

Inc. Prem Ctrl -

Dec. Prem Ctrl +/+

February 21, 1994

To: Billing and Premium Accounting Reps  
From: Jill  
Re: Modal Adds Rider Adjustments to the Premium Control Field

Knowing how much everyone loves to do PB accounting on ASF and complete a blue change order to adjust the premium control field for mode changes on policies with billed adds riders, I regret to inform you that this process is no longer necessary!!!

Effective immediately these adjustments can be processed on line via the PGNM screen transaction. If the mode change increases the amount in premium control, a **DEBIT** must be processed. This results in changing from a less frequently billed mode ie. annual to a more frequently billed mode ie. quarterly. If the mode change results in a decrease to the amount in premium control, a **CREDIT** must be processed. This happens when changing from a more frequently billed mode ie. monthly to a less frequently billed mode ie. quarterly.

This will also enable us to pay balance of annuals, however, under **NO** circumstances should a pro-rated adds rider premium be paid.

On the PGNM screen the DUE date is the paid to date of the adds rider, the PREMIUM amount is the difference in the premium modes for the balance of the year, SN determines whether a debit (-) *increasing the amount in premium control* or credit (blank) *decreasing the amount in premium control* is being processed to the premium control field, an RN (R = adds rider, N = no change in paid to date) with the number of months being adjusted is entered under CODES. The N is very important since the paid to date should not be changed. At the bottom of the screen the offsetting entry to the adds account is processed, again the effective date equals the paid to date of the adds rider with a debit or credit for the AMOUNT which is the difference in premium modes.

I have attached a sample of a PGNM screen processing an adjustment and BEFORE and AFTER stats reflecting the adjustment to the premium control field.

I will be monitoring these cases via the Daily PP Accounting Report since any amount entered on the PG screen will be accepted which, if incorrect, will result in anniversary errors with incorrect anniversary information being sent to the Policyowner. **PLEASE** be very careful when processing this transaction, if you have ANY questions or need any help with these adjustments, please let me know.

Jill

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This will also enable us to pay balance of annuals, <sup>of</sup> however, under ~~NO~~ <sup>circumstances</sup> ~~should~~ a pro-rated adds rider premium be paid.

On the PGNM screen the DUE date is the paid to date of the adds rider, the PREMIUM amount is the difference in the premium modes for the balance of the year, SN determines whether a debit (-) *increasing the amount in premium control* or credit (blank) *decreasing the amount in premium control* is being processed to the premium control field, an RN (R = adds rider, N = no change in paid to date) with the number of months being adjusted is entered under CODES. The N is very important since the paid to date should not be changed. At the bottom of the screen the offsetting entry to the adds account is processed, again the effective date equals the paid to date of the adds rider with a debit or credit for the AMOUNT which is the difference in premium modes.

I have attached a sample of a PGNM screen processing an adjustment and BEFORE and AFTER stats reflecting the adjustment to the premium control field.

I will be monitoring these cases via the Daily PP Accounting Report since any amount entered on the PG screen will be accepted which, if incorrect, will result in anniversary errors with incorrect anniversary information being sent to the Policyowner. **PLEASE** be very careful when processing this transaction, if you have ANY questions or need any help with these adjustments, please let me know.

Jill

# STATUS REPORT

84.98 86.94 12.14

NATIONAL LIFE INSURANCE COMPANY  
MONTPELIER, VERMONT 05604

15000.00 X .51 = 7650.00

INS

POLICY NO. 2231 529  
INSURANCE DATE 118993122249

REASON FOR CANCELLATION  
BEM PYPXOE 94021411

PAID TO LAST ACCOUNTING BALANCE  
940694-02-14D260

1 INSURED'S NAME OWNERS NAME S.S. NUMBER

2 BRIAN DATNOW MD OWNERS NAME S.S. NUMBER

3 BRIAN DATNOW MD 2065 SOLEDAD AVE LA JOLLA CA 92037 OWNER S.S. NUMBER

4 NAME AND ADDRESS ADD BEN OWIT 93D

5 NAME AND ADDRESS S.S. NUMBER

6 NAME AND ADDRESS S.S. NUMBER

7 NAME AND ADDRESS S.S. NUMBER

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33 NAME AND ADDRESS S.S. NUMBER

34 NAME AND ADDRESS S.S. NUMBER

POLICY VALUES ON:  
WITH PREM. PD. TO: 94-03-22\*  
POLICY 94-08-22

DIVIDEND ADDITIONS 7262.87

D. T. O. 7262.87

DIVIDEND DEPOSITS 7262.87

DEPOSIT INTEREST 7262.87

DEPOSIT INT WITH 7262.87

POLICY LOAN 7262.87

SUSPENSE 7262.87

RETURN OF GROSS 7262.87

PRD - DATA DIVIDEND 7262.87

TERMINAL DIVIDEND 7262.87

SURR REQUIRES CALC OF TAXABLE GAIN

TOTAL 7262.87

UNEARNED GROSS 7262.87

UNEARNED NET 7262.87

TOT. AMT. OF ADDS 7262.87

TOT. AMT. OF B TO 7262.87

TOT. AMT. OF COL 7262.87

TOT. LOAN VAL. ON 7262.87

UNPAID

CV BASIC POLICY 7262.87

CV TERM RIDE 7262.87

ADDS MSP 7262.87

DIV BASIC 7262.87

DIV TERM RIDE 1 7262.87

DIV TERM RIDE 2 7262.87

TERMINAL DIVIDEND 7262.87

PRD - DATA DIVIDEND 7262.87

ADDS MSP 7262.87

ADDS MSP 7262.87

ADDS MSP 7262.87

ADDS MSP 7262.87

ADDS MSP 7262.87

ADD TOTAL MPA ADDS DIVIDEND PREMIUM 7650.00

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PGEM I223152900

-PP ENTRIES-

YS	POL #	DUE	APP DIV/ ABC COFF	PREMIUM	SN	T	CODES	DESC	-ABC/PBC ONLY- INT EFF	LOADING
i	2231529	9406		450.00	-		rn06	modechg		

