



Hybrid Replacement Solutions

Traditional and Paperless Replacements

STP Paperless Exchange Summary White Paper

This white paper is being rewritten to reflect recent updates to the STP Replacement Process.

For the most recent information on the Hybrid Replacement Solutions and Straight-through processing of paperless replacements please contact:

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NAVA Straight - Through Processing Standards

Model References 5.6.3, 5.6.4, 6.0 – Exchange and Transfer of Funds
NAVA STP Matrix References 18, 19 & 40 - Event Driven Workflow, Messaging



Based on DTCC & ACORD XML Replacement Specifications

Easily send and receive electronic replacement requests based on ACORD TXLife standards.

CT **1035** Hybrid Replacement Solutions allows straightforward management of traditional and STP paperless workflow requirements involved with life, annuity and 1035 policy replacements. These hybrid applications allow carriers to process paperless replacements without incurring R & D costs.

All of the CT **1035** Hybrid Replacement Solutions follow the straight-through processing (STP) standards established by NAVA.