
Product Repository - December 2019, 2.16

FIRELIGHT BASE

FireLight®

Platform

PRODUCT REPOSITORY - DECEMBER 2019, 2.16

Document Version: 1.0

Published: November 06, 2019

Insurance Technologies, LLC

Copyright © 2019 Insurance Technologies, LLC, all rights reserved.

Insurance Technologies, ForeSight® and FireLight® are registered or unregistered trademarks of Insurance Technologies, LLC (IT) in the USA and/or other countries.

ACORD, ACORD ObjX, ACORD OLifE, AL3, ACORD Advantage, ACORD XML, and "Association for Cooperative Operations Research and Development" are registered or unregistered trademarks of ACORD Corporation in the USA and/or other countries.

Microsoft, Microsoft SQL Server, Microsoft Internet Information Server, Windows, and other Microsoft names and logos are either registered or unregistered trademarks of Microsoft Corporation in the U.S.A. and/or other countries.

All other trademarks are the property of their respective owners.

The information contained in this document is current as of the date of the publication. Because Insurance Technologies, LLC must respond to changing market conditions and technology advances, Insurance Technologies, LLC cannot guarantee the accuracy of any information presented after the date of publication.

INSURANCE TECHNOLOGIES, LLC MAKES NO WARRANTIES, EXPRESSED OR IMPLIED, IN THIS DOCUMENT AND HEREBY DISCLAIMS ANY AND ALL SUCH WARRANTIES.

The material contained in this document is considered confidential and the intellectual property of Insurance Technologies, LLC. The recipient is given access to this material on the condition that the recipient (1) will keep the information confidential at all times, and (2) will not copy or modify or share the materials, except as expressly authorized by Insurance Technologies, LLC. The recipient should limit its disclosure of the information and materials only to its employees who have a clear business purpose and need to receive such information and materials and who are bound by confidentiality obligations to the recipient that are at least as protective of such information and materials as those contained herein.

Insurance Technologies, LLC

Two South Cascade Avenue
Colorado Springs, CO 80903
USA

Phone: 719.442.6400

FAX: 719.442.0600

Internet E-Mail: info@insurancetechnologies.com

Website: <http://www.insurancetechnologies.com>

Table of Contents

Design Approach - Product Repository - December 2019, 2.16	4
1 Create new Product Repository in Admin Tool	4
1.1 Allow Outside Repository Management for File Upload into Repository	5
1.2 Designing database to store PPfA data (indexable via tables).....	7
1.3 Move Life Quote Data and Quote Details and Product Documents from Products to Product Repository	7
1.4 Database Design for the Term Life Quote Data in Product Repository	8
1.5 Create Override Date Option for Testing Quote Rates with Alternate Effective Date	8
1.6 Manual File Upload for Rate Spreadsheet, PPfA, and Documents	8
1.7 Parse Data from PPfA	11
1.8 Product Repository: Parse Data from Rate Spreadsheet for Filtered Search Results	11
1.9 Product Repository: Use Data for Annuity Rates	13
1.10 Product Repository: Database Design for Rate Spreadsheet for Filtered Search Results	15
1.11 Product Repository: Use Product Code (Firm ID) to Return Products and Rates Based on SSO FirmID.	17
1.12 Admin: Update Deployment to include Product Repository	17
1.13 Product Repository: Manually manage term quote data from repository	18
1.14 Filter Product Documents Upload by Line of Business.	21

Design Approach - Product Repository - December 2019, 2.16

FireLight needs a new admin area to store product data that will be parsed from PPfA, Rate Tables, and include product marketing brochures. The product data will be loosely linked to the real Admin/Product by Carrier ID and CUSIP.

The data in the repository will have data items for the details that can be referenced in FireLight fields, the grid, and rules.

The data in the repository will be viewable in any linked FL Product. Where no real Admin/Product by Carrier ID and CUSIP exist, the data will be available in the repository for activities like Annuity Rates and Quotes, but no continue would be available until a real Admin/Product by Carrier ID and CUSIP exist.

1 Create new Product Repository in Admin Tool

Create a new location in FireLight Admin for Product Repository.

The new repository should be accessible via FL admin for both sponsored organizations and non-sponsored organizations.

Product repository will only be view-able in the Admin but the data will be leveraged inside activity data. Initially, the data will be used in Quote but in future releases, we plan on supporting it to be leveraged inside any activity such that we can call the data to run rules or display values inside an activity like fund allocations or other product data.

In April, the repository data will link to FL Admin/Product and be view-able inside the FL Admin/Product. Once this is implemented, a user can click on the Admin/Product link to open the repository (similar to how we can be in designer and open rule set).

Product Configuration

Activities

Commissions

Fee Inquiry

Product Repository

Products

Packages

Rule Sets

Sales Agreements

Product Repository - FL Access Carrier

Product Name	CUSIP	Description	Product Type
Classic Term	916238361		Term Life
Essential Term	831918710		Term Life
Income Choice	611652986	Income Choice	Fixed Indexed Annuity
Income Choice	611652986	Income Choice	Fixed Indexed Annuity

Upload File

[Product Documents](#)
[Life Quote Details](#)

Acceptance Criteria


- A new place exists to store the Product Repository.
- A new location exists in FireLight Admin for Product Repository.
- The new repository should be accessible via FL Admin for both Sponsored Organizations and Non-Sponsored Organizations.
- Product Repository will only be view-able in the Admin, but the data will be leveraged inside activity data. Initially, the data will be used in quote, but could be leveraged inside any activity and called to run rules or display values like funds.

