

YRT/PRT – RMNOT & BABA7 HOSR's

YRT – Yearly Renewable Term policies . The premiums increase annually and are based on the age on the insured. If the Dividend Option is 2 (applied) it will lower the premiums. Usually terminates at age 65.

PRT- Pension Renewable Term policies- The premiums increase annually and are based on the age on the insured. If the Dividend Option is 2 (applied) it will lower the premiums. Usually terminates at age 75.

To determine if a contract is a YRT versus a PRT look on a PQTY screen under SER (under ***Individual Contracts***), if there is no number in this field, than it is a YRT, if there is a number in this field, then it is a PRT.

RMNOT HOSR'S with a WHO Code of SPJ (see attached) are produced for notification of a late notice. You may need to order a bill because the premium payment is 32 days overdue on certain PRT/YRT. The client should be sent a bill and given 30 days from the date on the letter to submit the premium. A separate letter should also be sent to the owner indicating that a billing is being mailed and they have 30 days to submit payment.

For YRT:

- bills are needed if the owner is an individual and will not attain age 65 in the year the notice is produced
- the contract cannot continue for individually owned contracts once the owner has attained age 65
- if owned by a plan and the maturity date has been reached, the Trustee can request to extend the coverage to age 75 on a non-contractual basis
 - you will need insert 75 in the "AGE EXT" field (see sample below) on the contract at that time since, it will not be on the contract at issue and bills will stop if age 75 is not in that field

For PRT:

- the policy terms allow coverage up to age 75, however this field is not completed at issue.
 - insert age 75 in the "AGE EXT" (see sample below) field for bills to continue
- bills are needed if the owner is an individual and will not attain age 75 in the year the notice is produced
- the contract cannot continue for individually owned contracts once the owner has attained age 75

For YRT & PRT:

- If the contract is owned by a plan and the maturity date has not been reached, you have two choices:
 1. order a new bill with a quick letter giving them 30 days to submit a premium or
 2. send a letter advising the trustees that we received payment for life policies, however, the term premiums have not been paid. Give them a 30 day window to submit the premium.

This manual process is needed as a result of special programming that occurred in 1997 ... the programming did not include sending late notices for premiums due on these contracts.

Ordering a bill via ASFN system: (bill will go directly out the door)

Select FXTTPNRB and enter

Line = Y

Trans Code = always equals RB

Control Number = contract #

Due date = Premium past due date

YRT Contract no (blank= all)

Who = your who code

F1 = Enter

The screenshot shows a terminal window titled "NLMainframe - EXTRA! X-treme". The window has a menu bar with "Edit", "View", "Tools", "Session", "Options", and "Help". Below the menu bar is a toolbar with various icons. The main display area shows a data entry screen for "NATIONAL LIFE DATA ENTRY SYSTEM" with the table name "FXTTPNRB". The screen displays the following fields and values:

LINE	TRANS CODE	CONTROL NO	DUE DATE	YRT CONTRACT NO (BLANK = A)	WHO
(01)	(02) RB	(03)	(04) 000000	(05)	(06)

At the bottom of the screen, there is a status bar with the following text: "PF1=ADD PF2=CHG PF3=MENU PF7=BACK PF8=NEXT PF9=DEL PF13=HELP CLEAR=EXIT NO DATA SELECTED FOR TABLE FXTTPNRB DEFAULT VALUES DISPLAYED". The status bar also shows "Connected to host sys", "Keys: 101366", "Saved: 0000", and "11/10".

Select FXTTICCFYI screen and enter
 Control Number = contract number
 Check digit = check number
 Last acct date = last day any accounting took place
 Mode = 35
 Who = your who code
 RN REQ = 1 I fwnat one
 EXP Ext Age = 75
 F1 = Enter

RMMainframe - EXTRA X frame

NATIONAL LIFE DATA ENTRY SYSTEM

FXTTICCFYI

CONTROL NO	CK DIGIT	LAST ACT DATE	RN REQ
MODE	WHO	EFPEC DATE	
AGENCY	PLAN		
BILL TYPE	STAT TYPE		
PENS TYPE	BIR CODE		
STATE	CITY		
TRUST ISSUE DATE	SEX		
BIRTHDATE	SERV AGT NO		
SERV AGT NAME			AGENCY FLAG
SIGNATURE	SPEC HANDL BILL		
SPEC HANDL OTHER	STD 1ST COMM		
STRMLN ISSUE	LAST YR STR AVAIL		
STRMLN CONTR NO	SMOKE/NONSMOKE		
GUAR ISS LIMIT	LEAD		
ANN NO	OYS		
FREQ	NO MOS		
FREQ CHG DATE	NEW FREQ		
HIGH RATING	EXP EXT AGE		
SEND TO	DISABLE		
NOTIFY EFPEC DATE	FREQ	WHO	REASON
01/01	0:00.2		01/01

Connected to host sysat.ny.com [10.240.200.100] (PROTA726)

**NATIONAL LIFE INSURANCE COMPANY
MONTPELIER, VERMONT 05604**

[illegible]

BABA7 HOSR with a whcode of ABI (sample attached)

This is notification that the attained age of the insured is greater than the expiring date of the contract and no bill is generated.

