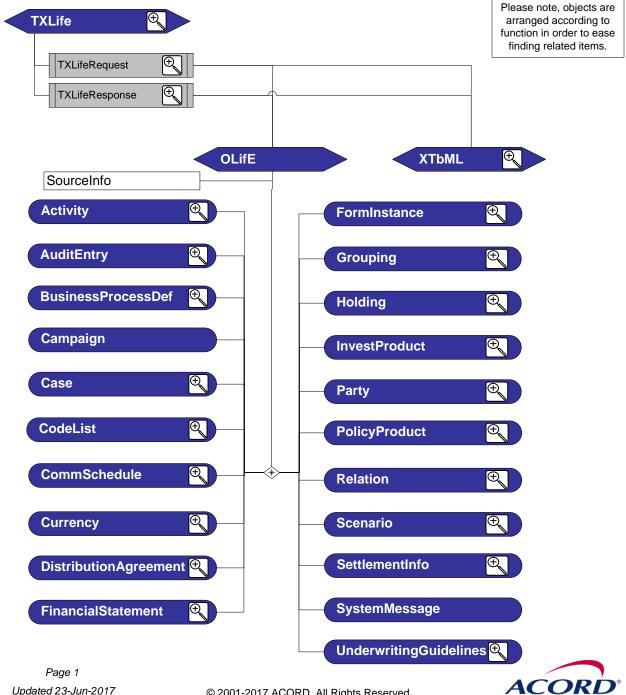
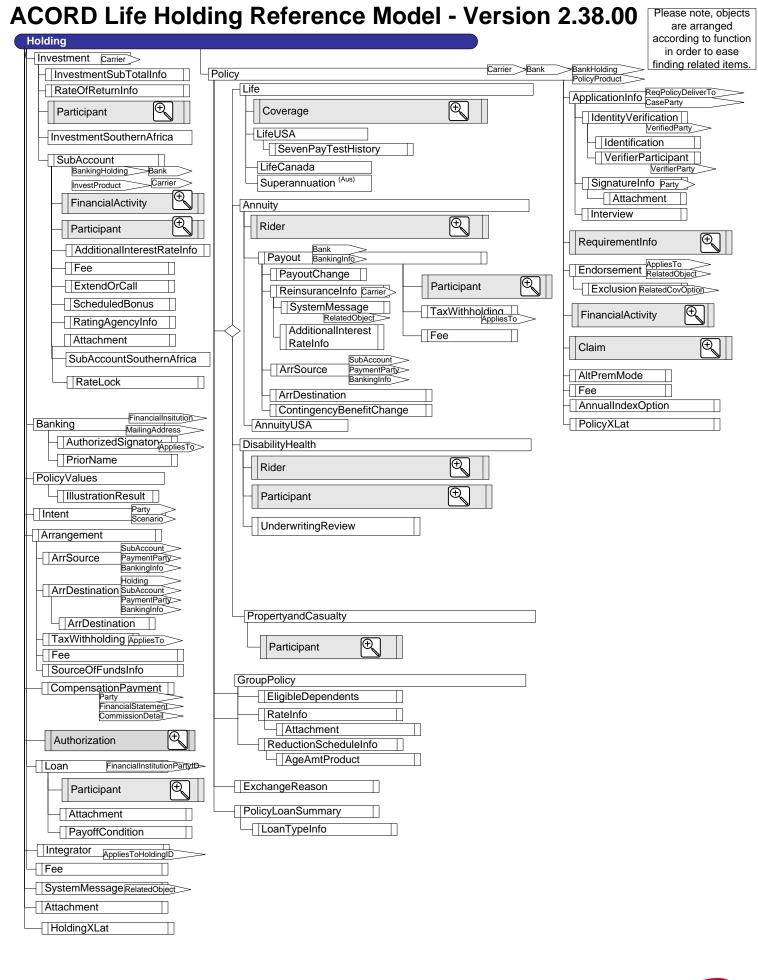
# **ACORD Life Reference Hierarchy – Version 2.38.00**



