



Important Notice
National Securities Clearing Corporation

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P&S#:	9334
Date:	MAY 18, 2026
To:	ALL ACATS PARTICIPANTS
From:	ACATS PRODUCT MANAGEMENT, DTCC EQUITIES CLEARING
Attention:	DIRECTOR OF OPERATIONS, ACCOUNT TRANSFERS DEPARTMENT, INSURANCE & RETIREMENT OPERATIONS, P&S DEPARTMENT
Subject:	ACATS FOR INSURANCE REWRITE

This NSCC notice details planned enhancements to ACATS for Insurance (also known as ACATS/IPS) functionality, aimed at improving operational efficiency in the transfer of annuities. Beginning November 2026, ACATS will discontinue support for the Insurance Registration (IR) when processing annuities through its service. This modification is subject to regulatory approval in connection with a potential update to [NSCC Rule 50](#).

This change affects firms:

- submitting IR records,
- receiving Insurance Statistical Reports,
- delivering and receiving assets at settling location 60 (Insurance),
- delivering and receiving assets at settling location 65 (Insurance Rejects).

About ACATS/IPS

ACATS/IPS enables automated registration and updates to the broker-dealer of record for annuities at the insurance carrier when investors transfer between brokerage firms.

Why Change?

ACATS/IPS, introduced in 2005 to support the integration of annuity products within the established transfer framework, has seen only modest uptake. With modernization underway across DTCC systems, including ACATS, there is a substantial opportunity to improve and refine existing processes, aiming to expand the volume of annuities processed via the ACATS platform.

Implementation Dates:

ACATS PSE Region (Test) Date – Friday, October 30, 2026
ACATS Production Region Date – Friday November 20, 2026

The specified dates denote the initial availability of updates across each respective region.

DTCC, on behalf of its subsidiaries, offers enhanced access to all important notices via a Web-based subscription service. The notification system leverages RSS Newsfeeds, providing significant benefits including real-time updates and customizable delivery. To learn more and to set up your own DTCC RSS alerts, visit http://www.dtcc.com/subscription_form.php.

Change to current process:

Currently, ACATS is responsible for both identifying annuity assets and managing registration changes with broker dealers and insurance carriers. With upcoming modifications, registration and confirmation functions will be managed directly by Insurance & Retirement Solutions (I&RS) products. ACATS will solely facilitate the addition of annuity assets, which will then be transmitted to the I&RS application for subsequent processing. See [Important Notice a9767](#) for further information on I&RS specific enhancements.

- Decommission of the following files:
 - Insurance Registration (IR) Record
 - ACATS originally introduced an IR record to facilitate the re-registration of annuity assets similar to the Fund Registration (FR) process established in ACATS Fund/SERV.
 - Firms that currently submit Insurance Registrations through ACATS will now be required to process broker dealer of record or insurance registration changes directly within the I&RS system using the broker dealer of record change transactions.
 - Insurance Statistics File
 - ACATS created the insurance statistics file to confirm accepted and rejected transactions by Insurance Carrier. These confirmations will now be processed within the I&RS system only.
 - Decommissioned files include:
 - MRO Variable Autoroute PSE-02981489 / Production-02091489
 - MRO Fixed Autoroute PSE-02981499 / Production-02091499
 - MQ Insurance Statistics
 - Print Image Report PSE-02981500 / Production 02091500
 - Receiver and Deliver (R&D) Insurance Instructions
 - ACATS generated R&D tickets for IR records that were either hard rejected by the insurance carrier or not completed within twenty business days. Since the confirmation process is no longer part of ACATS, R&D instructions are now obsolete.
 - Decommissioned files include:
 - Print Image Receiver Report Autoroute PSE-02981502 / Production 02091502
 - Print Image Deliverer Report Autoroute PSE-02981501 / Production 02091501
- Asset Record Changes
 - When an annuity asset is added to ACATS, the delivering firm must include several additional required data fields in the annuity section of the record.
 - As part of this enhancement, the annuity section will only include a policy number.
 - When a deliverer adds an annuity asset (Settling Location 60, Asset Type ANNU), the following additional data is required:
 - insurancePolicyNumber (in annuity details section of asset record)
 - Delivering Firms that add annuity assets must incorporate this change; failure to do so will result in the rejection of the annuity asset.

- Settling Location 60 & 65 Changes
 - ACATS will continue to assign eligible annuity assets to Settling Location 60 if both the CUSIP and Receiving Broker qualify for the I&RS system.
 - Changes to settling location 65:
 - Settling Location and Reason 65-NIPS, 65-NOIR will be decommissioned.
 - 65-NIPS - CUSIP and Receiving Firm ACATS/IPS ineligible
 - 65-NOIR - No IR record submitted
 - Settling Location and Reason 65-XIPS, RIPS will remain.
 - 65-XIPS – CUSIP is ACATS/IPS ineligible
 - 65-RIPS – Receiving Firm is ACATS/IPS ineligible
 - Settlement Location 60 and 65 will still remain on End of Day reports such as Positions and Settlement.
- DTCC Portal will be updated to reflect all ACATS/IPS changes.

