

Fast-Track Your Replacements

Using reliable ceding carrier information ensures that your replacement requests are sent to the correct ceding carrier processing location, ***In-Good-Order, the first time!***

Accurate Processing Location Addresses

Street and mailing addresses for 100% of the processing locations.

Fax / Electronic vs. Original / Hardcopy

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

Distributors and Financial Advisors identify when replacement data can be **electronically submitted** to the **issuing carrier**, or if hard copy with original, wet signatures is required.

eSignature Acceptance

Identify whether eSignatures are accepted – and if so, which types.

Ceding Carriers' Replacement Form Requirements

Having proper form requirements ensures that the initial replacement request is submitted In-Good-Order.

*Eliminate
Ceding Carrier Confusion
and
Accelerate Policy Issue*

1035 **YellowPages**[™]
Web Site

Ceding Carrier Contact and Replacement Requirements Database

Website access to detailed, up-to-date ceding carrier replacement processing location, contact information and replacement form requirements for thousands of surrendering carriers, including **all Annuity, Life and Government** insurers, the top **Mutual Fund** companies, major **Banks, Fraternal Organizations** and large **Pension Administrators**.

- Easy to search web-pages
- Turnkey access
- Viewable on Smart devices
- Hosted and managed by Cooperative Technologies



**COOPERATIVE
TECHNOLOGIES**

Solutions that Navigate today's
complex Insurance World

To request a demo, call us at 470.344.0104
or email Solutions@CooperativeTechnologies.com

Ceding Carrier Contact Information and Replacement Requirements

Phone & Fax Numbers

Current, direct Phone and Fax numbers at your fingertips!

Cut Out Guessing and Research

Company name changes, mergers and carriers with similar names, all make finding the correct ceding carrier frustrating and time consuming.

1035YellowPages helps find not only the correct ceding carrier, but also the correct replacement processing location.

Replacement Form Requirements

Know ceding carrier's replacement requirements at the time of the sale

This knowledge ensures that all ceding carrier requirements are satisfied and the initial replacement request is submitted "In-Good-Order".

Full list of requirements on page 4 including:

- **Medallion Signature Guarantee** - dollar amount and qualified type details
- **Surrender Form** - request, receipt and download details
- **Whether Client must initiate the replacement**

Partial Withdrawal Acceptance

Know if partial withdrawals are allowed before submitting the replacement request.

Established Turn Around Times

Know when to expect the funds and set workflow follow-ups.

Tailor your company's private ceding carrier notes

Discard Internal Lists

Eliminate list maintenance overhead and improve quality assurance.

Correct Ceding Carrier and Processing Location

Advanced search logic helps find the correct ceding carrier and the location where the product is processed.

Knowing the correct ceding carrier replacement location means you will have the correct replacement requirements and contact information!

Automatically Resolve Links - When a company is no longer in business due to a merger, acquisition, renaming, etc., it is linked to the carrier that has acquired its business.

Basic Search

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

Basic Search

Search Criteria

Carrier Name or NAIC #: VALIC

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

Search

Search Results

Carriers Returned: 1

Support Query

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

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

Coop Tech Top Carriers

Sort List by: Most Views Carrier Name

1. AIG SunAmerica Life Assurance Company
2. American General Life Insurance Company
3. Athene Annuity & Life Assurance Company
4. Aviva Life and Annuity Company
5. Fidelity Investments
6. Hartford Life and Accident Insurance Company
7. Hartford Life and Annuity Insurance Company
8. Hartford Life Insurance Company
9. Jackson National Life Insurance Company
10. John Hancock Life & Health Insurance Company

Advanced Search

Advanced Search not only helps find the appropriate ceding carrier, it helps find the most likely processing location within that ceding carrier based on the product being replaced. Search logic also identifies locations which are shared among two or more ceding carriers within the same group.

Your Company's Top Carrier List

Choose a carrier from your own Company's Top Carriers' list. Each carrier name is a direct link to that company's information page, home office and replacement processing location information.

This list can be sorted by most viewed companies or in alphabetical order.

Search Criteria

Carrier Name or NAIC #: Pruco

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

Additional Search Criteria (Optional)

Product Filters
Tax Basis: All Qualified Plan Types
Line of Business: Annuity
Investment Type: All Investment Types

Contract Filters
Application State: All Application States
Plan Name: All Plan Names
Contract Number: --Enter contract number--

Functional Filters
Business Type: All Business Types
Producer Type: All Producer Types
Processing Type: All Processing Types

Search

Search Results

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

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

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

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

Robust Ceding Carrier Information

Company Level Information

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

Company level information includes:

- Carrier's Legal Name
- Company level notes updated by Cooperative Technologies, including mergers, acquisitions and name changes
- Your Company's (Issuing Carrier's) specific ceding carrier Company Level Notes
- Website address & link
- NAIC #
- DTCC Replacement Participant indicator

Replacement Processing Location Information

All Replacement Processing and Home Office Locations are tracked within each Company. Most carriers have one-to-many active locations. The replacement processing locations are typically organized by line of business, product type, or region.

Each processing location contains a base record that includes information about the location such as eSignature acceptance, telephone and fax numbers, street and mailing addresses, replacement requirements, critical notes that share exception processing that involves the client, issuing carrier location level notes, and indicators stating whether the ceding carrier processing location participates in DTCC Money Settlement and Attachments.

