One Engine. ***Every*** Channel.

How Carriers Can Own the Annuity Experience and Serve Every Distribution Channel From a Single Configuration.

Financial professionals don't operate in product silos. *Their technology shouldn't either.*

Life insurance and annuity businesses have an opportunity to create greater connectivity across the systems, workflows and experiences that support them. As a result, financial professionals who offer both products are forced to navigate multiple tools, learn different user experiences, and repeatedly enter the same client information. For the average advisor completing just four to six annuity transactions per year, that added friction can be enough to discourage a sale altogether.

At the same time, annuity distribution continues to diversify. Products now move through career agents, BGAs, IMOs, independent broker-dealers, banks, and fee-based RIAs. While some firms are happy to leverage a carrier's digital experience, others want to embed products directly into their own platforms. For carriers, each new channel can create another integration to support, another set of forms to manage, and another layer of operational complexity.

The question is no longer whether to digitize annuities.
It is whether you can serve every channel your way without building and maintaining a separate setup for each one.

What Carriers Are Telling Us

Three priorities come up in almost every conversation.

Unified Life & Annuity

"Our financial professionals have a disjointed experience between life and annuities."

Control of the Experience

We want more control over the front end, so we can provide seamless, branded experiences."

Efficiency at Scale

"We need to support growth without increasing costs and complexity."

At their core, these priorities point to a single business imperative: **create a more connected, intuitive experience for financial professionals while simplifying the way your organization supports and scales it.**

The Tradeoff Carriers Have Lived With

Build your own experience, or use the industry standard. Until now, you had to pick.

Historically, carriers have had two options. They could build and maintain a custom digital experience, assuming responsibility for every product update, workflow change, and compliance requirement behind the scenes. Or they could adopt a standard order-entry application that streamlines operations but limits control over how their brand and products are presented to financial professionals.

For most carriers, either path came with tradeoffs. **Headless Annuities changes that equation.**

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Deliver the Experience Advisors Want. Without Increasing Operational Burden.

Headless Annuities, powered by the Novera™ platform

Carriers no longer have to choose between a differentiated digital experience and operational efficiency.

Headless Annuities enables you to create advisor-centric experiences tailored to your brand and distribution strategy while leveraging the proven infrastructure already powering your annuity business.

Your existing work carries forward. The same PPfAs, questions, forms, business rules, and mappings you already maintain in AFFIRM power the headless experience.

Same back end, new front end.

There is no forced migration and no required platform upgrade.

Configure *Once* → Connect *All* → Scale for *Growth*

Carrier-Controlled Experience

Create a differentiated digital experience and keep full ownership of the financial professional journey.

Faster, Lighter Integration

Universal Mapping *can reduce form build and maintenance effort by up to 50%.*

Scale Without Complexity

Support many channels and experiences through one reusable processing framework.

Scale Distribution, Not Complexity

Expand into new channels without creating new operational burdens.

Every new distribution partner represents an opportunity for growth.

Traditionally, it also meant new integrations, testing cycles, workflows, and ongoing support.

With Headless Annuities, each advisor experience is powered by the same underlying product configuration and processing framework. Product updates happen once and extend across every connected channel, helping you deliver consistency while reducing maintenance overhead.

Built On Novera

Novera is iPipeline's AI-first platform for life insurance, annuities, and wealth.

It connects products, data, and processes across the annuity lifecycle, from research and proposal through application, approval, and in-force management. Capabilities are built once and reused across products and channels, so the same foundation that serves your life business can now serve your annuity business.

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One Experience. *Every* Channel.