**ACORD Life Party Reference Model - Version 2.38.00** Please note, objects are arranged according to PriorName Client function in order to ease TaxWithholding finding related items. Address ExpenseNeed Scenario Person Organization Phone ModalExpense Height2 OrganizationFinancialData SpeedDial Owner Phone Physician Weight2 Attachment EMailAddress PhysicianInfo Education Provider SitusInfo URL Pharmacy Employment Employer CauseOfDeath UnionInvolvementInfo GovtIDInfo Department BusinessInsPurposeInfo PartialIdentification WorkLocation DesignationInfo PayrollDeduction Availability TimeOff AvailabilityContactPoint TimeWorked Carrier Registration RestrictOwnerJurisdiction License Address AgencyAffiliation Fee  $\bigoplus$ Exam ExamingInstitution Producer ExamMethodInfo SuitabilityProduct IdentityVerification RegistrationJurisdiction RegistrationJurisdiction LineOfAuthority Exam ExamingInstitution RequirementInfo ℄ Risk LastPhysicianVisit Attachment LifeStyleActivity MedicalCondition Physician SubstanceUsage Physician Facility MedicalTreatment Physician Facility AviationExp RiskNotification CertificateRatingType CardiacMurmur Party CriminalConviction Aircraft RiskNotification RiskNotification Violation CertificateCraftType MedicalTreatment Physician Facility RiskNotification MedicalCertRestriction PrescriptionDrugInfo FamilyIllness RacingExp Attachment RiskNotification CompetitionDetail PersonalAssistance RaceTrack MilitaryExp MedicalPrevention MedicalCondition UnderwaterDivingExp HHFamilyInsurance Party Physician Facility DivePurpose FinancialExperience xaminer MedicalExam ExaminerCompany DiveDetail MedicalEquipment RequirementInfo Interpreter DiveLocation ChestFullMeasure PriorLTC ChestForcedMeasure DiveTraining LabTesting RequirementInfo AbdomenMeasure DiveCertification LabTestRemark Height2 LabTestResult ClimbingExp Weight2 LabTestRemark GeographicRegion Kit QualitativeResult Season SignatureInfo QuantitativeResult Attachment Terrain ReferenceRange SpecialTestOrdered AirSportsExp Bankruptcy UrineTemperature CompetitionDetail Attachment IdentityVerification VerifiedParty BallooningExp Identification PrescriptionDrug HangGlidingExp VerifierParticipant Physician PrescriptionFill Pharmacy ParachutingExp Attachment LostCapability UltraliteExp RatingAgencyInfo ForeignTravel Rejection RestrictionInfo FinancialBenefit TravelEvent PartyXLat TravelPurposeInfo Attachment LivingArrangment LifeStyleViolation DeliveryInfo LifeStyleActivityPeril SecurityCredential SafetyEquipment RiskNotification Attachment Page 2 **ACOR** 

