DTCC INSURANCE PROFILE
WEB INTERFACE

USER GUIDE FOR CARRIERS

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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 submitted via file transmission or the user interface, 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 carriers how to use the Insurance Profile Web interface. As a carrier, you will be able to:

- Access your Product CUSIP level standard commission data
- Export your commission schedule data into a spreadsheet
- Access your Product CUSIP level standard fee and expense data
- Export your fee and expense summary reports
- Upload a fee and expense message file, and
- Delete your fee and expense data from the repository.
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.

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 there to.

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.

*Figure 2 -DTCC Web Portal Login*
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)

If you have more than one account, the Select an Account dialog box appears.
5. Select one of the accounts from the list to proceed to the Home page.

5. Select one of the accounts from the list to proceed to the Home page.

![Figure 5 - Select an Account dialog box](image)

**Note:**

Carrier role types: Modify (full) and View only. The View only role type provides access to the Product Search function only.

6. The Home page shows the current Insurance Profile Available Inventory and Your Inventory totals in the following display fields:

   a. **Unique CUSIP's stored for Fee and Expense Transmittal**
   b. **Unique CUSIP's stored for Commission Schedule Transmittal**

![Figure 6 - Insurance Profile Home Page](image)
7. **Optional.** If you need to switch to one of your other accounts:
   a. Click your account ID to get the Currently Viewing dialog box.
   b. Click Switch Account to get the Select an Account dialog box.
   c. Select a different account from the list of your accounts (See Figure 5 - Select an Account Dialog box) to get the Home page.

*Figure 7 - Currently Viewing dialog box*
USING PRODUCT SEARCH

The Product Search page allows you to search the repository for a product CUSIP record from your account’s available inventory.

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

*Figure 8 - Insurance Profile Home page*
2. Click the dropdown arrow of the CUSIP search field to get a selection of the available Security Issue IDs.

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

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

4. **Select the CUSIP number for which you need information.**

*Figure 10 - Product Search: CUSIP*

**Note**
Only the available CUSIPs for the selected account is listed.
5. Click **Submit** to search for your selected CUSIP to obtain the Commission Schedule and Fee and Expense data.

*Figure 11 - Product Search: Submit Selection*
COMMISSION SCHEDULE DATA

Viewing Details

The Commission Schedule page appears by default. It displays the CUSIP number and product name, along with the selected account’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 in ascending or descending order 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*
Exporting Data

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

![Commission Schedule](image1)

**Commission Schedule**

- **Type**: All
- **Identifier**: GENERIC
- **Start Date**: 05/01/2013
- **End Date**: N/A
- **Option**: A
- **Age Start Range**: 0
- **Age End Range**: 90

![Exported Commission Schedule](image2)

**Exported Commission Schedule**

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

As a carrier and based on your role type, you can upload fee and expense data to the Insurance Profile repository using the Web interface.

1. Prepare the Fee and Expense Transmittal message (FET message), an .XML formatted document.

![Figure 16 - FET Message](image-url)
2. Click **Upload Fee & Expense** to get the Upload Fee & Expense Product page.

3. Click **Choose File** to browse your computer folders to locate and select your FET message for uploading to the repository.
4. Click **Submit** to upload the selected file. The Upload Fee & Expense Product page appears.

5. Review the Upload Fee & Expense Status page to get the status of your upload.
a. If your upload is successful, the upload confirmation will include the **CUSIP Number**, **Carrier Name**, and **Transaction Reference GUID** fields.

![Figure 19 - Upload Fee & Expense Status - Successfully Uploaded](image-url)
b. If your upload is not successful, the Upload Fee & Expense Status lists errors that need to be corrected in your FET message.

![Upload Fee & Expense Status - Errors](image)

**Figure 20 - Upload Fee & Expense Status - Errors**

6. Correct any errors found in your FET message and resubmit it for uploading to the repository.

**Note**

The uploaded CUSIP is immediately added to the total in the **Unique CUSIP’s stored for Fee and Expense Transmittal** field under the columns **Your Inventory** and **Insurance Profile Available Inventory** on the Home page.

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**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.
2. Click the dropdown arrows to expand the Rider/Service Feature Level and Subaccount (Fund) Level sections.

![Figure 22 - Fees & Expense](image)

*Note*

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

![Figure 23 - Fees & Expense Expanded](image-url)
5. Click **Back** to return to the Fees & Expense page.

Figure 24 - 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 25 - Fees & Expense Expanded*
7. Optional. Click a column header to sort in ascending or descending order by that column’s data.
8. 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 26 - Fees & Expense Feature Product Details
9. Click **Back** to return to the Fees & Expense page or **Details** next to another fee option line item to get the Feature Option Product Details.

*Figure 27 - Fees & Expense Feature Option Product Details*
10. From the expanded Fees & Expense page, click **Details** next to a Subaccount (Fund) Level line item to get the Subaccount (Fund) Level Details page.
11. Click **Back** to return to the Fees & Expense page.

*Figure 29 - Fees & Expense Subaccount (Fund) Level Details*
Exporting Data

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

*Figure 30 - Fees & Expense*
2. Open the downloaded file with Adobe Acrobat, your Web browser, or a file viewer.

![Image of an insurance profile]

**Figure 31 - Fees & Expense Export Details**

**Note**

The Transmittal varies in page length, depending upon the extent of the data exported.
Deleting Data

As a carrier and based on your role type, you can delete your fee and expense data from the Insurance Profile repository using the Web interface.

1. Click **Delete Fee & Expense** to get the Delete Fee & Expense Product page.

![Figure 33 - Commission Schedule](image)
2. Click the CUSIP field’s drop down arrow to list the available CUSIP products.

![Figure 34 - Delete Fee & Expense Product](image)

3. Select the product CUSIP to be deleted.

![Figure 35 - Delete Fee & Expense Product: Select CUSIP](image)
4. Click Delete to delete the selected product CUSIP.

Figure 36 - Delete Fee & Expense: Delete CUSIP
5. Click **Yes, Delete** in the Are You Sure You Want to Delete This CUSIP? dialog box if this is the CUSIP you wish to delete.

![Figure 37 - Are You Sure You Want to Delete This CUSIP? dialog box](image)
The Delete Fee & Expense Product verification page appears.

Figure 38 - Delete Fee & Expense Product: Deleted

Note

The deleted CUSIP is no longer included in the total inventory count for your account or for the overall repository.
Email Insurance & Retirement Services:
insurance@dtcc.com

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

Visit us:
http://www.dtcc.com/insurance