1.1 Allow Outside Repository Management for File Upload into Repository

Must have the ability to limit what clients can upload so that another Carrier cannot load a rate spreadsheet that overwrites another Carrier's spreadsheet. Basically, Carriers can load into the repository but can only be associated with their organization. This will eliminate the issue of a client accidentally overwriting another Carrier's stuff.

Insurance Technologies must be able to load into the repository for any Organization where we are managing the process. That includes Sponsored Organizations and Non-Sponsored Organizations. To manage when EITS can load data on behalf of the carrier, we need a setting at the Organization level to allow outside Repository Management. The setting will be a checkbox on the Organization/Admin. If the checkbox to Allow Outside Repository Management is not checked, only a user associated with the org can load products for that Organization into the repository. If the checkbox is checked, an outside Organization (EITS or IT) can load into the repository associated with that Organization.

Organizations



FL Access Carrier

Last Updated: 10/30/2019 6:25 PM UTC **NOTE:** Items marked with * are not included in deployments for Organization Sync Scope

[Mobile Configuration](#)
[Maintain Devices*](#)

Organization
Security
Activity
Signature
Admin

Default Validation Placement Top

Google Analytics Tracker ID* UA-110394100-1

Policy Block Settings* [Click to Edit](#)

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

Enable Auto Mapping ☒

Enable Force Deploy ☐

Validate Rule Name Uniqueness ☐

Enable Non-Sponsored Products ☐

Allow Outside Repository Management ☒

Save Organization

This setting will control the below manual upload ability into the repository by an outside Organization.

PPfA (XML) - can include more than 1 product identified by CUSIP ID.

Annuity Rate spreadsheet (Excel with 2 tabs based on different product types) - all products identified by CUSIP ID.

Life rate files - all products identified by CUSIP ID.

Product Documents - (PDF format) per product.

Acceptance Criteria

- If "Allow Outside Repository Management" is not checked, only the logged-in Organization can load products for that Organization.
- Carriers cannot upload into the repository into another Carrier's Organization.
- Insurance Technologies cannot upload into any organization unless the "Allow Outside Repository Management" is checked.

- If "Allow Outside Repository Management" is checked, EITS will be able to load PPfAs, Annuity Rate Spreadsheets, Life Rate Files, and Product Documents into the Carrier's Organization.
- EITS will be able to load PPfAs, Annuity Rate Spreadsheets, Life Rate Files, and Product Documents into all Non-Sponsored Organizations.

1.2 Designing database to store PPfA data (indexable via tables)

Designing the database to store the PPfA data so that it is usable within FL by creating a structure that is indexable via tables. For day 1, this will be used for quoting. For Day 1, the dev team will need to use the data to filter available products.

Future projects can be associated with data items so that clients can use this data for the Needs Determination filter, inside rules, inside the grids to pull available funds for allocations, and to run rules based on values in the repository. Basically, the day 2 requirement is to have the ability to use the data that is in the PPfA to write complex rules that can filter through the Products in the repository to find products that fit the criteria.

Example rules that will eventually be needed:

Day 1: Use the data loaded from the PPfA to drive what products can be shown in the Get Quote. For example: if the UI for quote has the filter criteria of state, premium, and rider; we must be able to look at the jurisdiction for the product, then the premium requirements, and then further filter based on the rider.

Day 2: Use the data in the PPfA in the Needs Determination filter which is based off data items. The UI in the presale may indicate that the client needs a death benefit, withdrawal eligible in 5 years. We need to be able to write rules that say, show me products that have a DB feature and a Surrender Charge of < 5 years. So, this is based on being able to use the data that is in the PPfA to write complex rules that can filter through the Products in the repository to find products that fit the criteria.

Acceptance Criteria

- Repository data is leverageable in the quote to filter products.
- Repository data can be used in the future for rules.
- Repository data can be used for grids.

1.3 Move Life Quote Data and Quote Details and Product Documents from Products to Product Repository

Term Life Quotes currently reside at the Product level. This needs to be moved so it resides with the Product Repository. This will allow Life Quotes to be created without a product. This includes moving Quote Details and Product Documents from Products to the Product Repository.

Acceptance Criteria

- Life Quote details appear in the repository and function as they do under products.
- Product documents appear and function in the repository as they did under products.
- Life Quote Details appear on the repository page for Term List products only.
- Term Life Rates can be uploaded in the repository.
- Uploaded Term Life Rates are displayed on the Rates tab in Life Quote Details.

1.4 Database Design for the Term Life Quote Data in Product Repository

Term Life quotes currently reside at the product level. This needs to be moved so it resides with the product repository. This will allow Life Quotes to be created without a product. Move the tables and update them for Product Repository.

