

Update Existing CTR

Background Information

The Children's Term Rider covers any child, stepchild, or legally adopted child of the Insured until::

- 1) The date the policy terminates; or
- 2) The Policy Anniversary following the last covered Dependent Child's 25th birthday*; or
- 3) The Monthly Policy Date following our receipt of your written request to terminate this rider

The rider covers until the youngest child's 25th birthday for newer products, 23rd birthday for older products. If questioning which, look at current rider end date and tie out to the youngest child's birthdate on file (either in the 8121 Application or Contract Change requests after issue)

CTR Face amount can be \$5,000 to \$25,000.

We get requests to add a new child(ren) to an existing CTR, which will be covered below.

Completed

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If you need assistance

- For questions about this documentation contact [Pouliot, Adam](#)

Procedure

Requests can come in via email from agent/owner or from CEC via phone call as seen below:

Primary Viewer

7/22/2024 - 00[REDACTED] - CONTRACT CHANGE - ADD BENEFITS & RIDERS

1 / 1 Page

The time required to process this request will depend on the complexity and present work load of the Quotation Area.

xxx Add child to already existing CTR

** Name Child: [REDACTED]
DOB: 05-05-2006

** Name Child: [REDACTED]
DOB: 01-10-2011

** Name Child: [REDACTED]
DOB: 11-24-2011

** Name Child: [REDACTED]
DOB: 08-14-2024

** Name Child: [REDACTED]
DOB: 11-30-2012

** Name Child: [REDACTED]
DOB: 10-27-2015

** Name Child: [REDACTED]
DOB: 10-15-2020
SS#: [REDACTED]

** Name Child: [REDACTED]
DOB: 10-28-2023
SS#: [REDACTED]

Phone# : 7145916838
Caller : JOSE ROBLES MORALES
Relation : PO

In any case, we need the child's name and date of birth to make the update to the system. We will be updating the rider to terminate on the appropriate date based off the youngest child's date of birth.

To navigate to the CTR segment, first go into **NI screen**. Locate the **CHINI** segment. Drill into that segment (**B**). This will show current set up of CTR as seen below.

Reflection Workspace - [NLGMainframe.rd3x]

FILESESSIONAPPEARANCETOOLSMACROS

Search...Help

ConnectDisconnectQuick Keys

CutCopyPaste

UndoSelect All

Office Tools

Recent TypingScratch PadCheck Screen

Screen History

BackForwardLive ScreenManual Capture

Run MacroStop Macro

HostClipboardProductivityScreen HistoryMacros

NLGMainframe.rd3x

COMMAND

CO CD NL POL SEC ID PROD U1 PLAN 101218 LOB LDX STAT A

RSTR SPND PDF IND N CONTR S ANN DT 05/10/2025 LST FIN DT 08/10/2024 LN ID N

TRANSACTION PENDING **NAMED INSURED INDEX**

POLICY COMPLETION CODES: ADD'L 00 FAMILY N CHILD N PAYOR N

NAMED INSURED

COMPLETION CODES

| SQ | NAMED | INSURED | TYPE | DIRECTORY | ID | PLN | CD | ST | DI | TRM | TR | ABR | ADB | COL | GPO | PW |
|-----|-------|------------|-------|-----------|-----|--------|-----|------|-----|-----|----|-------|------|------|-----|----|
| A | | | PRINT | | INS | 101218 | A | N | 00 | 00 | 00 | 00 | 00 | 00 | 00 | 00 |
| B | | | CHINI | | INS | 870015 | A | N | 00 | 00 | 00 | 00 | 00 | 00 | 00 | 00 |
| C | | | ADDN1 | | A01 | 870516 | A | N | 00 | 00 | 00 | 00 | 00 | 00 | 00 | 00 |
| D | | | | | | | | | | | | | | | | |
| E | | | | | | | | | | | | | | | | |
| F | | | | | | | | | | | | | | | | |
| G | | | | | | | | | | | | | | | | |
| H | | | | | | | | | | | | | | | | |
| I | | | | | | | | | | | | | | | | |
| J | | | | | | | | | | | | | | | | |
| K | | | | | | | | | | | | | | | | |
| L | | | | | | | | | | | | | | | | |
| M | | | | | | | | | | | | | | | | |
| SEQ | b | DISABILITY | | NO MORE | | TRANS | EFF | DATE | | | | ORIG | CODE | BIT | | |
| NXT | TRX | NI | VER | PROD | U1 | CL/POL | | | SEC | ID | | CO | NL | OVRD | N | |
| TI | | | | | | | | | | | 0 | 22,19 | A | | | |