Insurance Registration removed from ACATS Home Page

The screenshot shows the DTCC ACATS Home Page. The header includes the DTCC logo and the text 'AUTOMATED CUSTOMER ACCOUNT TRANSFER SERVICE' with a 'PROD' status indicator. Below the header is a navigation menu with links for HOME, ACATS TRANSACTION INPUTS, ACATS INQUIRY, ACATS OUTPUTS, and ACATS STATISTICAL REPORTS. The main content area is titled 'ACATS HOME PAGE' and contains a list of transaction inputs under the heading 'ACATS Transaction Inputs'. The list includes links for: Fail Reversal, Full Transfer, Mutual Fund Cleanup, Partial Transfer Deliverer, Partial Transfer Receiver, Position Transfer Fund, Residual Credit, Reclaim, Adjust Transfer, Reject Transfer, Accelerate a Transfer, Add an Asset, Adjust an Asset, Delete an Asset, Fund Registration, Insurance Registration, Data Review / Send, Summary, Send, and Sent Batches. A red arrow points to the 'Insurance Registration' link, indicating its removal from the page.

Insurance Registration will be removed from this screen.

Asset Insurance Information will include only one field.

Contract Number

DTCC | AUTOMATED CUSTOMER ACCOUNT TRANSFER SERVICE PROD

HOME ACATS TRANSACTION INPUTS ACATS INQUIRY ACATS OUTPUTS ACATS STAT

ACATS Menu > Add Asset

ADD ASSET

Transfer Information

Transfer Type*

ACATS Control Number (CCYYDDNNNNNNN)*

Asset Information

Settling Location and Reason* Option Cate:

Position Code* Currency Co:

Quantity ISIN*

Asset Description* Comments

Asset Insurance Information

Insurance Customer Account Number Deliverer*

Owner 1 First Name

Owner 1 Suffix

Asset Insurance Information section will only have the following field:

Contract Number*

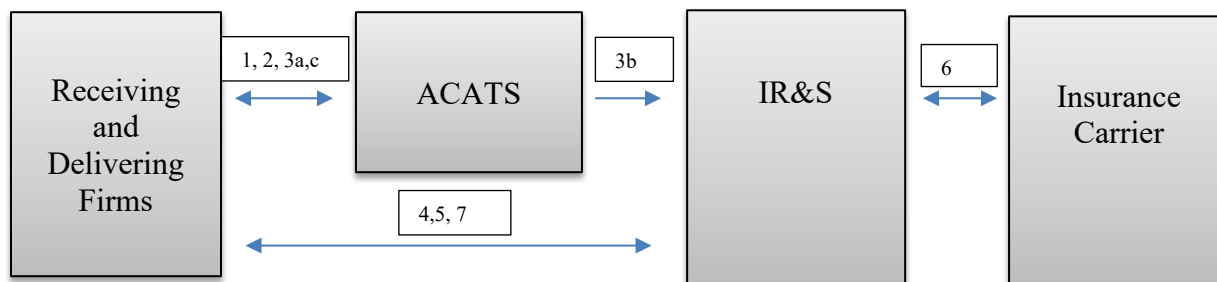
New Process (Full Transfer Example)

ACATS process:

1. Receiving Firm initiate's transfer
2. Delivering firm adds assets including an annuity with:
 - a. Settling Location 60
 - b. Asset Category ANNU
 - c. insurancePolicyNumber/Contract Number
3. ACATS will validate that CUSIP and Receiver are ACATS/IPS eligible.
 - a. If no, ACATS will modify settling location to 65 RIPS or XIPS and process ends.
 - b. If yes, ACATS will keep settlement location 60 and send assets to I&RS system.
 - c. ACATS provide settlement location 60 on all applicable output reporting as done today.

Outside of ACATS:

4. Receiving firm will receive a notification from I&RS that BD of Record change required.
5. Receiving firm will send BD of Record change directly to that system.
6. I&RS will send data to Insurance Carrier and Carrier will confirm back to I&RS.
7. I&RS will send confirmation to Receiving Firm.



Documentation:

Record layouts and schemas are being updated, and an announcement will be made once they are available.

<https://dtcclearning.com/products-and-services/equities-clearing/acats/acats-projects.html>

Website registration is required for access to this documentation.

Additional Information:

A copy of this Important Notice can be obtained from the website of NSCC's parent corporation, The Depository Trust & Clearing Corporation, at <http://www.dtcc.com>. If you have any questions regarding this notice, please contact your DTCC Relationship Manager.

Craig Gurien, Product Manager, ACATS