Will also need to remove old tables.

Acceptance Criteria

- Database is set up

1.5 Create Override Date Option for Testing Quote Rates with Alternate Effective Date

Because there are different sales effective and expiration dates at the product, fund, and feature level, we need to be able to test using the override date.

Acceptance Criteria

- Ability to set a test date that will use the override date and correctly pull /quote products when the product is available per the rate file effective data and sales expiration date, using the override date to simulate a test date.
- Ability to set a test date that will use the override date and correctly exclude products when the product is not available per the rate file effective data and sales expiration date, using the override date to simulate a test date.
- Create New Quote page appears when Enable Override Date is enabled in Groups.

1.6 Manual File Upload for Rate Spreadsheet, PPfA, and Documents

Create the ability to manually upload the PPfA with multiple products identified by CUSIP, the rate spreadsheet with multiple products identified by CUSIP, and upload documents and assign the repository CUSIP so the documents can be associated with the correct product. Ideally, we will have one location to upload these files. We can select the type of upload.

Manual File Upload types:

PPfA (XML) - can include more than 1 product identified by CUSIP

Rate spreadsheets (2 separate Excel documents for Life and Annuity with multiple tabs)- all products identified by CUSIP, identify the type of document being uploaded

1. Annuity Rate Spreadsheet
2. Life Quote Spreadsheet

Documents - (PDF format) per product

Manual Upload of Rates and/or PPfA:

▲	CUSIP	Description	Product Type
	916238361		Term Life
	831918710		Term Life
	611652986	Income Choice	Fixed Indexed Annuity
	611652986	Income Choice	Fixed Indexed Annuity
	655085652	Peak Fixed Indexed Annuity	Fixed Indexed Annuity

Upload File

[Product Documents](#)
[Life Quote Details](#)

Upload File

File Type:

PPfA

Rates

Filename:

Browse...

Upload

Close

Manual Upload of Annuity Product Documents:

Product Repository - FL Access Carrier

Product Name	CUSIP	Description	Product Type
Classic Term	916238361		Term Life
Essential Term	831918710		Term Life
Income Choice	611652986	Income Choice	Fixed Indexed Annuity
Income Choice	611652986	Income Choice	Fixed Indexed Annuity
Peak Fixed Indexed Annuity	655985652	Peak Fixed Indexed Annuity	Fixed Indexed Annuity
Symetra			Fixed Indexed Annuity
Ultimate			Fixed Annuity

[Upload File](#)
[Product Documents](#)

Product Documents

Document Type: Product Disclosures
Product Guide
Specimen Policy

Note: Documents must be in PDF format and no larger than 5 MB.

Choose File
No file chosen

Upload

Manual Upload of Life Product Documents:

Product Repository - FL Access Carrier

Product Name	CUSIP	Description	Product Type
Classic Term	916238361		Term Life
Essential Term	831918710		Term Life
Income Choice	611652986	Income Choice	Fixed Indexed Annuity
Income Choice	611652986	Income Choice	Fixed Indexed Annuity
Peak Fixed Indexed Annuity	655985652	Peak Fixed Indexed Annuity	Fixed Indexed Annuity
Symetra Edge 7 Fixed Indexed Annuity	87151W160	Symetra Edge 7 Fixed	Fixed Indexed Annuity
Ultimate			Fixed Annuity
Ultimate			Fixed Annuity

[Upload File](#)
[Product Documents](#)
[Life Quote Details](#)

Product Documents

Underwriting Guidelines

[View](#)
[Remove](#)

Product Guide

[View](#)
[Remove](#)

Document Type: Product Guide
Underwriting Guidelines

Note: Documents must be in PDF format and no larger than 5 MB.

Choose File
No file chosen

Upload

Acceptance Criteria

- PPfA - can include more than 1 product and can be uploaded manually
- Annuity Rate spreadsheet - all products and can be uploaded manually
- Life Quote spreadsheet - all products and can be uploaded manually and associated with a FL Product via CUSIP
- Documents - per product uploaded manually, associated with a product via CUSIP and can be uploaded manually

- Carriers cannot upload into the repository into another Carrier's org.

1.7 Parse Data from PPfA

Create the ability to parse the data from the PPfA. Load the data as indicated in the Parsing Guide. This data must be accessible to use for filter criteria. Please refer to the Parsing Guide to view the parsing data field and location for each field.

- Retain old PPfA data for future use.
- Use SalesExpirationDate and SalesEffectiveDate to determine if the product is available for sale.
- If new PPfA is loaded that has the same CUSIP, carrier code, product code, and the same SalesExpirationDate and SalesEffectiveDate - then replace the old one.
- If new PPfA is loaded that has the same CUSIP, carrier code, product code, and a different SalesExpirationDate and SalesEffectiveDate - then load a new PPfA, that will be in addition to the old one.
- Store old PPfA so that it can be reloaded in the future.