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

Reflection Workspace - [NLGMainframe.rd3x]

FILE SESSION APPEARANCE TOOLS MACROS

Search... Help

Connect Disconnect Quick Keys Host Clipboard Productivity Screen History Macros

Office Tools Recent Typing Scratch Pad Check Screen Back Forward Run Macro Stop Macro Live Screen Manual Capture

x NLGMainframe.rd3x

```

COMMAND
CO CD NL POL SEC ID PROD U1 PLAN 101218 LOB LDX STAT A
RSTR SPND PDF IND N CONTR S ANN DT 05/10/2025 LST FIN DT 08/10/2024 LN ID N
TRANSACTION PENDING ***INSURANCE INDEX***
INS NAME NAMED INS TYPE CHINI
DIRECTORY ID INS CLAIM DATE OF DEATH
TOTAL COV UNITS 100.00 POL TYPE L DEATH CLAIM NO
NAMED INS CDN SEGMENT Y/N N DB2 L END MMP W TERM
COV PLAN OCC COVERAGE COVERAGE N P 80.10 1,487.05
SEQ TYPE CODE NO EFF DATE TERM DATE AMOUNT S C MMP CTP
A CHILD 870015 01 05/10/2020 05/10/2042 20.00 N 10.20 122.40
B
C
D
E
F
G
H
I
J
K
SEC a TRANS EFF DATE ORIGCODE NO MORE 10.20 122.40
NXT TRX II VER PROD U1 CL/POL SEC ID CO NL OVRD N
TI 0 22,23 A

```

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

In example above, youngest child listed in the request has a birthdate of 10/28/2023. **We will be updating rider to terminate on the policy anniversary after the youngest child's 25th birthday** (*or 23rd birthday depending on Product*). 25th birthday will occur on 10/28/2048. Policy anniversary is 5/10/2020, so we will be updating the Termination date to be 5/10/2049 (see below). Once you drill down into the CHILD segment **A** as seen above you will see the rider details.

Reflection Workspace - [NLGMainframe.rd3x]

