



Best Practice: Email Addresses on Annuity Applications

The lack of inclusion of email information limits the ability of the carriers to communicate with the consumer, provide electronic contract documents, and increases reliance on slow, manual paper processing to communicate with the consumer.

The IRI Operations & Technology Community recommends that, as a best practice, all new business applications should require that the applicant provide an email address as described more fully below¹.

This best practice is merely a recommendation and not a requirement. All IRI members and other industry participants can and should exercise independent business judgement to determine whether and how to adapt their policies and procedures to align with this best practice.

1. All application packets (whether electronic or paper) should include a field for the consumer's email address.
2. Distributors should pre-populate the email address field if the consumer's email address is already available in the distributor's system.
3. Application Order Entry (AOE) platforms should incorporate the following functionalities:
 - a. When the consumer's email address is not entered into the platform, prompt the financial professional to explain the potential impacts to the consumer's service experience if an email address is not provided.
 - i. This function could, for example, take the form of a tooltip soft warning that would be generated upon application validation.
 - b. Validate the format of the consumer's email address prior to submission (i.e., [name@company.com](#)). An email must have a prefix e.g., "name", and an @ symbol, followed by a domain e.g., "company.com".
4. Paper applications should include a written description of the potential impacts to the consumer's service experience if an email address is not provided.

¹ *The recommendation provided herein was developed as the result of discussions within the Operations & Technology Community which comprises of individual representatives of IRI member companies. IRI, as an organization, does not provide legal advice or recommendations, but helps facilitate the dissemination of industry best practices as developed by IRI members. All IRI members and other industry participants can and should exercise independent business judgement to determine whether and how to adapt their policies and procedures to align with this best practice.*



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5. Distributors and carriers should attempt to validate the consumer's email address when provided to ensure that the email address is not fake.
6. Distributors should retain the option to not require that consumers provide an email address, and carriers should work with such distributors to implement any such decision.

Implementing this best practice would allow carriers, distributors, financial professionals, and customers to better communicate with each other and eliminate a reliance on manual paper processing.