Check the PPTY screen to determine the paid to date on the contract (PD-TO field under ***Individual Contracts***).

- If this date is prior to the date you received the status, wait until that date is reached, then check the LAST DIV amount on the same screen
 - If the DIV-OPT is =1, a dividend check will automatically be sent to the owner
 - If the DIV-OPT is =2, the dividend will be in agency suspense
 - A check needs to be written for this amount
- Send a letter to the client stating the policy has expired without value according to the terms of the contract. No renewal will be allowed after the policies anniversary nearest age (65 or 75) which ever is applicable.
- Terminate the policy via the FXTTICCS screen of the ASFN system (see sample below)

YRT - PRT STATUS

NATIONAL LIFE INSURANCE COMPANY
MONTPELIER, VERMONT 05604

4818ABA759812011

CONTRACT NO. 18800751203
POLICY NO. 18800751203
ISSUANCE DATE 03/08/03
EFFECTIVE DATE 03/08/03
TERMINATION DATE 03/08/03

NOTIFY
BY MAIL OR FAX
FAX NO. 802.244.1234
MAILING ADDRESS
NATIONAL LIFE INSURANCE COMPANY
MONTPELIER, VT 05604

21812R P. KOTT LITE
FAX NO. 802.244.1234
MAILING ADDRESS
NATIONAL LIFE INSURANCE COMPANY
MONTPELIER, VT 05604

18800751203 18800751203 18800751203 18800751203
18800751203 18800751203 18800751203 18800751203
18800751203 18800751203 18800751203 18800751203
18800751203 18800751203 18800751203 18800751203

1. STAHL, FRANK A. SOC SEC NO. 002-24-2872
2. FRANCIS A STAHL, OWNER SOC SEC NO. 0244B
3. MADE & ADDRESS SOC SEC NO. 0244B
4. MADE & ADDRESS SOC SEC NO. 0244B

AGENTS COMPENSATION
AGENCY NO. 0001
AGENCY NAME
AGENCY ADDRESS
AGENCY PHONE
AGENCY FAX
AGENCY E-MAIL
AGENCY WEBSITE

CONTRACT NO.	BASE AMT.	SP. AMT.	TOTAL	PER RATE	TOTAL AMT.
18800751203	29877		29877		29877

CONTRACT NO.	BASE AMT.	SP. AMT.	TOTAL	PER RATE	TOTAL AMT.
18800751203	29877		29877		29877

CONTRACT NO.	BASE AMT.	SP. AMT.	TOTAL	PER RATE	TOTAL AMT.
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CONTRACT NO.	BASE AMT.	SP. AMT.	TOTAL	PER RATE	TOTAL AMT.
18800751203	29877		29877		29877

CONTRACT NO.	BASE AMT.	SP. AMT.	TOTAL	PER RATE	TOTAL AMT.
18800751203	29877		29877		29877

CONTRACT NO.	BASE AMT.	SP. AMT.	TOTAL	PER RATE	TOTAL AMT.
18800751203	29877		29877		29877

CONTRACT NO.	BASE AMT.	SP. AMT.	TOTAL	PER RATE	TOTAL AMT.
18800751203	29877		29877		29877

Terminate contract via ASFN system

Select FXTTICCS and enter

Line = Y

Trans Code = CS

Control No = Contract number

Check Digit = Found on status under CK section

Effective date = 1st day of month of pd to date

Mode = 17

New Status = 5 (terminated)

INF/TERM = blank

YRT Control number = number all YRT contracts are under for individual
(usually same as contract number)

RN = 1 (if you want an after status produced)

WHO = Your Who Code

The screenshot shows a terminal window titled "NLMainframe - EXTRA! X-treme". The window contains a menu bar with "File", "Edit", "View", "Tools", "Session", "Options", and "Help". Below the menu bar is a toolbar with various icons. The main display area shows a table with the following columns: "LINE", "NATIONAL LIFE DATA ENTRY SYSTEM", and "FXTTICCS". The table contains the following data:

LINE	NATIONAL LIFE DATA ENTRY SYSTEM	FXTTICCS
001		
002	CS	
003		
004		
005	YMMDD	
006		
007		
008		
009		
010		
011		
012		
013		

Below the table, there is a message: "PF1=ADD PF2=CHG PF3=MEND PF7=BACK PF8=NEXT PF9=DEL PF12=HELP CLEAR=EXIT". Below this message, there is a line of text: "DEFAULT VALUES FOR TABLE FXTTICCS ARE DISPLAYED". At the bottom of the window, there is a status bar with the text "Connected to host sys" and "Keys: 101418 Saved: 0000".

Arguin, John

From: Blouin, Linda
Sent: Wednesday, May 03, 2017 7:54 AM
To: Laughlin, Kathryn
Cc: Manwaring, Rebecca; Slayton, Brenda; Wheeler, Ramanza; Arguin, John; Blouin, Linda
Subject: FW: Flex System - RMNOT HOSR's
Attachments: xrx9c934e1b6c7a.corp.nlg.net_Exchange_05-02-2017_15-24-15.pdf

Hi Kathy,

Yes, it does sound like the RMNOT HOSR's should come to our Billing team. Would you please share the HOSR's you've received with John, Brnd a& Manzi. I'd like these 3 individuals to walk thru the process together and reach out to Karen with any questions.

