

Fertility Journey Rider

Overview

This article provides an overview of the Fertility Journey Rider and explains how to add the rider after issue in Mainframe.

Details

The Fertility Journey Rider is a no-additional-cost rider that provides a one-time AV credit triggered by certain reproductive treatments. This rider is not underwritten.

Availability

- Original state approvals: AL, AR, CO, DE, FL, HI, ID, LA, ME, MT, NC, NE, NV, NH, ND, OK, RI, SC, TN, WA, WV, WI, WY
- Added to state approvals 3/3/23: IA, MN, TX
- Added to state approvals 3/25/23: AK, KY, MI, MS, MO, NJ
- Added to state approvals 5/19/23: IN
- Added to state approvals 6/24/23: GA, DC
- Added to state approvals 7/28/23: VT
- Added to state approvals 8/25/23: OR
- Not available to add after issue (can be added only during the rewrite period).

FJR is not currently approved in the following states: AZ, CA, CT, IL, KS, MD, MA, NM, NY, OH, PA, SD, UT, VA

Approved Products and Age Groups

- FlexLife, FlexLife NL, Living Life By Design, and Living Life Defender if approved by state
- Ages 0 - 85

Required Forms

No additional forms are required for the Fertility Journey Rider. An amendment is also not needed. Only one instance of this rider is allowed on a policy.

Benefit Amount

The rider will provide a one-time lump sum AV credit. This AV credit will be calculated as 3 times the greater of the minimum monthly premium (MMP) and the minimum guaranteed

premium (MGP) (if applicable). This amount will be set at issue, based upon the MMP/MGP. After-issue changes will not impact the benefit amount.

Effective Date

January 28, 2023 (original state approvals; see above for additional states' effective dates)

Procedure: Adding the Fertility Journey Rider

GF1 screen:

The screenshot shows the 'Reflection Workspace - [NIGMMainframe.d3c]' application window. The 'COMMAND' field is active, and the user is entering the following command:

```
CO NL ORIG UUS
POL NO _ SEC ID
*** PW PLAN INFORMATION(GF-1) ***
** NAMED INSURED INFORMATION **
COV INS IND PR DIRECTORY ID PLAN CODE 950023 PW TYPE FJ
PW AMOUNT PROD GRP 01 REINS N NON-STD N PREM CL CD UND
COV EFF DT 10/01/2023 PREM EFF DT 10/01/2023 ISSUE DT
COV TERM DT PREM TERM DT RATE EFF DT
UND EFF DT INC IND ADV IND N APP DATE 10/01/2023
** OVERRIDES ** SPECIAL CASE IND N
GUIDELINE LVL PREM GUIDELINE SGL PREM
MINIMUM TARGET SURR TARGET
PYMT TARGET COMM TARGET
RISK LOAD DURATION ADJ RISK COMM DURATION ADJ
** PW USER AREA **
(01) (02)
(03) (04)
(05) (06)
(07) (08)
(09) (10)
```

The bottom of the screen shows the 'NXT TRX GF2 VER PROD U1 CL/POL SEC ID CO NL OVRD N' fields, with values '0 3,32 A' displayed.

Enter the following fields:

COV INS IND: PR

PW TYPE= FJ

COV EFF DT= policy monthaversary

PROD GRP=

Once entered, press enter and the plan code will auto populate based on policy company NL vs LS

NL: 960023

LS: 950023

F1 to transmit

Once Rider has been added:

```
Reflection Workspace - [NLGMainframe.rd3x]
FILE SESSION APPEARANCE TOOLS MACROS Search... ? Help
Connect Disconnect Quick Keys Host Clipboard Office Tools Productivity Screen History Screen History Macros
Cut Copy Paste Undo Select All Recent Typing Scratch Pad Check Screen Back Forward Live Screen Manual Capture Run Macro Stop Macro
x NLGMainframe.rd3x
COMMAND
CO LS POLICY NUM [REDACTED] STAT A TYPE L PLAN LIVING LIFE BD DATE 09/18/2024

FLY N WAR N TRAVEL N REDATED ISSDT 99/99/9999
ISSUE DT 09/02/2020 WAIVE SURR CHRG-UR A
CMG A 2.00%
ACTIVE ABR RIDERS
1 - TERMINAL
2 - CHRONIC
9 - CRITICAL ILLNESS
A - CRITICAL INJURY
H - ALZHEIMER'S DISEASE

PW MD T
FJ A

NXT TRX SUPR VER PROD U1 CL/POL [REDACTED] SEC ID CO NL OVRD N
TI 0 24,10 A
Connected to the host [sysa.nlv.com] | CAP NUM SCRL
```

A= Active

T=Terminated

Details will show on NI screen:

FILE

SESSION

APPEARANCE

TOOLS

MACROS

Connect

Disconnect

Quick Keys

Cut

Copy

Paste

Undo

Select All

Office Tools

Recent Typing

Scratch Pad

Check Screen

Screen History

Back

Forward

Live Screen

Manual Capture

Run Macro

Stop Macro

Search...

Help

Host

Clipboard

Productivity

Screen History

Macros

Reflection Workspace - [NLGMainframe.rd3x]

Search...

Help

NLGMainframe.rd3x

COMMAND

CO CD NL POL SEC ID PROD U1 PLAN 101619 LOB LDX STAT A

RSTR SPND PDF IND N CONTR S ANN DT 10/01/2024 LST FIN DT 09/14/2024 LN ID N

INSURANCE INDEX

INS NAME NAMED INS TYPE PRIN

DIRECTORY ID CLAIM DATE OF DEATH

TOTAL COV UNITS 300.00 POL TYPE L DEATH CLAIM NO

NAMED INS CDN SEGMENT Y/N N GFR H END 10/01/2030 MMP 0.00 W TERM

COV PLAN OCC COVERAGE COVERAGE COVERAGE N P 48.62 975.00

SEQ TYPE CODE NO EFF DATE TERM DATE AMOUNT S C MGP CTP

A TERM 101619 01 10/01/2020 10/01/2127 300.00 N N 48.62 975.00

B CMG 991116 01 10/01/2020 10/01/2127 0.00 N 0.00

C PW 810011 01 10/01/2020 09/01/2022 0.00 N N 3.75

D FJ 950023 01 03/01/2024 10/01/2127 145.86 N 0.00

E ABR1 970298 01 10/01/2020 10/01/2127 0.00 N 0.00

F ABR2 970398 01 10/01/2020 10/01/2127 0.00 N 0.00

G ABR9 980915 01 10/01/2020 10/01/2127 0.00 N 0.00

H ABRA 980115 01 10/01/2020 10/01/2127 0.00 N 0.00

I ABRH 980422 01 03/01/2024 10/01/2127 0.00 N 0.00

J LIBR5 970015 01 10/01/2020 10/01/2127 0.00 N 0.00

K WSCUR 970415 01 10/01/2020 10/01/2067 0.00 N 0.00

SEQ TRANS EFF DATE ORIGCODE MORE PAGE

NXT TRX II VER PROD U1 CL/POL SEC ID CO NL OVRD N

TI 0 22,6 A

Connected to the host [sysa.nlv.com]CAP NUM SCRL

Article Details

Last Reviewed	9/18/2024	Intended Audience	Contract Change
Reviewed by	Adam Pouliot	Business Block	Life

PUBLISHED

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