FILESESSIONAPPEARANCETOOLSMACROS

Search...Help

ConnectDisconnectQuick Keys

CutCopyPaste

UndoSelect All

Office Tools

Recent TypingScratch PadCheck Screen

Screen History

BackForward

Live ScreenManual Capture

Run MacroStop Macro

HostClipboardProductivityScreen HistoryMacros

NLGMainframe.rd3x

COMMAND

CO CD NL POLSEC IDPROD U1 PLAN 101218 LOB LDX STAT A

RSTR SPND PDF IND N CONTR S ANN DT 05/10/2025 LST FIN DT 08/10/2024 LN ID N

*** CHILD RIDER DETAIL ***

PLAN CODE870015OCC NO.01ISSUE REASON00

UNDERWRITING EFF DATE05/10/2020ISSUE AGE

UNDERWRITING AGE033RATE EFF DATE03/27/2020

CURRENT COVERAGE UNITS20.00000PREMIUM EFF DATE05/10/2020

ORIG COVERAGE UNITS20.00000PREMIUM TERM DATE05/10/2042

COVERAGE EFFECTIVE DATE05/10/2020PREMIUM TERM REASON

COVERAGE ISSUE DATE04/22/2020PREMIUM CLASS CODE

COVERAGE TERM DATE05/10/2049UNDERWRITING BASIS IND

COVERAGE TERM REASON119.60RISK COMM DURATION ADJ

GUIDELINE LVL PREM1,475.00RISK LOAD DURATION ADJ

GUIDELINE LVL PREM O/RRIDER/BENEFIT STATUSA

GUIDELINE SGL PREMLAST R/B STAT CHG DT 04/22/2020

GUIDELINE SGL PREM O/RNO COVERED CHILDS DEATH

REIN LOAD DUR ADJEXCLUDED CHILD INDN

7 PAY PREMIUM264.80SUM BEN PD-CHILD

PROD GROUP 01 BENE GROUPNON STD N REIN N TGT Y PW COVERAGE N NSP N

MAX CVG AGE 025

SEGMENTTRANS EFF DATE07222024ORIG CODEBIT

NXT TRX FIC2 VERPROD U1 CL/POLSEC IDCO NL OVRD N

TI022,55A

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

Reflection Workspace - [NLGMainframe.rd3x]

FILE SESSION APPEARANCE TOOLS MACROS

Search... ? Help

Connect Disconnect Quick Keys Host Clipboard Productivity Office Tools Recent Typing Scratch Pad Check Screen Screen History Live Screen Manual Capture Run Macro Stop Macro

x NLGMainframe.rd3x

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COMMAND CHANGE
CO CD NL POL SEC ID PROD U1 PLAN 101218 LOB LDX STAT A
RSTR SPND PDF IND N CONTR S ANN DT 05/10/2025 LST FIN DT 08/10/2024 LN ID N
*** CHILD RIDER DETAIL ***
PLAN CODE 870015 OCC NO. 01 ISSUE REASON 00
UNDERWRITING EFF DATE 05/10/2020 ISSUE AGE
UNDERWRITING AGE 033 RATE EFF DATE 03/27/2020
CURRENT COVERAGE UNITS 20.00000 PREMIUM EFF DATE 05/10/2020
ORIG COVERAGE UNITS 20.00000 PREMIUM TERM DATE 05/10/2049
COVERAGE EFFECTIVE DATE 05/10/2020 PREMIUM TERM REASON
COVERAGE ISSUE DATE 04/22/2020 PREMIUM CLASS CODE
COVERAGE TERM DATE 05/10/2049 UNDERWRITING BASIS IND
COVERAGE TERM REASON RISK COMM DURATION ADJ
GUIDELINE LVL PREM 119.60 RISK LOAD DURATION ADJ
GUIDELINE LVL PREM O/R RIDER/BENEFIT STATUS A
GUIDELINE SGL PREM 1,475.00 LAST R/B STAT CHG DT 04/22/2020
GUIDELINE SGL PREM O/R NO COVERED CHILDS DEATH
REIN LOAD DUR ADJ EXCLUDED CHILD IND N
7 PAY PREMIUM 264.80 SUM BEN PD-CHILD
PROD GROUP 01 BENE GROUP NON STD N REIN N TGT Y PW COVERAGE N NSP N
MAX CVG AGE 025
SEGMENT TRANS EFF DATE 07/22/2024 ORIG CODE BIT
W12U CONFIRM DATES & STATUS OF RIDER
NXT TRX FIC2 VER PROD U1 CL/POL SEC ID CO NL OVRD N
TI 0 15,80 A

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

Input the new **COVERAGE TERM DATE** based on age as noted above. Use effective date of the day we received the request. **F4** to submit. Above error will populate, which can be overridden once you confirm dates are correct. Transaction accepted as seen below.

Reflection Workspace - [NLGMainframe.rd3x]

FILE SESSION APPEARANCE TOOLS MACROS

Connect Disconnect Quick Keys Host Clipboard Productivity Office Tools Recent Typing Scratch Pad Check Screen Screen History Live Screen Manual Capture Run Macro Stop Macro

x NLGMainframe.rd3x

```

COMMAND
CO CD NL POL SEC ID PROD U1 PLAN 101218 LOB LDX STAT A
RSTR CD SPND CD PDF ID N S ANNV DT 05/10/2025 LST FIN DT 08/10/2024 LN ID N
TRANSACTION PENDING *** CHILD RIDER DETAIL ***

*** USER AREA ***

(01) (02)
(03) (04)
(05) (06)
(07) (08)
(09) (10)

TRANS EFF DATE ORIG CODE BIT
WARNING OVERRIDDEN--TRX ACCEPTED
NXT TRX FIC1 VER PROD U1 CL/POL SEC ID CO NL OVRD N
TI 0 1,16 A

```

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

Verify that changes took next day, termination date of rider should be updated to new date.

