x	Print button and workflow to include forms in esignature package.
- Edit Application		
- Signature Process	x	Dynamically including forms in esignature package based on esignature value passed by CT.
- Review Queue		

- Manual Review		
- User Preferences		
- Inbound Integration	x	CT integration
- Outbound Integration		
- PDF Generation	x	Dynamically generate the instruction pages based on the form rules.
- Email System		
FireLight Console		
- Windows		
- iOS		
Other Systems		
- DTCC Integration		
- Commission Netting		
- Activity Reporting	x	CT Billing report