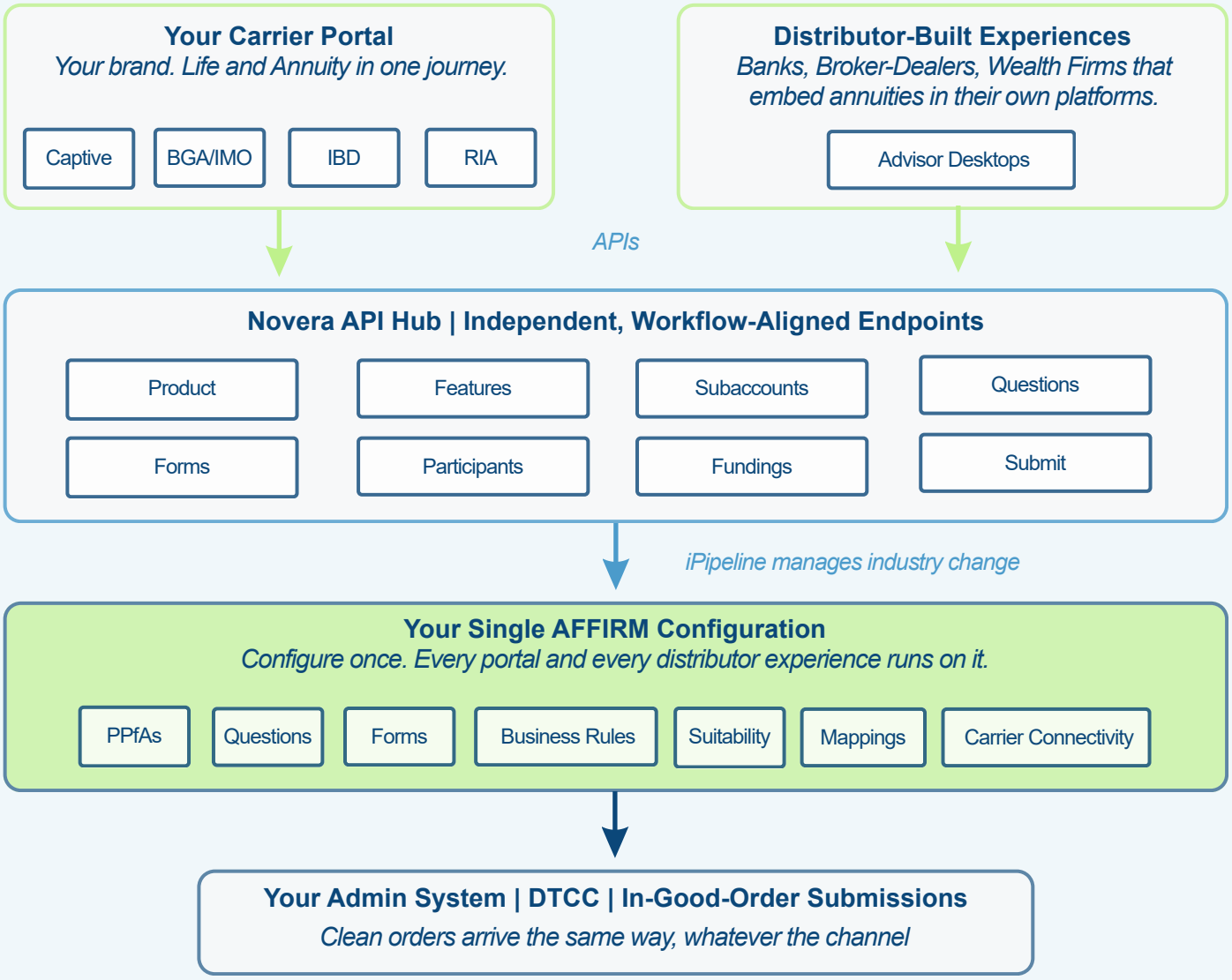


Figure 1. Your portal and distributor-built experiences all run on one AFFIRM configuration

Less operational work
You do not configure or support each distributor's front end individually.

Faster speed to market
A product change made once reaches every channel that sells it.

Lower support cost
No duplicate versions of the same workflow spread across institutions.

Putting Experience Ownership Into Action

Bring annuities into the carrier experience you already own.

With Headless Annuities, annuity order entry becomes part of your own portal instead of a separate destination.

The financial professional stays in one journey, under your brand, for life and annuity business. And because your portal runs on the same AFFIRM setup behind your business today, it can serve every type of firm that wants to do business with you.

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Who comes to your portal	What your portal gives them
Captive carriers & agents	One branded experience for life and annuity, with your products front and center and no switching to a third-party tool.
BGAs & IMOs	A fast, low-maintenance way to bring new agencies on board, with orders checked for completeness before they reach you.
Independent Broker-Dealers	Access for smaller and independent firms that will not build their own integration, without adding work for your team.
RIAs & Fee-Based Advisors	A clean, documented workflow for advisory annuities that fits a planning-led sales process.
Banks & Wealth Firms that build their own	The same endpoints your portal uses, so they can embed your products in their advisor desktops while you keep one configuration.

Endpoints Built Around the Way Orders Work

Earlier integration models exposed the full product profile and asked partners to become PPfA experts. Headless Annuities breaks the order into independent endpoints: **Product, Features, Subaccounts, Questions, Forms, Participants, Funding,** and **Submit**. Each can be called on its own.

iPipeline Owns Industry Change

When a DTCC update changes funding, iPipeline updates the Funding endpoint and the change reaches every experience through the API.

Testable from Day One

Endpoints follow the real order workflow and are tested across AFFIRM, carriers, and distributors.

Flexible, with Guardrails

Partners reuse endpoints in their own designs while built-in rules protect order quality.

Start Building Today

Explore, test, and plan with the Novera API Hub and Developer Portal.

You do not need a large transformation program to start. Pick the workflow with the most friction, connect it, and expand from there.

No development team? Talk to us.

Not every carrier has engineers available to build a new portal experience. If you want a headless experience but lack the capacity to build it, contact us to discuss support options for your project.

The Novera API Hub gives your technical team what they need to plan early and build before go-live:

What you get:

- ✓ Protect market share in target segments
- ✓ Sandbox with demo annuity APIs and sample data
- ✓ Quick-start and order lifecycle guides
- ✓ Authentication and error-handling guidance
- ✓ Single, secure entry point for all iPipeline APIs

What It Means for You:

- ✓ Plan sooner with early access to APIs, schemas, and docs
- ✓ Start building before go-live
- ✓ Find gaps early, before they become blockers
- ✓ Adopt one endpoint at a time, at your pace
- ✓ Keep every configuration you already maintain

IPIPELINE®

Ready to See What's Possible?

Request access to the Novera API Hub and give your team hands-on time with the APIs.

Scan or click the QR code to request access today and start building your experience.