

# AnnuityNet4

## Annuity Order Entry—Simplified.

Ebix's AnnuityNet4 Platform helps brokerage firms transact more annuity business by making it easy, compliant, and paperless for their sales teams. Over 90% of electronic annuity orders and more than \$60 billion in transaction sales premiums are processed on AnnuityNet each year. Provide your advisors and compliance officers the solution that is relied on by most of the major banks and brokerage firms.

### How Does It Work?

The AnnuityNet4 solution is a true Exchange. Carriers use Ebix tools to provide and maintain all of the products, product rules and forms on the platform. These rules are then combined with your firm's specific selling rules at point of entry to allow you to sell the products for which you have selling agreements in a fully compliant manner. In Good Order rates are close to 100% and many policies are issued the next day.

### System Technology

The AnnuityNet4 Platform is a Software as a Service (SaaS) business model. The SaaS model frees users from installing and maintaining software, and also eliminates the need for companies to purchase and maintain corresponding server hardware. Ebix provides and maintains all infrastructures, hosting the application in a secure facility and providing connectivity via secure protocols over the Internet. The AnnuityNet4 Platform is secure, robust, scalable, and redundant. Built on best-in-class technology, it was awarded the coveted ISO 27001 Certification.

### Key Benefits

- Easy to use wizard interface
- Over 48 carriers and hundreds of products available
- Fully configurable approval workflows
- Complete carrier and firm form generation, including auto generation of state required forms
- Straight Through Processing
- Ensures full compliance with FINRA and Firm Rules
- Seamless integration with distributor back-office and producer systems
- Expedites commission payments
- Cost effective
- Full Support of Variable, Fixed, Indexed, and Immediate annuities

The screenshot displays the AnnuityNet4 web application interface. At the top, there is a navigation bar with the 'AnnuityNET4' logo and various menu items like 'Transactions', 'Products', 'Reports', 'Management', and 'Alerts (14894)'. Below the navigation bar, there is a 'STEPS' sidebar on the left with a list of steps: 'Contract/Product', 'Plan', 'Individual Owner', 'Contract Features', 'Beneficiary 1', 'Payment 1', 'Payments Summary', 'Authentication', and 'Investment Professional Information'. The main content area is titled 'Contract Features' and contains several sections for configuring annuity features. These sections include 'Living Benefits' with options for 'Guaranteed Minimum Withdrawal For Life Benefit - Retirement Income Choice (ann) 1.5-Single Life', 'Income Only', 'Income w/Additional Death Benefit', 'Income w/Income Enhancement Benefit', and 'Income w/Income Enhancement and Add Death Benefit'. There are also sections for 'Guaranteed Minimum Withdrawal For Life Benefit - Retirement Income Choice (ann) 1.5-Joint Life', 'Guaranteed Minimum Withdrawal For Life Benefit - Retirement Income Max (ann)', and 'Guaranteed Minimum Withdrawal Benefit - Guaranteed Principal Solution (GPS)'. A 'Death Benefits' section is also visible at the bottom, including options for 'Death Benefit - Death Benefit Option', 'Policy Value Death Benefit', 'Return of Premium Death Benefit', and 'Annual Step-Up'.

## Self-Controlled Sales Compliance

AnnuityNet provides insurance companies and distributors an administration site with tools to manage products, forms, screens, questions, and rules with the ability to test changes and move quickly to production. You can manage the majority of your product and compliance issues without developer assistance. Any need that can't be handled with the tools can be accommodated through a customization.

## Easy for Advisors

Eliminate compliance issues, and eliminate sales excuses. Nearly 100% IGO sales are entered once and completed, so that your advisor never needs to re-visit the client or re-do the paperwork. Even if they don't sell often, they can complete an in-good-order app every time. One bank executive recently said, "We produce nearly 200% more sales with 40% of the back office staff since we implemented AnnuityNet."

## Learn More

To talk to an expert or request more information, call 1-800-682-5202 or e-mail [exchangesales@ebix.com](mailto:exchangesales@ebix.com). Visit us at [www.ebix.com](http://www.ebix.com) to learn more about our full range of products and services developed specifically for the financial services industry.

## Key Benefits

- Utilizes ACORD and DTCC IPS Messaging Standards
- Easy Product and Rider modifications
- Custom question and form creation
- Carrier and Distributor self-management tools
- Product Profiles
- Forms Management
- Business Rules Management
- Workflow Management
- Suitability Management
- Alerts to help advisors easily select appropriate and compatible feature and rider options
- Fully validated Sub-Pay system available
- Annuity Maintenance Module available to service in-force contracts
- Commissions and Team Selling
- L&A Checks
- E-Signature option pre-integrated
- Transmit signed carrier documents via attachment messaging
- DOL Fiduciary-friendly