Database Hierarchy

The replacement contact and requirement information in the Ceding Carrier Database is organized in a hierarchical manner by company and the company's locations (Figure 1).

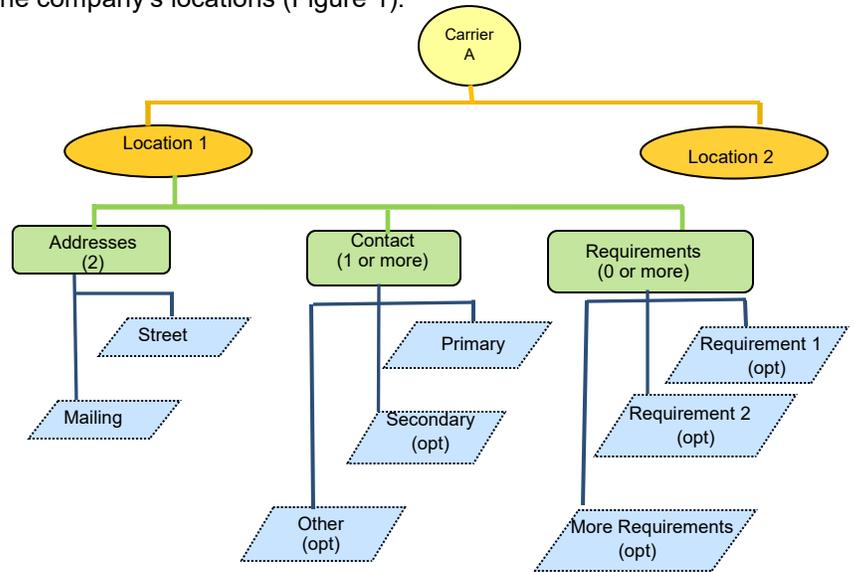


Figure 1

Processing Location Data

- Telephone and Fax Numbers
 - Phone and Fax Notes
 - No Status Shared with Issuing Carrier Note
- Location Fax Indicators
- Street / Overnight Address
- Mailing Address
- Email Address & Acceptance
- E-signature Acceptance
- Officer's Stamped Signature Acceptance
- Estimated Turn Around Time
- Hours of Operation
- Reg. 60 Processing Indicator
- Replacement Requirements
- Partial Replacement Details
- Location Notes / Indicators *(as applicable)*
 - Critical Notes
 - Stale Date Rules
 - User Company's Internal Notes
 - Conservation
 - Attachment Image Preference
 - DTCC Money Settlement Participant
 - DTCC Attachments Participant

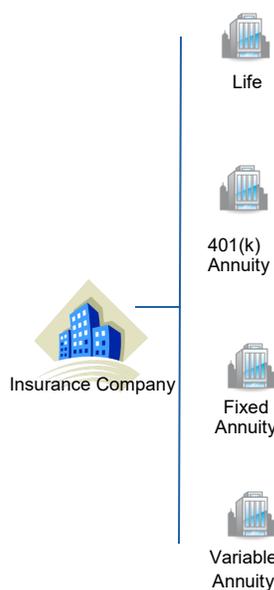


Figure 2

Robust Ceding Carrier Information

Replacement Requirements

Life	127 - Replacement (Exchange/ Transfer/ Rollover) Form
	156 - Absolute Assignment
401(k) Annuity	123 - Lost Policy Form
	124 - Original Policy
Fixed Annuity	128 - Replacement Letter (LOA)
	232 - Corporate Resolution
Variable Annuity	302 - Ceding Carrier Surrender Form
	307 - W9 IRS Form
	312 - Trust Certification
	682 - Medallion Signature Guarantee
	674 - Notarized Signature
	929 - Fund Liquidation
	930 - Client Must Cancel
	931 - Client Must Contact Administrator
	167 - Additional Information

The Database tracks each carrier's specific replacement requirement rules. A processing location can contain from zero to many types of requirements. All ACORD replacement requirement code types are available. Most common requirements include, but are not limited to, those shown in Figure 3.

Replacement Requirement Notes

Replacement requirement notes detail the ceding carrier's rules around each specific form or signature requirement, as applicable, for the products replaced at that location.

- Fax, Email or Hard Copy original paperwork with Wet Signature requirements.
- E-signature, Officer's Stamped Signature and Attachment details.
- Medallion Signature Guarantee notes include dollar amount and qualified type details.
- Surrender Form request, delivery and download details.

Figure 3



Information Verification and Database Updating

Cooperative Technologies' research team verifies all ceding carrier information pertinent to completing a replacement of funds, including processing location addresses, contact numbers and replacement requirements.

Ceding carrier data is obtained from multiple sources, broadly categorized as: Direct from Carriers, Regulatory, Commercial, Private Collection and Public Domain.

On a weekly basis hundreds of data fields are added, updated or verified and made available to those who license our websites, web services or specialized databases. If data that affects NIGO replacements is found during the verification process, an Alert—Pop-up message is added to the 1035YellowPages. If critical changes occur between scheduled updates, additional interim updates may be published.

Insurance New Business Replacements involve ceding financial institutions, so it makes sense that the ceding carrier data that your sales partners and new business teams rely on is robust, up-to-date and supports automation!