Confirmation letter to be mailed to the owner showing the new child(ren) was added can be found in letter templates, under Benefit/Rider :: [Manual Letter Templates - Contract Change - National Life Group](#).

Rider has same rules and function on Trad as it does on Vantage. Only difference will be what screens are used.

Verify on **RNVI** that policy has CTR currently. Face amount is in units of a thousand (this policy has \$25,000 CTR).

Rider is set to terminate in 2040 (CS field has a 40, which means cease year 2040).

Reflection Workspace - [NLGMainframe.rd3x]

FILE SESSION APPEARANCE TOOLS MACROS

Connect Disconnect Quick Keys Cut Copy Paste Undo Select All Office Tools Recent Typing Scratch Pad Check Screen Back Forward Run Macro Stop Macro Screen History Live Screen Manual Capture

Host Clipboard Productivity Screen History Macros

x NLGMainframe.rd3x

```

RNVI 7***** ,OVD

INS: (OWNER)
OWN: 
SSN: 
ZIP: 93550

DATES ARE YYYY-MM-DD
STATUS: I/F PAID TO: 24-07
ISSUED: 023-04-01 AGE: 35
MALE BORN 
ANIV YR: 24
LAST ACTION
CHG: 24-07-17 A: 0000
ACT: 24-07-17 B: 
DIV: 24-04-01 O: 2304
PL: 00-00-00 APL 0000
LN RTE: 5.0V

BENEFITS          AMOUNT      CS  PREMS:
TOTSEC(21)  NS      99989  1222.87  88  A   1375.87
INTERNAL PD-UP      11              S   701.69
ADDITIONS          39              88  Q   357.73
CTR              UNITS 25.00    153.00  40  M   123.83
ABR 1 - TERMINAL              6   121.08
ABR 3 - CRITICAL

MTHLY PREM      123.83
MTHLY PLANNED PREM      123.83

CAP AGENT: ANNLD COM
0.0 1980M-21
49899-04
8517P-01

NONFOR: T
SVC AGT LABAN M SPALDING
DOL: N DD LD
MED: N 1396HBADPO BIT08142414511201

