Faster Annuity Transfers. Quicker Commissions.

Carrier-to-carrier **(C2C)** paperless replacement removes paper, cuts delays and helps cases get funded faster. For an industry long slowed by paperwork, this marks real progress. Simply put, **C2C paperless replacement is changing how annuity transfers happen.** With some carriers live today and more planned for later this year, eligible e-applications **submitted through FireLight** can see funds move within 24–72 hours once in good order (IGO), getting commissions into agents' hands sooner.

CURRENT C2C CARRIERS

- American National (ANICO)
- Athene
- Corebridge Financial
- Delaware Life
- Lincoln Financial
- North American
- Prudential Financial
- Symetra Financial

PLANNED C2C CARRIERS

- Allianz Life
- American Equity
- Aspida
- AuguStar
- GILICO/Kuvare
- Global Atlantic
- EquiTrust
- Equitable
- F&G
- MassMutual
- MassMutual Ascend
- Nationwide
- Pacific Life
- Principal Financial
- Protective
- Reliance Standard
- The Standard
- Western & Southern

94% **Decrease in transfer cycle time between carriers (18 days to 24 hours)**

83% **Reduction in distributor cycle time from submission to review to funds being received (1 top tier distributor)**

Questions? Contact our team at **(402) 330-8700** or **lifesales@ociservices.com!**