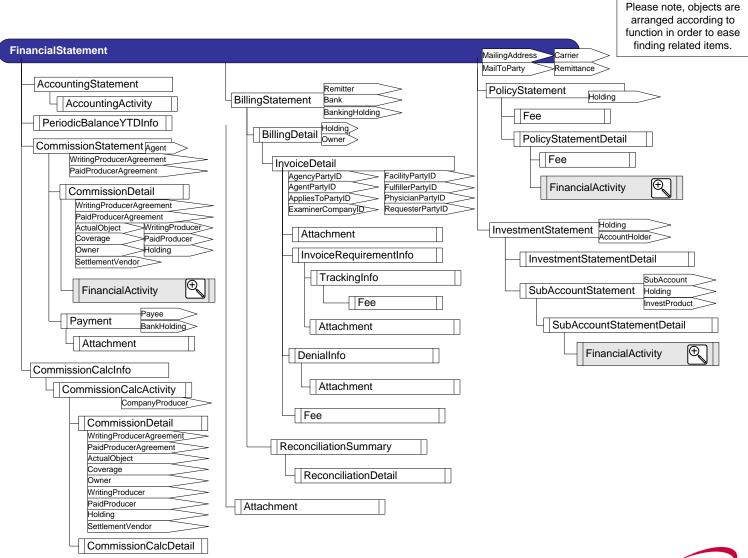




ACORD Life PolicyProduct Reference Model - Version 2.38.00 Please note, objects are arranged according to CommissionProduct function in order to ease CommOptionAvailable finding related items. RestrictOwnerJurisdiction DisabilityHealthProduct RestrictDeliveryState PremiumRate LifeProduct LifeUSAProduct TableRef Ownership IRSPremCalcMethod DisabilityHealthProvisions QualifiedPlanEntity RiderProduct ArrangementProduct AllowedRelationship (4) JurisdictionApproval PolicyOptionInfo ConflictObjectInfo Object ConflictObjectInfo Object RequisiteObjectInfo Object RequisiteObjectInfo Object FundingSourceMethodsAllowed UnderwritingClassProduct AllowedTransType QualifiedPlanEntity CovOptionProduct PaymentFormInfo Attachment DisabilityHealthProvisions JurisdictionApproval PaymentCardInfo PremiumRate FeatureTransactionProduct PaymentDeliveryMethInfo TableRef XTbML CoverageProduct Fee JurisdictionApproval AdditionalRiderClassification TrackingInfo ConflictObjectInfo Object ParticipantProduct RequisiteObjectInfo Object JurisdictionApproval RiderProductXLat AgeAmtProduct RestrictionInfo FeatureTransactionProduct UnderwritingClassProduct BusinessProcessAllowed AnnuityProduct CovOptionProduct LineOfAuthorityCC IncomePayoutProductOption LineOfAuthority PeriodCertainCC DisabilityHealthProvisions QualifiedPlanOption Exam ParticipantProduct PaymentModeMethProduct Authorization DeathBenefitOptionInfo PaymentFormInfo ConflictObjectInfo Object FeatureOptConflict RequisiteObjectInfo Object FeatureOptRequisite AgeAmtProduct PaymentModeMethProduct ContingencyBenefitChange AdditionalInterestRateInfo Fee AllowedChange Attachment Breakpoint ConflictObjectInfo DefLifeInsMethodInfo JurisdictionApproval RequisiteObjectInfo QualifiedPlanEntity SurrenderChargeSchedule QualifiedPlanEntity CashValueRate ChargePctSchedule AllowedRelationship (Ex TableRef XTbML Fee DateCollection PremiumRate PolicyProductInfo XTbML - JurisdictionApproval TableRef DividendRate TargetAgeRestriction InvestProductInfo - TaxWithholdingProduct TableRef XTbML FreelookInvestRuleProduct TaxWithholdingApproval COIRate AmountProduct InvestRuleProduct TableRef XTbM LevelizationProductOption JurisdictionApproval PaymentModeMethProduct QualifiedPlanOption TableRef Attachment FundingSourceMethodsAllowed CoverageProductXLat ReturnOfPremium LoanProvision Attachment AnnualIndexOption MinBalanceCalcRule MinBalanceCalcRule QualifiedPlanEntity TargetAgeRuleEntityInfo RateVariation AllowedRelationship JurisdictionApproval | ImpairedOptions NonForProvision JurisdictionApproval DateCollection AllowedSubstandard IncomeOptConflict AllocTypeProduct LapseProvision IncomeOptRequisite Dividend TargetAgeRestriction FeatureConflict TableRef XTbML | | FeatureTransactionProduct FeatureRequisite Reward FeatureProductInfo TableRef XTbML FeatureOptProduct JurisdictionApproval TableRef XTbML FeatureProduct Attachment DeliveryInfo DistributionChannelInfo AnnuitizationDateRestriction PolicyProductXLat JurisdictionApproval Attachment RMDCalcMethInfo Page 4 Updated 23-Jun-2017 © 2001-2017 ACORD. All Rights Reserved.