How are you receiving the HOSR's? We'll want to update the process so that they come to our team.

Brenda, would you please set up a mtg to review with John & Manzi. Thank you !

-----Original Message-----

From: Laughlin, Kathryn
Sent: Tuesday, May 02, 2017 3:39 PM
To: Blouin, Linda; Manwaring, Rebecca
Cc: Bresett, Misty
Subject: Flex System

Cindy Cyr brought the attached document to me today questioning if this function belonged in Contract Change.

Background:

Karen Demers used to handle these and when the pension lapses were transferred from the Pension Team to Billing, this function apparently came along with it and Cindy was giving the documentation.

The YRT/PRT RMNOT (it is a HOSR with the notify reason code of RMNOT) function appears to be a billing function, apparently under certain circumstances the Flex System cannot generate the bill automatically.

The BABA7 HOSR's (reason code is BABA7) appears to be a notify generated when the policy needs to be expired (terminated) and the system needs this to be done manually.

I would like to propose that the RMNOT's go to Billing (we currently have 5 of them that could be used for training) and that the BABA7's move to Disbursements, as this seems to fit with the other policy terminations that area is handling.

I can set up time for us to meet on this topic if you feel that is necessary, just let me know.

Thanks.

Arguin, John

From: Laughlin, Kathryn
Sent: Friday, May 05, 2017 4:53 PM
To: Slayton, Brenda; Arguin, John; Wheeler, Ramanza
Cc: Blouin, Linda
Subject: RE: Flex System - RMNOT HOSR's

Here are the statuses. Let me know if you need anything. KL

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Thanks.

YRT - PRT STATUS

NATIONAL LIFE INSURANCE COMPANY
MONTPELIER, VERMONT 05604

WHO REASON T PREPARED
SPURNO 1E1707241

1 CONTROL NO K X ACCT NO 18502008201300999011A12221098506F9560717
2 TYPE RESIDENTIAL
3 BIRTHDAY 08/11/1950
4 VA 1000010000
5 VA 1000010000
6 VA 1000010000
7 VA 1000010000
8 VA 1000010000

NOTIFY
1 DATE
2 PREL WHO REASON
3

NO. 2771 NATIONAL LIFE INS COMPANY
AGENCY NAME 2771 NATIONAL LIFE INS COMPANY
FILE PROOF 79600.00
ACCOUNTING -295.80

CHG. C WHO
FEND. C WHO

1 160708170607
2 160708170607
3 160708170607
4 160708170607
5 160708170607
6 160708170607
7 160708170607
8 160708170607

1 INSURED
2 OWNER
3 NAME & ADDRESS
4 NAME & ADDRESS

AGENTS COMPENSATION
1 168722211 N 1000010000
2 234540022 N 1000010000
3 277142011 N 1000010000
4 277140122 N 1000010000

1 168722211 N 1000010000
2 234540022 N 1000010000
3 277142011 N 1000010000
4 277140122 N 1000010000

1 160708170607
2 160708170607
3 160708170607
4 160708170607

ANNUAL
1 18502008201300999011A12221098506F9560717
2 18502008201300999011A12221098506F9560717
3 18502008201300999011A12221098506F9560717
4 18502008201300999011A12221098506F9560717
5 18502008201300999011A12221098506F9560717
6 18502008201300999011A12221098506F9560717
7 18502008201300999011A12221098506F9560717
8 18502008201300999011A12221098506F9560717

EFFECTIVE
1 18502008201300999011A12221098506F9560717
2 18502008201300999011A12221098506F9560717
3 18502008201300999011A12221098506F9560717
4 18502008201300999011A12221098506F9560717
5 18502008201300999011A12221098506F9560717
6 18502008201300999011A12221098506F9560717
7 18502008201300999011A12221098506F9560717
8 18502008201300999011A12221098506F9560717

INDIVIDUAL CONTRACTS

1 18502008201300999011A12221098506F9560717
2 18502008201300999011A12221098506F9560717
3 18502008201300999011A12221098506F9560717
4 18502008201300999011A12221098506F9560717
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7 18502008201300999011A12221098506F9560717
8 18502008201300999011A12221098506F9560717

DIVIDEND DEPOSITS
1 18502008201300999011A12221098506F9560717
2 18502008201300999011A12221098506F9560717
3 18502008201300999011A12221098506F9560717
4 18502008201300999011A12221098506F9560717
5 18502008201300999011A12221098506F9560717
6 18502008201300999011A12221098506F9560717
7 18502008201300999011A12221098506F9560717
8 18502008201300999011A12221098506F9560717

WARRANTY
1 18502008201300999011A12221098506F9560717
2 18502008201300999011A12221098506F9560717
3 18502008201300999011A12221098506F9560717
4 18502008201300999011A12221098506F9560717
5 18502008201300999011A12221098506F9560717
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