Parsing Guide
PPfA.docx

Acceptance Criteria

- Repository is more expansive and FL Product would be more restrictive.
- If new PPfA is loaded that has the same CUSIP, carrier code, product code, and the same SalesExpirationDate and SalesEffectiveDate - then replace the old one.
- If new PPfA is loaded that has the same CUSIP, carrier code, product code, and a different SalesExpirationDate and SalesEffectiveDate - then load a new PPfA, that will be in addition to the old one.
- Old PPfA is retained so it can be reloaded.

1.8 Product Repository: Parse Data from Rate Spreadsheet for Filtered Search Results

The Quote tool for Annuity Rates will require a standard Excel spreadsheet with 2 tabs of data (MYGA and Fixed Rates tab, Fixed Indexed Rates tab) to be parsed for quote product filters to work appropriately. This data will be loaded into the repository.

Data will be parsed using the fields on the spreadsheet labeled:

MYGA and Fixed Rates Tab

- Product Type: Numeric, Required. 5=Fixed, 16=MYGA
- Product Name: String, Required.
- CUSIP: Alphanumeric, 9 characters, Required.

- Jurisdiction: Numeric, Required
- Distribution ID: Alphanumeric, 4 characters, Not Required - blank = all firms.
- Minimum Premium Band: Numeric, 2 decimals, Required.
- Maximum Premium Band: Numeric, 0 decimals, Required.
- Free Withdrawal Year 1 | Years 2+: Numeric/String, 2 columns. Required.
- Interest Guaranteed Years: Numeric, 0 decimals, Required.
- Minimum Rate: Numeric, Required.
- Current Rate: Numeric, Required.
- Base Rate: Numeric, Required.
- Current Yield to Surrender Rate: Numeric, Not Required.
- Guaranteed Yield to Surrender Rate: Numeric, Not Required.
- Bonus Rate: Numeric, Not Required.
- Final rate varies based on rider election: String Yes/No, Required.
- Effective Date: Date, Format mm/dd/yyyy, Required.

Fixed Indexed Rates Tab

- Product Type: Numeric, Required. 13=Fixed Indexed
- Product Name: String, Required.
- CUSIP: Alphanumeric, 9 characters, Required.
- Jurisdiction: Numeric, Required
- Distribution ID: Alphanumeric, 4 characters, Not Required - blank = all firms.
- Minimum Premium Band: Numeric, 2 decimals, Required.
- Maximum Premium Band: Numeric, 0 decimals, Required.
- Free Withdrawal Year 1 | Years 2+: Numeric/String, 2 columns. Required.
- Initial Fixed Rate: Numeric, Required.
- Guaranteed Minimum Rate: Numeric, Required.
- Index Name: String, Required.
- Cap Type: String, Required.
- Minimum Participation Rate: Numeric, Not Required.
- Participation Rate: Numeric, Not Required.
- Initial Spread/Margin Rate: Numeric, Not Required.
- Maximum Spread: Numeric, Not Required.
- Minimum Trigger Rate: Numeric, Not Required.
- Performance Trigger: Numeric, Not Required.
- Initial/First Year Index Rate Cap: Numeric, Not Required.
- Minimum Index Rate Cap During CDSC (Yrs 2+): Numeric, Not Required.
- Bonus Rate: Numeric, Not Required.

- Final rate varies based on rider election: String Yes/No, Required.
- Effective Date: Date, Format mm/dd/yyyy, Required.

These values will be used to return products in the UI filter based on user selection. Only the products that fall within the search criteria will be returned in the search results.

Acceptance Criteria

- Spreadsheet loads into repository

1.9 Product Repository: Use Data for Annuity Rates

Spreadsheet will contain product and index data for all products; one spreadsheet per carrier with a full list of details for all products. As rate changes/updates are required, carrier will provide updated spreadsheet that only contains the updated values. The changed values for that specific product will only be updated. Previous product and/or index data remains unchanged. The rate sheet will allow for values to vary by Firm ID.

Example -

If the information was entered into the quote tool as:

Jurisdiction: Florida

Product Type: Fixed Indexed


Age: 65

Initial Premium: \$100,000

Based on the sample spreadsheet, the product data and index information that would return in the search would be Product X Name 5 and Product X Name 7.

The filter would not return the results with the specific Firm IDs (12345 and 56789) in this scenario because the user was not part of either of those Firm IDs.

Sample entry of data in Wizard:

 Alerts

Annuity Quote

Quote Type
Annuity

Welcome to Annuity Rates

Jurisdiction
Florida

Product Type
Fixed Indexed

Age
65

Product Rating
Any

Product Information

Market Type
Non-Qualified

Initial Premium Amount
\$100,000.00

Carriers

☒ Select All

☒ Insurance Technologies

Guarantee Periods

☒ Select All

☒ 1 Year
☒ 2 Years
☒ 3 Years
☒ 4 Years
☒ 5 Years
☒ 6 Years

Get Quote

Sample Index data from spreadsheet:

CONFIDENTIAL ©2019 Insurance Technologies, LLC. All rights reserved.