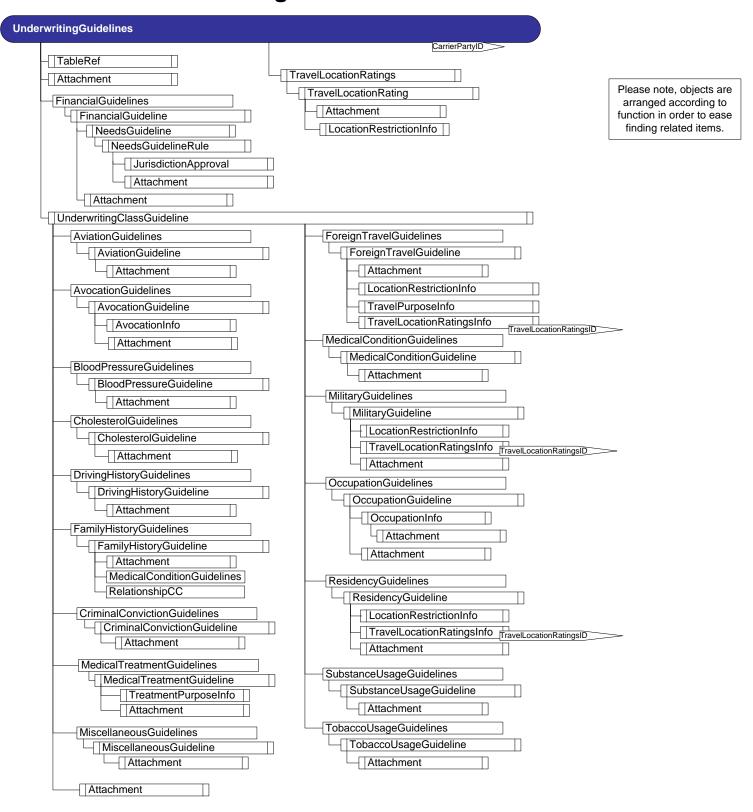
See Legend Page

#### ACORD Life FinancialStatement Ref. Model - Version 2.38.00



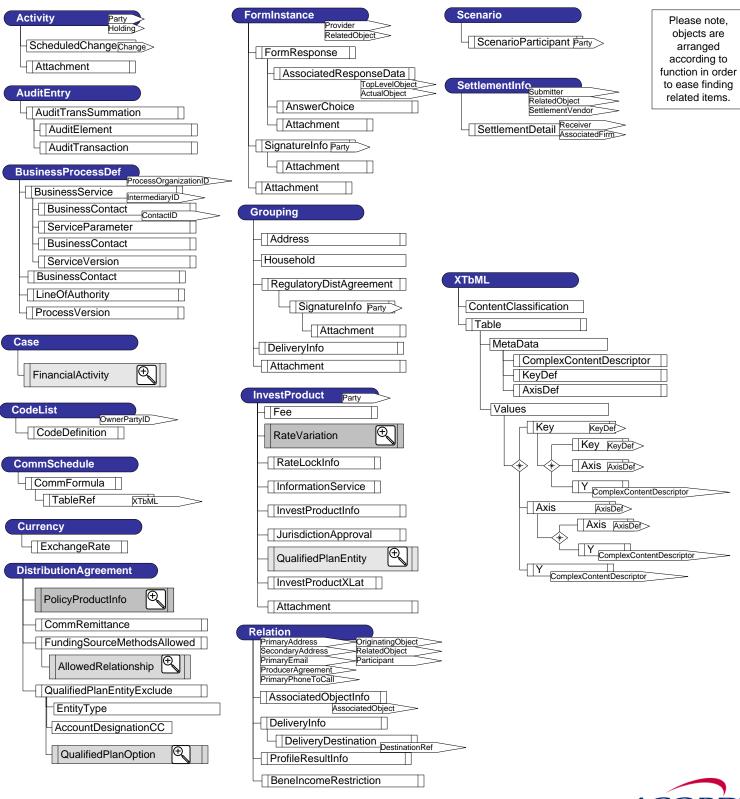


### ACORD Life UnderwritingGuidelines Ref. Model - Version 2.38.00



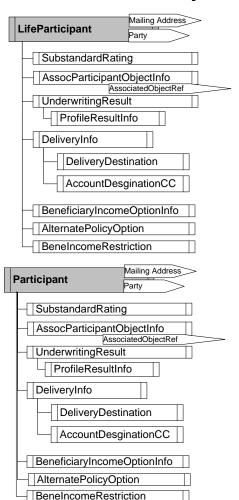


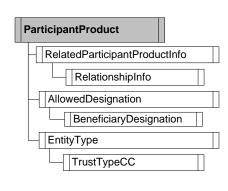
#### ACORD Life Miscellaneous Objects Reference Model - Version 2.38.00





## **ACORD Life Participant Objects Model - Version 2.38.00**

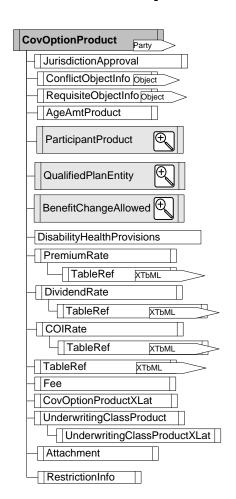


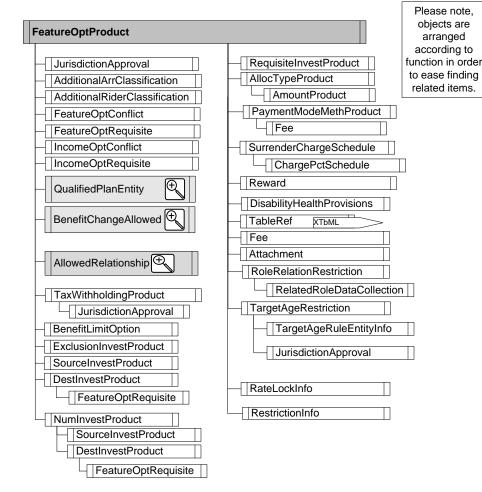


Please note, objects are arranged according to function in order to ease finding related items.



