DTCC INSURANCE PROFILE

USER GUIDE

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INTRODUCTION

WHAT IS INSURANCE PROFILE?

DTCC Insurance Profile is a repository of expense, fee, and commission schedule data provided by carriers for annuities distributors to access from a centralized location.

DTCC Insurance & Retirement Services created Insurance Profile to help the annuities marketplace move toward fiduciary best-interest standards that demand greater data transparency for investors. The service is uniquely designed to facilitate the collection and dissemination of fiduciary-related data including fee, expense and commission schedule data related to annuity investments.

Insurance Profile streamlines the process for submitting and accessing data for both carriers and distributors.

HOW DOES INSURANCE PROFILE WORK?

Insurance Profile allows Carriers to submit and maintain their standardized expense, fee and commission schedule data. The data is validated and stored in the Insurance Profile repository. From this repository, distributors can access standardized data from multiple carriers through a single platform, making support and maintenance of proprietary feeds or databases unnecessary.

Figure 1 - How Insurance Profile Works
WHAT WILL YOU LEARN?

This guide is intended to show distributors how to use the Insurance Profile Web interface. As a distributor, you will be able to:

- Access Product CUSIP level standard commission data
- Export commission schedule data in a spreadsheet
- Access Product CUSIP level standard fee and expense data, and
- Export a fee and expense summary report.
ACCESSING INSURANCE PROFILE

You can gain access to Insurance Profile via the DTCC Web Portal at https://portal.dtcc.com.

1. Type your login information in the **User ID** and **Password** fields.
2. Click **Login** to access the DTCC Web Portal.

![Figure 2 - DTCC Web Portal Login](image-url)

This system is operated by The Depository Trust & Clearing Corporation ("DTCC") and may be accessed only by authorized users for approved purposes. Unauthorized access and use of this system is strictly prohibited by DTCC and by law and may result in criminal or civil penalties. The use of this system may be monitored, recorded, and subject to audit. Anyone accessing this system consents to such monitoring and recording. Information obtained by DTCC through such monitoring and recording may be disclosed to persons within or outside the company.

By logging on, you certify that you have read and understand the DTCC Terms of Use and Important Legal Information and Privacy Policy and intend to form a binding agreement with DTCC on those terms without modification or amendment thereof.

We may place cookies and local shared objects on your computer. By using our Web site, you consent to this. See our Privacy Policy for more information.
3. From the My Access page, click **Insurance & Retirement Services** to get the My Access: Insurance & Retirement Services portal.

![Figure 3 - DTCC Web Portal My Access page](image)

4. From the My Access: Insurance & Retirement Services page, click **Insurance Profile** to open the Insurance Profile Home page.

![Figure 4 - My Access: Insurance & Retirement Services](image)
The Home page shows the current Insurance Profile Available Inventory totals in the following display fields:

- Unique CUSIP’s stored for Fee and Expense Transmittal
- Unique CUSIP’s stored for Commission Schedule Transmittal

**Figure 5 - Insurance Profile Home page**
USING PRODUCT SEARCH

The Product Search page allows you to search for a product CUSIP record from the entire repository’s available inventory or narrow the search selection down to a specific carrier’s available CUSIPs.

1. From the Home page, click **Product Search** to get the Product Search page.

   ![Figure 6 - Insurance Profile Home page](image)

   **OPTIONAL. FILTERING BY CARRIER**

2. Optional. Click the dropdown arrow of the **Carrier** search field to get a selection of available carriers.

   ![Figure 7 - Product Search](image)
3. **Optional.** Type the carrier’s participant number or firm name in the **Carrier** search field or any part of the number or name to narrow down your selection.

**Note**

*Your selection narrows as you enter search criteria.*

4. Select the carrier account from the dropdown menu.

![Figure 8 - Product Search: Carrier](image)
5. Click the dropdown arrow of the **CUSIP** search field to get a selection of the available CUSIPs.

**Note**

You will get a list of all CUSIPs by default. If you select a carrier first, you will only get a list of that carrier’s CUSIPs.

![Figure 9 - Product Search](image-url)
6. **Optional.** Type any part of the CUSIP number in the **CUSIP** search field to narrow down your search.

**Note**
Your selection narrows as you enter search criteria.

7. Select the CUSIP number for which you need information.

8. Click **Submit** to search for your selected CUSIP to obtain the Commission Schedule and Fee and Expense data.
COMMISSION SCHEDULE DATA

VIEWING DETAILS

The Commission Schedule page appears by default. It displays the CUSIP number and product name, along with the carrier’s participant number, firm name, an advisory indicator, and preliminary information from the Commission Schedule. To obtain further details, you can export the data or drill down into an option’s details.

Note
Fields and sections may vary from one product to another.

1. Optional. Click a column header to sort by that column’s data.

2. Click Details next to the option line item to get the Commission Schedule Details page for that option.

![Figure 12 - Commission Schedule]
3. Click **Back** to return to the Commission Schedule page where you can choose to look at another option’s details.

**Figure 13 - Commission Schedule Details A**

**Figure 14 - Commission Schedule Details B**
EXPORTING DATA

1. Click **Export** to export all option records to a .CSV spreadsheet.

![Commission Schedule](image1)

**Figure 15 - Commission Schedule**

2. Open the file with Microsoft Excel and adjust the columns to properly see your data.

![Exported Commission Schedule](image2)

**Figure 16 - Exported Commission Schedule**
FEES AND EXPENSE DATA

VIEWING DETAILS

The Fees and Expense page displays preliminary fee and expense information for the selected product CUSIP. To obtain further details, you can export the data or drill down into a fee’s details.

1. From the Commission Schedule page, click the Fees & Expense tab to get the Fees & Expense page.

Figure 17 - Commission Schedule
2. Click the dropdown arrows to expand the Rider/Service Feature Level and Subaccount (Fund) Level sections.

![Figure 18 - Fees & Expense](image)

**Note**

*Fields and sections may vary from one product to another.*
3. **Optional.** Click a column header to sort by that column’s data.
4. Click **Details** next to a Product Level line item to get the Product Level Details page.

**Figure 19 - Fees & Expense Expanded**

5. Click **Back** to return to the Fees & Expense page.

**Figure 20 - Fees & Expense Product Level Details**
6. From the Fees & Expense page, click **Details** next to a Rider/Service Feature Level line item to get the Feature Product Details page.

![Figure 21 - Fees & Expense Expanded](image)

7. Click **Back** to return to the Fees & Expense page or **Details** next to a fee option line item to get the Feature Option Product Details.

![Figure 22 - Fees & Expense Feature Product Details](image)
8. Click Back to return to previous pages.

Figure 23 - Fees & Expense Feature Option Product Details
9. From the expanded Fees & Expense page, click **Details** next to a Subaccount (Fund) Level line item to get the Subaccount (Fund) Level Details page.

10. Click **Back** to return to the previous page.
EXPORTING DATA

1. Click Export to download a summary of the CUSIP’s fees and expense data.

![Figure 26 - Fees & Expense](image-url)
2. Open the downloaded file with Adobe Acrobat, your Web browser, or a file viewer.

Figure 27 - Fees & Expense Export Details

Note
The Transmittal varies in page length, depending upon the extent of the data exported.
FOR MORE INFORMATION

Email Insurance & Retirement Services:
insurance@dtcc.com

Call us:
1-888-382-2721, please select option 5 then 4

Visit us:
dtcc.com/insurance