PDR: I ABR: ABR GENR: 1 2

TI

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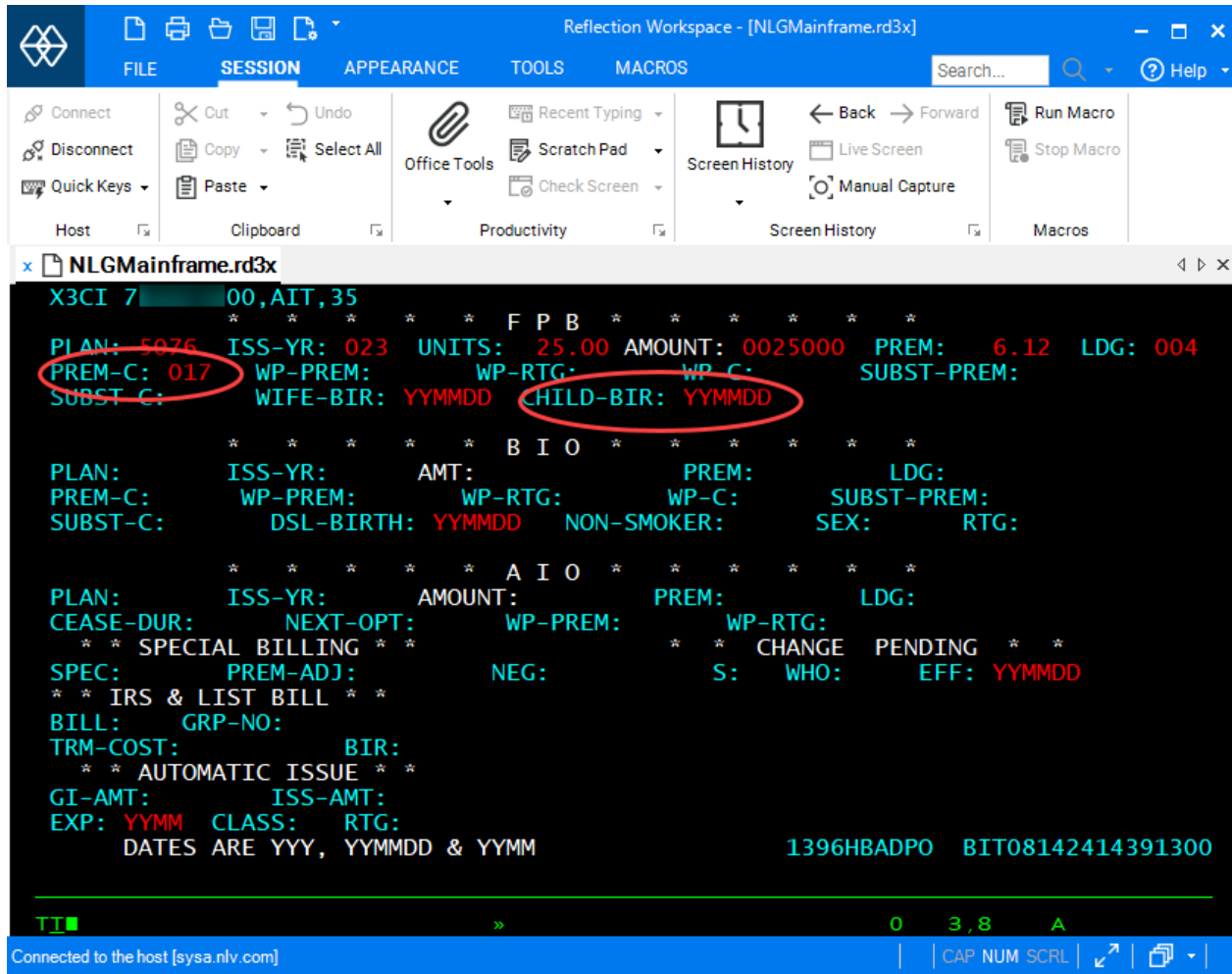
Connected to the host [sysa.nlv.com] | CAP NUM SCRL |

You have to use the **X3FI** screen for any updates.

To call it up:

X3fi policy number, (comma) your A who code, (comma) 35 for mode, (comma) the latest of last activity or last accounting date, (comma) your b who code.

Example:: X3FI 7*****,AIT,35,240717,BIT



The CTR lives in the FPB trailer , you must change the **PREM-C** duration and also input the date of birth of the youngest child in the **CHILD-BIR** Field.

To find the duration, take the birth year of the youngest child and add 25.

The rider stays in force for 25 years from the birthdate of the youngest child (or 23 depending on Product).

Subtract the issue year from this date and you have the new duration.

In this case the youngest child was born in 2023. $2023 + 25 = 2048$

Policy issued in 2023

$2048 - 2023 = 025$; $2023 + 25 = 2048$

New **PREM-C** will be 025. **CHILD-BIR** will be the youngest child's date of birth in YYMMDD format.

Verify that changes took next day, cease year of rider should be updated to new date.

Confirmation letter to be mailed to the owner showing the new child(ren) was added can be found in letter templates, under Benefit/Rider :: [Manual Letter Templates - Contract Change - National Life Group](#).

Article Details

| | | | |
|----------------------|--------------|--------------------------|-----------------|
| Last Reviewed | 20 Aug 2024 | Intended Audience | Contract Change |
| Reviewed by | Adam Pouliot | Business Block | CIG |