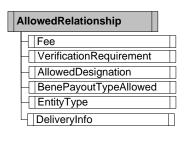
## **ACORD Life Option Product Objects Model - Version 2.38.00**

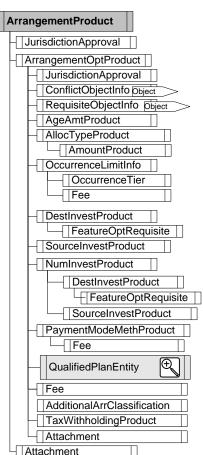


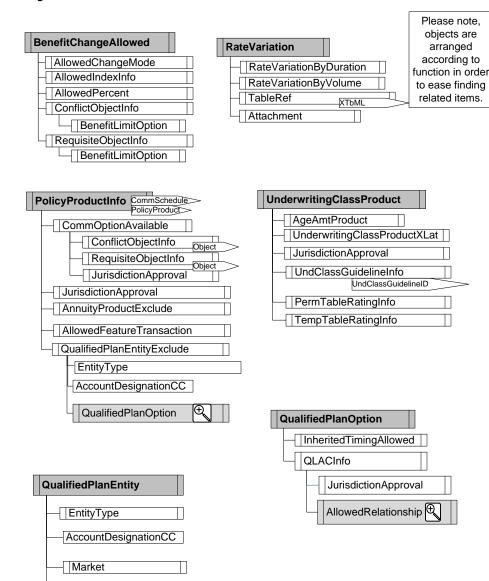




#### **ACORD Life Support Objects Model - Version 2.38.00**



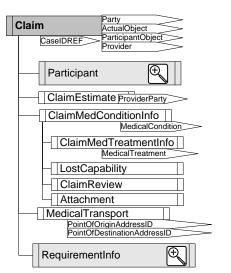


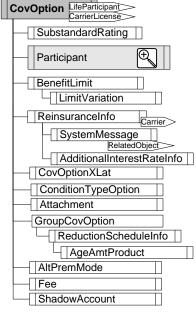




QualifiedPlanOption

## **ACORD Life Support Objects Model - Version 2.38.00**





BankHolding>

PaymentDeliveryMethInfo

PaymentID

AppliesTo

AppliesTo>

TrackingInfo

Fee

PaymentReference

AccountingActivity

**TaxWithholding** 

ClaimReferenceInfo

FinancialActivityInfo

Fee

HoldingRef

Financial Activity >

**FinancialActivity** 

Payment

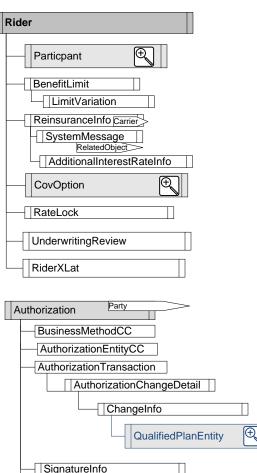
Attachment

Fee



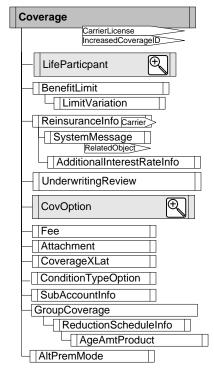
| RequirementInfo | Requestor | ReferredParty | ReceivedParty | RequestedAddress | AppliesTo | RequestorContact | AppliesTo | AppliesTo | AppliesTo | AppliesTo | AppliesTo | AppliesTo | AppliesToParticipant | StatusEvent | ResultsReceiverParty | Party | StatusReceiverParty | Party | PreferredReqFulfiller | TrackingInfo | Fee | Attachment | Attachment | Attachment | Requestor | Requestor

Please note, objects are arranged according to function in order to ease finding related items.