Page 14 of 24

Product Name	CUSIP	Firm ID	State	Free Withdrawal Year 1 Years 2+	Index Name	Minimum Premium Band	Maximum Premium Band	Participation Rate	Cap Type	Initial Cap	Spread	Performance Trigger	Initial Fixed Rate	Initial Margin Rate
Product X Name 5 nnnnn	All	Non-NY	Interest	10%	S&P 500®	0.00	49,999.99	100.00%	Annual PTP	6.25%				
Product X Name 5 nnnnn	All	Non-NY	Interest	10%	S&P 500®	50,000.00	99,999.99	100.00%	Annual PTP	7.00%				
Product X Name 5 nnnnn	All	Non-NY	Interest	10%	S&P 500®	100,000.00	100,000,000.00	100.00%	Annual PTP	2.25%				
Product X Name 5 nnnnn	All	Non-NY	Interest	10%	S&P 500®	0.00	100,000,000.00	100.00%	Monthly Averaging	7.00%				
Product X Name 5 nnnnn	All	Non-NY	Interest	10%	S&P 500®	0.00	100,000,000.00	100.00%	Monthly Sum	2.25%				
Product X Name 5 nnnnn	12345	Non-NY	Interest	10%	LIBOR	0.00	100,000,000.00	65.00%						
Product X Name 5 nnnnn	All	Non-NY	N/A		S&P 500®	0.00	100,000,000.00	100.00%		4.00%				
Product X Name 5 nnnnn	All	Non-NY	N/A		S&P 500®	0.00	100,000,000.00		Annual PTP	4.00%				
Product X Name 5 nnnnn	All	Non-NY	N/A		S&P 500®	0.00	100,000,000.00		Monthly Averaging	4.50%				
Product X Name 5 nnnnn	All	Non-NY	N/A		S&P 500®	0.00	100,000,000.00		Daily Averaging	4.50%				
Product X Name 5 nnnnn	12345	Non-NY	N/A		S&P 500®	0.00	100,000,000.00		Monthly Sum	1.60%				
Product X Name 5 nnnnn	All	NY	N/A		LIBOR	0.00	100,000,000.00	65.00%						
Product X Name 5 nnnnn	All	NY	Interest	10%	1-Year BNP Paribas Multi Asset Diversified 5 Index	0.00	100,000,000.00	70.00%						
Product X Name 5 nnnnn	All	NY	Interest	10%	2-Year BNP Paribas Multi Asset Diversified 5 Index	0.00	100,000,000.00	100.00%						
Product X Name 5 nnnnn	All	NY	Interest	10%	1-Year Morningstar® Dividend Yield Focus Target Volatility 5 IndexSM	0.00	100,000,000.00	45.00%						
Product X Name 5 nnnnn	All	NY	Interest	10%	2-Year Morningstar® Dividend Yield Focus Target Volatility 5 IndexSM	0.00	100,000,000.00	55.00%						
Product X Name 5 nnnnn	All	NY	Interest	10%	1-Year Janus SG Market Consensus Index II	0.00	100,000,000.00	40.00%						
Product X Name 5 nnnnn	All	NY	Interest	10%	2-Year Janus SG Market Consensus Index II	0.00	100,000,000.00	70.00%						
Product X Name 5 nnnnn	All	NY	Interest	10%	1-Year S&P 500® Daily Risk Control 2.8%™ Index TR (Total Return)	0.00	100,000,000.00	35.00%						
Product X Name 5 nnnnn	All	NY	Interest	10%	2-Year S&P 500® Daily Risk Control 2.8%™ Index TR (Total Return)	0.00	100,000,000.00		Annual Spread	4.75%				
Product X Name 7 ooooo	All	NY	Interest	10%	S&P 500®	0.00	100,000,000.00		Annual PTP	3.75%				
Product X Name 7 ooooo	All	NY	Interest	10%	S&P 500®	0.00	100,000,000.00		Monthly PTP	1.40%				
Product X Name 7 ooooo	All	NY	Interest	10%	Fixed Account	0.00	100,000,000.00						1.30%	
Product X Name 7 ooooo	All	NY	Interest	10%	S&P 500®	0.00	100,000,000.00	25.00%						
Product X Name 7 ooooo	All	NY	Interest	10%	S&P 500®	0.00	100,000,000.00		Monthly Averaging	2.25%				
Product Z Name 7 zzzzz	56789	Non-NY	Interest	10%	S&P 500®	0.00	100,000,000.00	15.00%						
Product Z Name 7 zzzzz	All	Non-NY	Interest	10%	S&P 500®	0.00	100,000,000.00		Annual PTP	2.25%				
Product Z Name 7 zzzzz	All	Non-NY	Interest	10%	Dow	0.00	100,000,000.00		Monthly Averaging	2.25%				
Product Z Name 7 zzzzz	All	Non-NY	Interest	10%	Dow	0.00	100,000,000.00		Annual PTP	2.25%				
Product Z Name 7 zzzzz	All	Non-NY	Interest	10%	S&P 500®	0.00	100,000,000.00		Monthly PTP	1.20%				
Product Z Name 7 zzzzz	All	Non-NY	Interest	10%	10 Yr. US Treasury Bond	0.00	100,000,000.00		Annual PTP	2.25%				
Product Z Name 7 zzzzz	All	Non-NY	Interest	10%	S&P 500®	0.00	100,000,000.00					2.00%		
Product Z Name 7 zzzzz	56789	Non-NY	Interest	10%	Bond Yield	0.00	100,000,000.00		Monthly PTP	5.15%	2.00%			
Product Z Name 7 zzzzz	All	Non-NY	Interest	10%	Volatility Control Index	0.00	100,000,000.00				3.75%			

Acceptance Criteria

- Spreadsheet data is being used correctly to filter products.
- Only products meeting search criteria are being returned in search results.
- Firm specific rates are not being included in general product list unless matches FireLight Firm ID for user.

