



# LASER APP

FINANCIAL FORMS MADE EASY

Laser App provides Broker Dealers and RIAs with a simple approach to processing new business and service orders by automatically filling client information from leading client management and proprietary systems. Laser App can use the client information to populate order entry solutions or automatically retrieve and fill the latest version of the forms needed for any line of business, including life insurance, annuities, securities, clearing, custodian, and proprietary paperwork.

The system integrates seamlessly with cloud-based CRMs and account opening tools to prefill your investment, insurance, advisory, and broker-dealer forms. Once e-forms are prefilled, they can be printed, saved, or electronically signed & securely transmitted.



## ACCESSIBLE ANYWHERE

Accessible deployment styles to match your needs. Whether you want to use Laser App anytime, anywhere, on any device, directly from a desktop installment, or fused on your website for easy advisor accessibility, Laser App has the flexibility to meet your deployment needs.

## LEVERAGING YOUR EXISTING DATA

Your prospect and client data has already been captured. Why reenter it multiple times, into multiple forms? As a Laser App user, you can leverage what already exists, by pre-filling forms with data from your preferred CRM or account opening system.

## REDUCE NOT IN GOOD ORDER SUBMISSIONS

Laser App reduces NiGO applications by providing advisors with correct forms, ensuring they are the most up-to-date versions, and prefilling fields with customer data. One-time standard data mapping and standardization of rules ensures applications cannot be submitted with incorrect or insufficient data.



## FEATURES

- One unified location for over 33,000 forms
- 180 - 200 client fields in a common data model
- Built in e-Signature integration allowing electronic signing on any form
- Forms programmed to fill out 60 - 80% of new account forms
- Standardization of rules reducing NiGO application
- Available on Mac, PC, and Mobile Devices



## BENEFITS

- Reduced Not in Good Order submissions
- A streamlined, efficient order process
- Mobilized advisors with ability to complete forms anywhere
- Reduced shipping and administration costs
- Expedited sales process and shorter cycle times



# AFFIRM® FOR ANNUITIES

STREAMLINED ORDER ENTRY FOR ANNUITY SALES

AFFIRM® for Annuities is a dynamic compliance and order management system that allows carriers and distributors to cost-effectively increase sales by streamlining and automating the annuity sales process for both fixed and variable annuity products.



## A FULLY-COMPLIANT SOLUTION

AFFIRM for Annuities fully utilizes the ACORD Product Profile, allowing carriers to provide financial institutions all of their product rules electronically, using a standard method. Completed applications can be delivered to carriers electronically using the DTCC Insurance Processing Services APP format or the ACORD New Business for Annuity format (NBfA). AFFIRM for Annuities is designed to integrate a carrier's complex product rules with a financial institution's compliance processing to generate transactions that are "in good order." Compliant annuity applications are then electronically submitted to carriers for processing after successfully passing all supervisory reviews required by the financial institution. The platform offers both fill and print along with e-Submit and e-Signature options giving your advisors flexibility with their clients. AFFIRM for Annuities is a proven solution that has increased annuity transactions by as much as 71% annually. AFFIRM Solutions for Annuities integrates carrier's complex product rules and forms requirements with the distributor's point-of-sales order entry system. "In good order" submissions rates are raised to the 100% range.

## LEVERAGE TECHNOLOGY TO BROADEN DISTRIBUTION

Increasing the volume of life and annuity applications is critical to the joint success of insurance companies and their distribution partners. Every component of AFFIRM for Annuities is fine tuned to improve the experience of the financial advisor or producer, decrease the cycle time to place business, improve placement ratios and institutionalize the compliance practices of regulated distributors. AFFIRM enables insurance companies to keep their own product and form information updated through accepted industry standards while supporting custom integration with each distribution partner. It provides current status of the application process to each financial advisor and producer right on their desktop, enabling them to spend time pursuing additional business. For the simplification of annuity sales, AFFIRM for Annuities is your solution.



