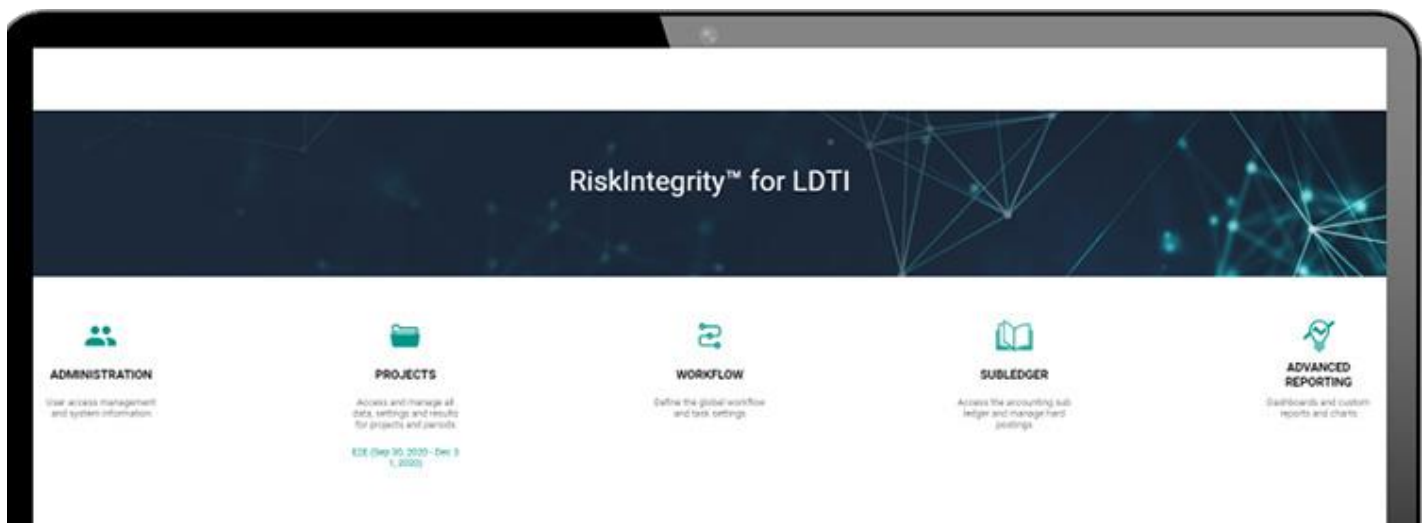


# RiskIntegrity™ for LDTI

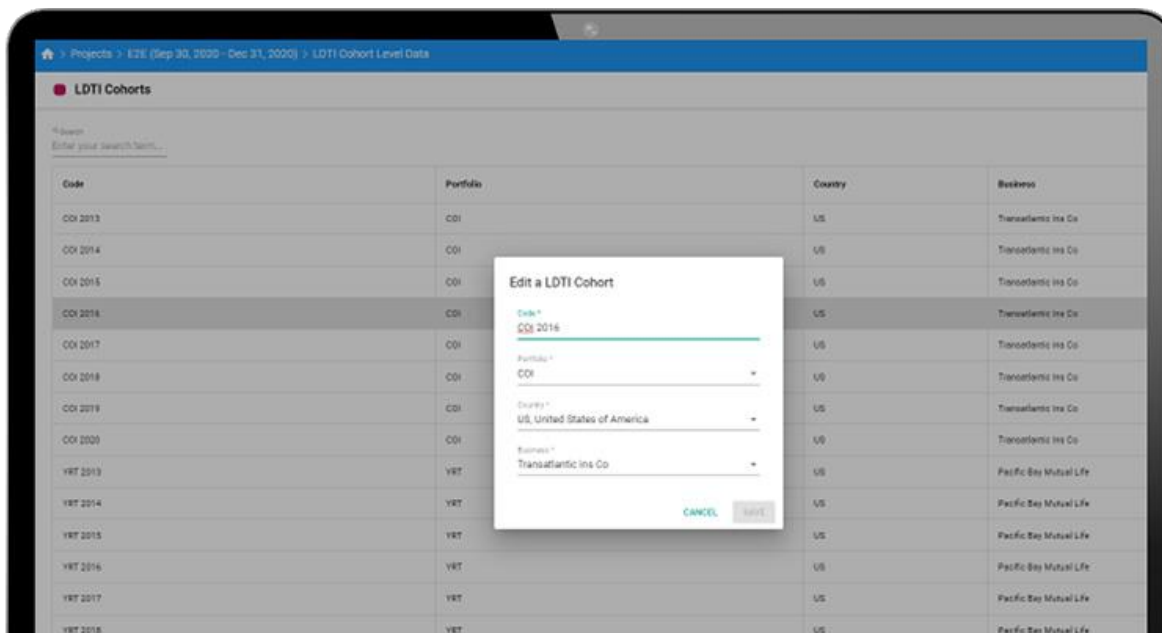


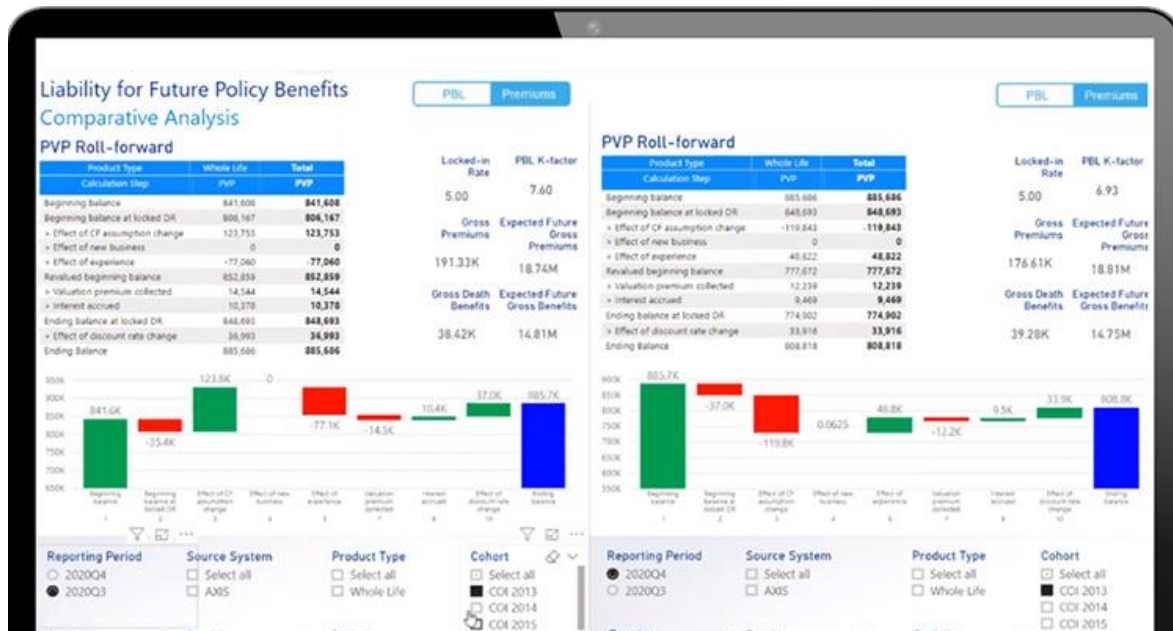
## Kick-start your LDTI implementation with a modular, end-to-end solution

The RiskIntegrity™ for LDTI solution helps insurance companies address the new Financial Accounting Standards Board (FASB) Long Duration Targeted Improvements (LDTI) requirements. RiskIntegrity for LDTI is part of a comprehensive LDTI solution offered by Moody's that includes the AXIS™ actuarial system and AXIS GAAP Link products.

- Perform detailed analysis at multiple levels from entity- or cohort-level disclosures, and analyze changes in future policy benefits, policyholder account balances, market risk benefits, and deferred acquisition costs.
- Capture granular input from the AXIS actuarial system products and other actuarial modeling tools.
- Visualize and analyze opening and closing reserves to validate LDTI reserves and provide drill-down reporting by entity, portfolio, and cohort.