1.10 Product Repository: Database Design for Rate Spreadsheet for Filtered Search Results

- Design Database and tables for the rate tables(s)
- Data will use the fields on the spreadsheet labeled:

MYGA and Fixed Rate Tab

- Product Type
- Product Name
- CUSIP
- Jurisdiction
- Product Code (AKA Firm ID)
- Interest Guaranteed Years
- Free Withdrawal Year 1 | Years 2+
- Minimum Premium Band
- Maximum Premium Band
- Minimum Rate

- Current Rate
- Base Rate
- Bonus Rate
- Final rate varies based on rider election
- Current Yield to Surrender
- Guaranteed Yield to Surrender
- Effective Date

Fixed Indexed Rates Tab

- Product Type
- Product Name
- CUSIP
- Jurisdiction
- Product Code (AKA Firm ID)
- Free Withdrawal Year 1 | Years 2+
- Index Name
- Minimum Premium Band
- Maximum Premium Band
- Minimum Participation Rate
- Participation Rate
- Cap Type
- Initial Fixed Rate
- Bonus Rate
- Initial/First Year Index Rate Cap
- Minimum Index Rate Cap During CDSC (Yrs 2+)
- Initial Spread/Margin
- Maximum Spread
- Minimum Trigger Rate
- Performance Trigger
- Guaranteed Minimum Rate
- Effective Date

These values will be used to return products in the UI filter based on user selection. Only the products that fall within the search criteria will be returned in the search results.

Acceptance Criteria

- Spreadsheet loads into repository

1.11 Product Repository: Use Product Code (Firm ID) to Return Products and Rates Based on SSO FirmID.

When the rates displayed in the Product Code (FirmID) column of the rate data spreadsheet match the rate ID of the SSO, honor only the product data and rates listed for that Product Code. No other search results will be returned because the rates are considered product code specific. For December, the Product Code will match what is currently used in FireLight as the FirmID. In April, we will evaluate the need for a separate field for ProductCode.

Example 1:

User SSO FirmID is 1234

Rate file contains rates in the Product Code column that are for 1234. Search results will display only products with 1234 listed in the FirmID column.

Example 2:

User SSO FirmID is 1235

Rate file contains rates in the Product Code column that are for 5679. Exclude search results for any products that display 5678. Only display search results with a blank Product Code value since there are no rates listed on the spreadsheet with a FirmID of 1235.

Example 3:

Carrier has rates for all firms but 1432, 1432 has specific rates.

User SSO FirmID is 1432

User sees rates for 1432.

All other users but Product Code 1432 see the rates with a blank Product Code.

Acceptance Criteria

- SSO FirmID is XXXX, rate sheet contains FirmID value of XXXX. Run quote and review search results that will display products and rates for FirmID of XXXXX only.
- SSO FirmID is ZZZZ, rate sheet does not contain FirmID value of ZZZZ. Run quote and review search results that will display products and rates for FirmID of "All" only.

1.12 Admin: Update Deployment to include Product Repository

Create deployment scope for the product repository.

PPfA, Rates, Documents, Life Quote Details.

Please note that EITS may be setting up the quotes and rates while the carrier is managing the product. EITS will setup the product details (quote and rates) in the product repository. Once Non-

Sponsored Quotes and Rates are set up, the product repository can be deployed with the Carrier ID and CUSIP. The Carrier ID and CUSIP will link to the FL product once deployed. This linking will need to work for both Sponsored Products and Non-Sponsored Products.

The product repository quotes and rates will be deployed and loosely linked to Carrier ID and CUSIP. Once deployed to the distribution, FireLight will identify the Carrier ID and the CUSIP to associate the rates to the real product.

Acceptance Criteria

- Verify product repository details are deployed to appropriate environments, including PPfA content/product details, rates, product documents, and Life Quote Details.
- Able to move from UAT to Staging to Production.
- Deploy from carrier to the distributor is not available in the repository.
- Life quote deployment changed to only deploy quotes from the repository, not from products.
- Life quote deployment includes deploying the Configuration and Mappings.
- Deploy product repository Non-Sponsored Quote rate tables to distributor environments and link to the carrier product.
- The product repository including rates will be deployed and loosely linked to Carrier ID and CUSIP. Once deployed to the distribution, FireLight will identify the Carrier ID and the CUSIP to associate the rates to the real product.

1.13 Product Repository: Manually manage term quote data from repository

Create a way to manually enter and manage life quote data for rates, rules, configuration and mapping.