## FEATURES

- User friendly interface for both fixed and variable products
- Comprehensive forms and business rules engine
- Form generation tools
- Single sign-on and authentication
- Complete user administration including roles and privileges
- Support for both New Business and Subsequent Premiums
- Support clients Annuity Book of Business and integrate into replacement compliance workflows
- Support for In Force Transactions (Withdrawals, Rebalance and Fund Transfers)
- Integrate with 3rd Party Vendor and solutions (CT 1035 Yellow Pages)
- Self Service Question Management, Approval Queues and Forms Mappings
- Support for asset allocation and multiple order funding methods
- Support for all riders and service features
- Support for commissions & team selling
- Compliance Management Order routing via electronic application or PDF forms
- Full reporting and audit tracking

## BENEFITS

- Fully compliant solution that allows for 100% in good order transactions
- Ensures full compliance both internally and externally
- Control of forms and products
- Full configurable approval workflow
- Straight-through-processing





# AFFIRM® FOR LIFE

A WIZARD-BASED COLLABORATIVE SELLING TOOL

AFFIRM® for Life is a wizard-based, collaborative selling and processing solution, designed to guide advisors throughout the entire life insurance selling process while providing a high-level of interaction with the carriers and BGAs who support their selling activities. AFFIRM for Life enables customized compliance review by regulated financial institutions with integration to validate license and appointment status for advisors.



## BENEFITS OF COLLABORATIVE SELLING

The entire industry benefits from AFFIRM for Life and a collaborative selling approach. It expands carriers' distribution of insurance products significantly by allowing financial advisors to confidently and compliantly sell life insurance to their clients. It enables our BGA partners to diversify, open a new line of business and drive incremental revenue. It gives financial advisors a simple, repeatable, controlled process for selling life/health insurance to their clients. It provides complete compliance with FI regulations and oversight to look at the case throughout the entire process.

## SELL MORE, FASTER, WITH EFFICIENCY

There is always a need to expand business and increase revenue. AFFIRM for Life presents a unique and exciting opportunity for carriers, distributors and financial institutions to do both of these things. It equips advisors to confidently sell life and health products by giving them electronic access to carriers products, enabling them to select the best fit for clients and initiate an application in real-time, immediately. The whole process is transparent and flexible to meet the process and compliance needs of everyone in the sales process.

## ELIMINATE ALL THE RISK

Financial advisors are very protective of their clients – as they should be. With AFFIRM for Life, advisors can expect a fully compliant, accurate, controlled, simple process for protecting their clients with life and health insurance. It gives advisors access to hundreds of life and health insurance products, the experience of BGAs and/or call centers for fulfillment and insight into the process so they can communicate expectations with clients and the ease of processing life and health insurance electronically.



## FEATURES

- Access to life insurance products, including term life, universal life, whole life, variable life, long term care and disability income
- Built-in support for suitability and compliance management
- e-Signature to accelerate and simplify the selling activity
- Choice of a drop ticket model or 100% completed Part I and Part II applications and forms
- Real-time status updates to users and business partners throughout the process
- Standardized compliance approach for validation, surveillance and supervision across all sales
- Full end-to-end set of integrated components
- Self Service Question Management, Approval Queues and Forms Mappings

## BENEFITS

- Supports collaborative selling model for life insurance products
- Customized workflows and suitability reviews to ensure SEC, FINRA and state compliance
- 100% "in good order" submissions increases placement ratios
- Allow advisors to tap into the knowledge and selling skills of BGAs
- Enables advisors to provide a value-added service by selling insurance to their portfolio clients
- Wizard user interface is pre-filled-- Data may also be fed into the form with varying CRM and back office systems
- Eliminates cycling resulting from incomplete and inaccurate information



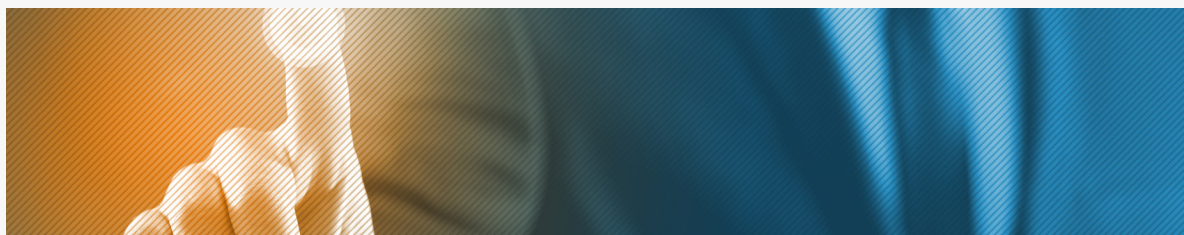
## AN INTELLIGENT FILLABLE FORM AND DATA GATHERING SOLUTION

iGO, an intelligent fillable form, enables career and independent producers to improve efficiency and productivity by eliminating errors and producing 100% in Good Order submissions. Hosted by iPipeline, iGO is accessible through a single sign-on via your website or a distribution partner's website. When used with e-Signature and e-Submission, iGO users can achieve straight-through processing and speed up the sales cycle.

