

Workflow Improvements

Bulletin



Waivers for Non-Natural Owners

On March 16, 2026, waivers will be available for the annuitant when the owner is a custodian or other non-natural entity.

- If a policy is owned by a custodian, trust, corporation, or any other non-natural owner, the annuitant will now be eligible for waivers.
- Inforce policies are not eligible.
- Applies to both Fixed Deferred Annuities and Fixed Indexed Annuities.

This change broadens eligibility significantly compared to current rules. This may make non-natural ownership structures more attractive for clients who previously avoided them due to lack of waiver availability.

[Learn more](#)

E-Policy Delivery Available Soon

Coming soon and available on FireLight, AnnuityNet, and Affirm – American National Insurance Company is offering fully electronic Annuity policies.

The benefits:

- Streamlines the entire process of policy issuance and distribution.
- Convenient 24/7 access to documents from any location and device.
- Eliminates delays associated with traditional mail, getting documents to customers much quicker and reducing the risk of mail fraud

[Learn more](#)

New Commission Dashboard Coming Soon

We're phasing in a new Commission Dashboard that features a refreshed look and more capabilities. The phased rollout will introduce updated visuals, flexible date-range views, a full activity rollup, and later, data exporting, year-over-year comparisons, and direct links to commission schedules.

During the preview period, you'll still be able to use the current Export Commission Data tool until the new dashboard goes fully live on March 26, 2026.

[Learn more](#)

Bank Information Requirement in FireLight

To help reduce NIGOs and keep business moving faster, FireLight will require bank account information for all CWAs in FireLight. The option for CWAs to pay by check or money order has been removed in order to streamline the process and minimize delays caused by missing or incomplete payment details. For carrier-to-carrier transfers, we will still accept checks from the ceding carrier.

[Learn more](#)

Updates to Forms

On March 12, 2026, we will be rolling out updated Disbursement, Allocation Change and Policy Service forms. These updates are part of our ongoing commitment to supporting you and delivering a seamless experience for your clients.

[Learn more](#)

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