Product Repository - FL Access Carrier

Product Name	CUSIP	Description	Product Type
Classic Term	916238361		Term Life
Essential Term	831918710		Term Life
Income			Fixed Indexed Annuity
Income			Fixed Indexed Annuity
Peak F			Fixed Indexed Annuity
Symetr			Fixed Indexed Annuity
Symetr			Fixed Indexed Annuity

Upload File

[Product Documents](#)
[Life Quote Details](#)

Upload File

File Type: Rates ▼

Filename: Browse...

Upload

Close

Product Repository - FL Access Carrier

Product Name	CUSIP	Description	Product Type
Classic Term	916238361		Term Life
Essential Term	831918710		Term Life
Income Choice	611652986	Income Choice	Fixed Indexed Annuity

Upload File
[Product Documents](#)
[Life Quote Details](#)

Quote Details

Classic Term

RatesRulesConfigurationMapping

Product Rules

Name	Jurisdictions	Term Periods	Min Age	Max Age	Min Face	Max Face
Common States	Show	1, 5, 10, 15, 20, 25, 30	18	75	50000	5000000
NY Only	Show	1, 5, 10, 15, 20, 25, 30	18	65	50000	2000000

Risk Class Rules

Risk Class	Min Age	Max Age	Min Face	Max Face	Table Ratings	Allow Flat Extra
Super Preferred	51	65	50000	5000000	Show	False
Super Preferred	18	50	50000	5000000	Show	False
Preferred Non-Smoker	18	75	50000	5000000	Show	True
Preferred Smoker	18	75	50000	5000000	Show	True
Standard Non-Smoker	18	75	50000	5000000	Show	True
Standard Smoker	18	75	50000	5000000	Show	True
Simplified Issue Non-Smoker	18	75	50000	5000000	Show	True
Simplified Issue Smoker	18	75	50000	5000000	Show	True

Rider Rules

Rider	Start Date	Jurisdictions	Min Age	Max Age	Min Face	Max Face	Min Rider Amt	Max Rider Amt	Table Ratings	Allow Flat Extra
Waiver	6/1/2019	Show	18	65	50000	5000000	0	0	Show	True
ADB	6/1/2019	Show	18	75	50000	5000000	50000	5000000	Show	True
Child	6/1/2019	Show	18	70	50000	5000000	50000	250000	Show	True

Browse...
Upload

Product Repository - FL Access Carrier

Product Name	CUSIP	Description	Product Type
Classic Term	916238361		Term Life
Essential Term	831918710		Term Life
Income Choice	611652986	Income Choice	Fixed Indexed Annuity

Upload File

[Product Documents](#)

[Life Quote Details](#)

Quote Details

Classic Term

Rates
Rules
Configuration
Mapping

Configuration Type	Configuration Value
Monthly Modal Factor	0.0833333333333333
Quarterly Modal Factor	0.25
Semi-Annual Modal Factor	0.5
Annual Modal Factor	1
Annual Policy Fee	0
Age Calculation	Last

Save

Product Repository - FL Access Carrier

Product Name	CUSIP	Description	Product Type
Classic Term	916238361		Term Life
Essential Term	831918710		Term Life
Income Choice	611652986	Income Choice	Fixed Indexed Annuity

Upload File

[Product Documents](#)

[Life Quote Details](#)

Quote Details

Classic Term

Rates
Rules
Configuration
Mapping

Risk Class Options	Risk Class Mapping
Super Preferred	Super Preferred
Preferred Non-Smoker	Preferred Non-Tobacco
Standard Non-Smoker	Preferred Tobacco
Simplified Issue Non-Smoker	Standard Non-Smoker
Preferred Smoker	Standard Smoker
Standard Smoker	Simplified Issue Non-Smoker
Simplified Issue Smoker	Simplified Issue Smoker

Save

Acceptance Criteria

- Rates can be manually uploaded
- Rules can be manually uploaded
- Configuration can be manually updated
- Mapping can be manually updated

1.14 Filter Product Documents Upload by Line of Business.

Document type will be filtered to type of business. For December, we will support Term Life, Fixed Annuity, Multi-Year Guarantee Annuity and Fixed Indexed Annuity products. Any documents not listed for these lines of business should not be available for upload.

Set default document type on both line of businesses to 'Product Guide'.

