

One Platform. Countless Possibilities.

Consolidated Annuity & Life Insurance capabilities

Fidelity's Annuity & Life Insurance offering includes a direct Integration with Hexure's FireLight Platform – an online annuity & life insurance order entry platform — all in a single, streamlined solution. Users can purchase Annuity, Life Insurance, Long Term Care, and Disability Insurance Products, in addition to conducting transactions across the full life cycle of the contract/policy.

Streamlining of Annuity & Life Insurance business

Fidelity's FireLight Integration offers:

- Inclusion of insurance carrier forms, insurance carrier rules, client forms, client questions, and client rules
- API integrations focused on Not in Good Order (NIGO) reduction and increased advisor efficiency
- Connectivity to Fidelity specific tools such as UAO (Unified Account Opening) and BPM (Business Processing Manager)
- Embedded electronic signature
- Document transfer through Depository Trust & Clearing Corporation (DTCC) to insurance carrier
- Single Sign on directly from WealthscapeSM

A streamlined and integrated technology for straight-through processing



Conducting In Force Transactions including:

- **Trading of Sub-accounts**
- **Withdrawing of funds**
- **Updating account information** – (such as address changes and beneficiary changes, among others)
- **Banking Updates**

Integrated Platform for Annuity & Life Insurance

You can take advantage of the consolidation that is offered by our platform. The FireLight processing platform is in addition to the other core Fidelity annuity platform components.

Posting

View policies as assets held away or "below the line" on WealthscapeSM and Wealthscape InvestorSM

- Balances include registration information, total account, and sub-account values
- Fidelity supports daily, weekly, or monthly PVF files from carriers

Compensation

Expediting the reconciliation of compensation payments

- Leverage the National Financial Services relationship with DTCC for immediate disbursement
- Fidelity supports gross and net commission processing regardless of transaction initiation

Reporting

Monitoring investment activity and linking of policies/contracts

- Ability to receive PVF and FAR file(s) via the transmission process to supervise of annuity accounts
- Internal reports designed to help monitor feeds and billing summaries

For more information on our annuities and life insurance capabilities, please contact your Fidelity sales or relationship manager.



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FireLight[®] platform is currently provided by a third-party vendor, HexureSM, and is not affiliated with Fidelity Investments.

WealthscapeSM, an on-line brokerage portal offered by Fidelity Brokerage Services LLC ('FBS') and National Financial Services LLC ('NFS').

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