- Support a collaborative environment for actuaries and accountants to review current period financials and compare against prior submissions.
- Create mapping between your own chart of accounts and the solution's fast, intuitive accounting logic.
- Generate journal entries—first in a soft-posting environment—where you can validate the journal through automated reconciliation rules and visual analysis, to subsequently hard-post the journal in the insurance subledger.
- Visualize drivers of reserve change with granular drill-down (cohort/policy level) and reconciliation between actuarial calculations and account balances using our Actuarial and Accounting dashboards.
- Generate period closure transactions to recognize profit or loss over the period on the insurance subledger level and ensure period end reconciliation between the subledger and your general ledger.

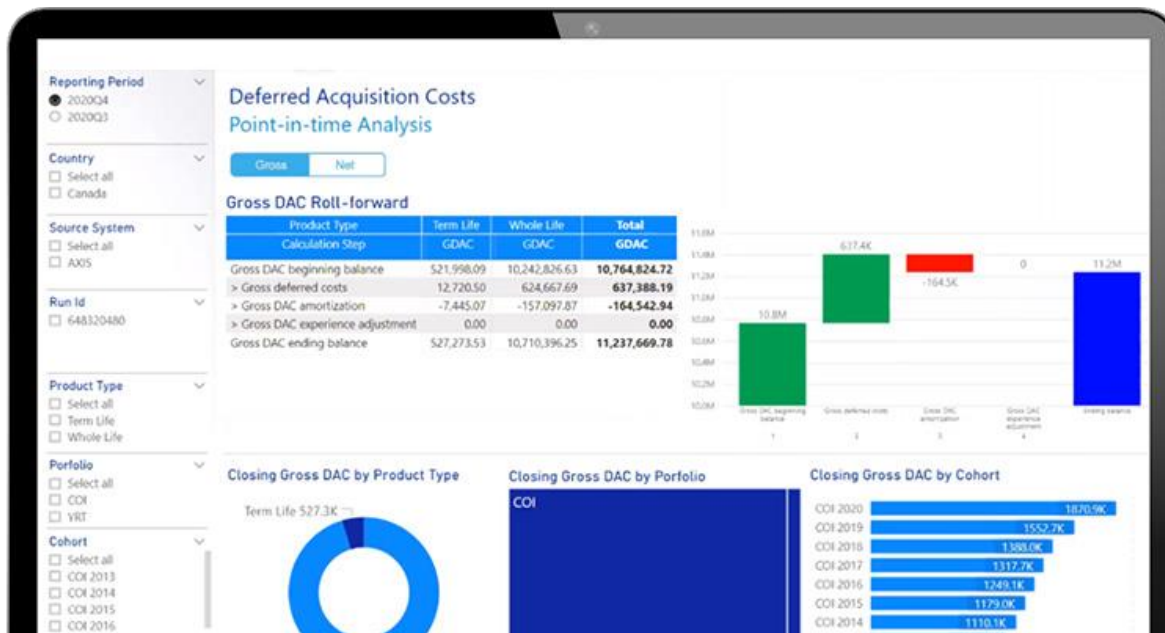




- Recognize intercompany transactions, perform eliminations, and present an insurance subledger-level consolidated statement preview.
- Verify the consistency, quality, and accessibility of finance and actuarial data (both current and historic) using centralized data storage and data quality management.
- Take advantage of support for all long-duration contracts as specified by ASC 944, including: 1) universal life-type contracts; 2) annuitization, death, or other insurance benefits; 3) investment-type contracts; 4) market risk benefits; 5) variable annuity and variable life insurance separate account structures; and 6) participating life insurance contracts.

## The RiskIntegrity for LDTI solution difference

- Seamless integration with our AXIS actuarial system, including built-in data links for other actuarial modeling tools.
- Out-of-the-box reports, chart of accounts, and posting logic and analytical capabilities that help clients address initial LDTI requirements and interpretations, and a commitment to address future updates from the Financial Accounting Standards Board.



- Integration that maximizes the return on your investment in existing actuarial models, accounting systems, and processes that are unified by a robust data dictionary.
- Future-proof technology that is cloud-enabled, highly scalable, modular, and designed to address the demanding data volume and performance requirements of LDTI.

# MOODY'S

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