## PRODUCE 100% IN GOOD ORDER E-APPLICATIONS

Insurance applications can be confusing and complicated. Forms can vary by carrier, state and product. Not only do you have to know what to complete, but also what not to complete. If you inadvertently miss a question, your application could be delayed for weeks.

iGO makes it easier by highlighting required fields in yellow. As you complete the e-application, sections of the form are shown or purposely hidden based on your client's answers. Carrier-specific rules are embedded within the forms preventing any data entry mistakes that could cost you valuable time. iGO also lets you jump to any section of the form you want – so if your client doesn't know their driver's license number or can't remember a doctor's address – you can save your client data and come back several days later to pick up where you left off.



## GO PAPERLESS, ANYTIME, ANYWHERE

You can't always control where and when a client will be available to complete an application. iGO e-App is available anytime, anywhere, on any device. iGO is ideal for electronic completion, e-Signature, and e-Submission, while it also offers the flexibility to start an application online and print forms. iGO is available in a disconnected version, enabling agents to start an e-App offline in the field and complete it online once internet access is accessible.

## THE INDUSTRY- LEADING SOLUTION

iGO e-App is the industry-leading e-Application tool, successfully adopted by dozens of carriers, hundreds of distributors and tens of thousands of agents. iGO supports multiple product lines, including life products, pre-need, final expense, medicare supplement, long term care, disability and more.





## FEATURES:

Print/wet sign or e-sign/e-submit

Indicates to producers those fields required for applications to be received "in good order"

Smart, "reflexive" tool recognizes and auto-loads all required forms based on applicant responses

XML standards allow for easy data mapping and exchange

The required forms are completed using an easy-to-follow wizard

## BENEFITS:

Eliminates NiGO (Not in Good Order) applications for 100% iGO (in Good Order) applications)

Simplified and accelerated processing

Reduces cycle time and increases placement ratio

Standardized, rule-based platform ensures that the proper applications and forms are used



# ALPHATRUST® e-SIGN

Flexible e-Signature and Document Process Automation

When conducting business in a digital world, you need a safe and flexible solution to not only deliver documents to clients electronically, but also have them signed quickly and securely. AlphaTrust e-Sign is an enterprise e-Signature solution that enables automation, ranging from simple send-a-document-for-signature to your most complex workflows.

AlphaTrust e-Sign is a fully-brandable, compliant eSignature and document-process automation solution that securely digitizes the creation of legally enforceable business records. Increase the efficiency of your daily workflow with AlphaTrust e-Sign through features like presenting disclosures, form filling, document approval, document and policy signature, and secure delivery.

## KEEP YOUR BRAND IN THE SPOTLIGHT

iPipeline's white label e-Signature solution gives you full customization of your document delivery and e-Signature experience to continue promoting your brand through the entire sales process. AlphaTrust e-Sign allows you to easily modify the UX to perfectly match your application. Customize a signature block to use just the signature itself or add a variety of transaction details and customized branding – the entire user experience is in your hands!



## COMPLIANCE IS KEY

Capturing an electronic signature on a document is simple, but to capture e-Signed documents that are legally enforceable, secure, and compliant is a complex feat. AlphaTrust e-Sign is fully compliant with North American, European and various Asia Pacific laws and regulations, making it the vendor of choice for businesses. This e-Signature solution provides compliance with specific industry standards and regulations, including those for insurance, financial services, banking and more.

## OPTIMIZE STP (STRAIGHT THROUGH PROCESSING)

Not all e-Signature solutions are created equal. AlphaTrust e-Sign easily embeds into your existing applications to offer a seamless user experience – there's no need to jump out to another application to obtain signature when you're in the middle of the sales process; stay right where you are. And with seamless integration into iPipeline's iGO and DocFast, you can achieve total straight-through processing and an optimized selling experience.



## UNIQUE FEATURES:

Complete customization and white-labeling to deliver an experience unique to your brand

Seamless integration into iGO and DocFast, or your preferred e-App and document delivery solutions

Robust Web Services APIs enabling fine-grained process control, security control, and event management

Easily integrates with front-end and back-end legacy and third-party systems

Extensible and pluggable architecture to meet your enterprise demands

One platform provides support for all three process approaches in the marketplace – integrated, stand-alone workflows, and ad-hoc send and sign

Ability to leverage iPipeline cloud-based deployment – on-premise option available

## BENEFITS INCLUDE:

Ability to fully customize and deliver the ideal user experience to wow your customers

Offers complete workflows, security, control, and auditability

Provides national and international legal and regulatory compliance

Repeatable processes allow clients to leverage previous work