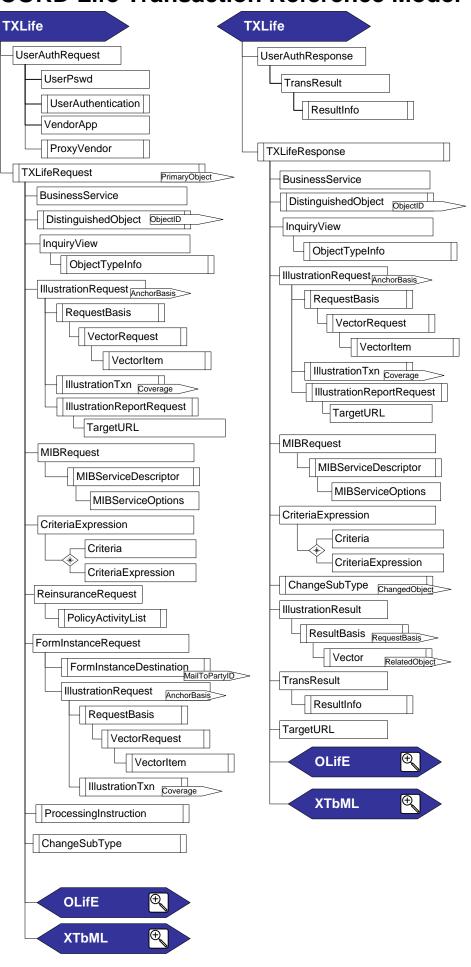


QualifiedPlanEntity

ACORD



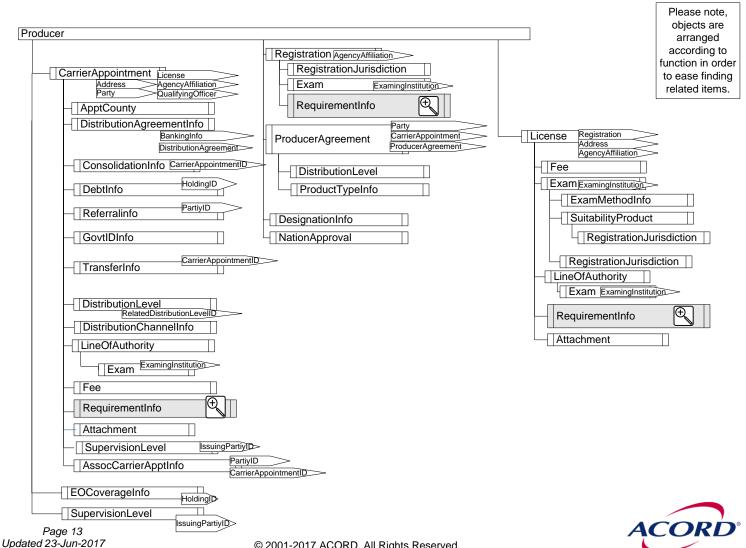
### **ACORD Life Transaction Reference Model - Version 2.38.00**



Please note, objects are arranged according to function in order to ease finding related items.



#### **ACORD Producer Objects Model - Version 2.38.00**



### ACORD Life Hierarchy Reference Legend - Version 2.38.00

#### **Root Element**

A Root Element is an Object/Aggregate (see *Single Object Occurrence* below). However, a Root Element may also be used as the sole XML Document in an ACORD Life Message. For more information, refer to the Table of Contents for the section titled *Root Elements*. For an explanation of XML Documents, please refer to the W3C XML Standard.

See also: Root Elements W3C Document Definition

#### **Top-Level Object**

A Top-Level Object is an optional, repeating aggregate that is a direct child of the <OLifE> element. Top-Level aggregates are unique in that they require an @ID attribute and may be related using the <Relation> aggregate.

See also: <Relation> <OLifE>

Single Object Occurrence

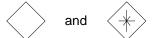
This symbol is used to represent an object/aggregate that is not allowed to repeat.

Object Collection

This symbol represents an object that is allowed to repeat. This is also known as an Object Collection.

Foreign Object Reference

Represents an IDREF attribute that references another aggregate. For more information, refer to the table of contents for the section titled *How to handle Object IDs*.



These symbols are used to indicate a choice. That is, only one of the indicated child aggregates may appear in the XML. The difference between these two is that the one with the star in the middle (on the right) represents a repeating choice.



This is an "off-page" indicator that is used to represent the hierarchy of the associated object are not shown. In the Help File, clicking on this indicator will open the page containing the rest of the aggregate's hierarchy.

#### Blue = New to this Release

Elements that appear blue in the hierarchy pages are new to this version of the ACORD Life Standard.