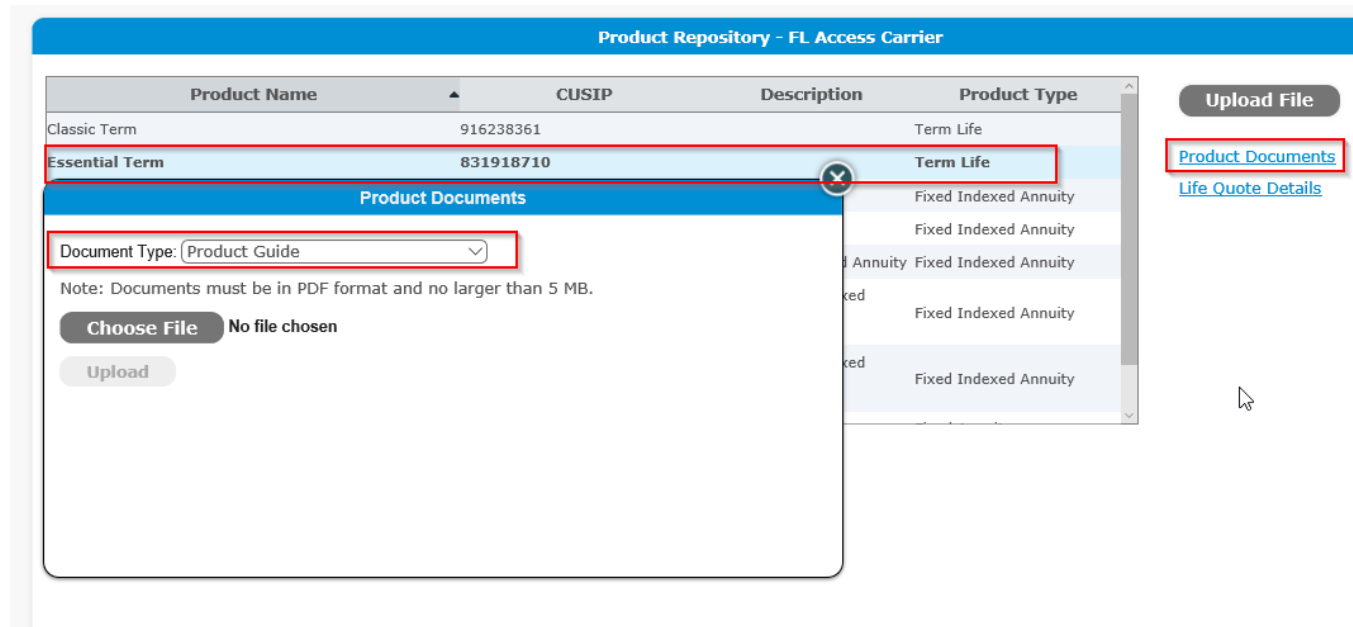
Life:

- Product Guide
- Underwriting Guidelines

Annuity:

- Product Disclosures
- Product Guide
- Specimen Policy

Life Products:



The screenshot shows the 'Product Repository - FL Access Carrier' interface. A table lists products with columns: Product Name, CUSIP, Description, and Product Type. The 'Essential Term' product (CUSIP 831918710) is selected, and its 'Product Type' is 'Term Life'. A 'Product Documents' modal is open, showing a 'Document Type' dropdown set to 'Product Guide'. The modal also includes a 'Choose File' button, a note about PDF format and size, and an 'Upload' button. On the right, there are links for 'Product Documents' and 'Life Quote Details'.

Product Name	CUSIP	Description	Product Type
Classic Term	916238361		Term Life
Essential Term	831918710		Term Life
			Fixed Indexed Annuity
			Fixed Indexed Annuity
			Fixed Indexed Annuity
			Fixed Indexed Annuity
			Fixed Indexed Annuity
			Fixed Indexed Annuity

Product Documents

Document Type: Product Guide

Note: Documents must be in PDF format and no larger than 5 MB.

Choose File No file chosen

Upload

Upload File

[Product Documents](#)

[Life Quote Details](#)

Product Repository - FL Access Carrier

Product Name	CUSIP	Description	Product Type
Classic Term	916238361		Term Life
Essential Term	831918710		Term Life

Product Documents

Document Type: Product Guide

Underwriting Guidelines

Note: Documents must be in PDF format and no larger than 5 MB.

Choose File

No file chosen

Upload

Upload File

[Product Documents](#)
[Life Quote Details](#)

X

Annuity Products:

Product Repository - FL Access Carrier

Product Name	CUSIP	Description	Product Type
Classic Term	916238361		Term Life
Essential Term	831918710		Term Life
Income Choice	611652986	Income Choice	Fixed Indexed Annuity
Income Choice	611652986	Income Choice	Fixed Indexed Annuity
Peak Fixed Indexed Annuity	655985652	Peak Fixed Indexed	Fixed Indexed Annuity

Product Documents

Document Type: Product Guide

Note: Documents must be in PDF format and no larger than 5 MB.

Choose File

No file chosen

Upload

Upload File

Product Documents

X

Product Repository - FL Access Carrier

Product Name	CUSIP	Description	Product Type
Classic Term	916238361		Term Life
Essential Term	831918710		Term Life
Income Choice	611652986	Income Choice	Fixed Indexed Annuity
Income Choice	611652986	Income Choice	Fixed Indexed Annuity
Peak Fixed Indexed Annuity	655985652	Peak Fixed Indexed Annuity	Fixed Indexed Annuity
			Fixed Indexed Annuity
			Fixed Indexed Annuity
			Fixed Indexed Annuity

Product Documents

Document Type: Product Disclosures
Product Guide
Specimen Policy

Note: Documents must be in PDF format and no larger than 5 MB.

Choose File
No file chosen

Upload

Upload File
[Product Documents](#)

Acceptance Criteria

- Life is only able to upload Product Guide and/or Underwriting Guidelines.
- Annuity is only able to upload Product Disclosures, Product Guide and/or Specimen Policy.
- Default is set to Product Guide.