P9 ENTRIES-

SYS	POLICY NO	EFF DATE	ACCT NO	AMOUNT	DESCRIPTION	LOAN MODE
i	2231529	940622	0193015	450.00-	modechg adj	

0938HB1946 BEM02159412102801

# STATUS REPORT

NATIONAL LIFE INSURANCE COMPANY  
MONTPELIER, VERMONT 05604

<b>INS</b>		POLICY NO.	SUP AGENT	ISS DATE	TO	FROM	DATE	BATCH
1		2231 529	118993122249	9402151	1	2	940694-02-15	
2		BEM EXREQC 9402151						

1	INSURED'S NAME	OWN	S.S. NUMBER
2	BRIAN DATNOW MD		
3	BRIAN DATNOW MD	010-80-0274	
4	2065 SOLEDAD AVE		
5	LA JOLLA CA		

1	NAME AND ADDRESS	92037	S.S. NUMBER
2			
3			
4			
5			

1	NAME AND ADDRESS	930	S.S. NUMBER
2			
3			
4			
5			

1	NAME AND ADDRESS	930	S.S. NUMBER
2			
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1	NAME AND ADDRESS	930	S.S. NUMBER
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1	NAME AND ADDRESS	930	S.S. NUMBER
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1	NAME AND ADDRESS	930	S.S. NUMBER
2			
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1	NAME AND ADDRESS	930	S.S. NUMBER
2			
3			
4			
5			

1	NAME AND ADDRESS	930	S.S. NUMBER
2			
3			
4			
5			

POLICY VALUES ON:	94-06-22	94-12-22
WITH PREM. PD. TO:	94-06-22	94-12-22

POLICY	6959.41	17004.13
DIVIDEND ADDITIONS		
D. T. O.		
DIVIDEND DEPOSITS		
DEPOSIT INTEREST		
DEPOSIT INT. WITH		
POLICY LOAN		
LOAN INTEREST (L)		
SUSPENSE		
REFUND OF GROSS		
PRO-RATA DIVIDEND		
TERMINAL DIVIDEND		

SURR. REQUIRES CALC. OF TAXABLE GAIN	
TOTAL	6959.41
UNEARNED NET	17004.13
TOT. AMT. OF ADDS	45252.00
TOT. AMT. OF D.T.O.	94569.00
TOT. AMT. OF T.O.L.	

TOT. LOAN VAL. ON	
QUOTATION	
LOAN POLICY	60
C.V. TERM RGR	321.53
ADD. RGR	339.31
DIV. BASIC POLICY	1.72
DIV. TERM RGR	1.91
DIV. TERM RGR 2	
TERMINAL DIVIDEND	
DIV. ON ADDS RGR	10.75
D.T.O. COST	4.33
D.T.O. COST	4.74

PREMIUM DUE	60
LOAN INTEREST	321.53
APPLIED DIVIDEND	339.31
NET DUE	1.72
ANNUAL	4000002
SEMI-ANNUAL	2040001
QUARTERLY	1040001
MONTHLY	360000

PREMIUM	4000002
SEMI-ANNUAL	2040001
QUARTERLY	1040001
MONTHLY	360000

PREMIUM	4000002
SEMI-ANNUAL	2040001
QUARTERLY	1040001
MONTHLY	360000

PREMIUM	4000002
SEMI-ANNUAL	2040001
QUARTERLY	1040001
MONTHLY	360000

PREMIUM	4000002
SEMI-ANNUAL	2040001
QUARTERLY	1040001
MONTHLY	360000

ADD	TOTAL AMT. ADDS	DIVIDEND	PREMIUM
1	100011993	1500000	1455000
2	100011993	1500000	1455000
3	100011993	1500000	1455000
4	100011993	1500000	1455000
5	100011993	1500000	1455000
6	100011993	1500000	1455000
7	100011993	1500000	1455000
8	100011993	1500000	1455000
9	100011993	1500000	1455000
10	100011993	1500000	1455000

ADD	TOTAL AMT. ADDS	DIVIDEND	PREMIUM
1	100011993	1500000	1455000
2	100011993	1500000	1455000
3	100011993	1500000	1455000
4	100011993	1500000	1455000
5	100011993	1500000	1455000
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ADD	TOTAL AMT. ADDS	DIVIDEND	PREMIUM
1	100011993	1500000	1455000
2	100011993	1500000	1455000
3	100011993	1500000	1455000
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ADD	TOTAL AMT. ADDS	DIVIDEND	PREMIUM
1	100011993	1500000	1455000
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ADD	TOTAL AMT. ADDS	DIVIDEND	PREMIUM
1	100011993	1500000	1455000
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ADD	TOTAL AMT. ADDS	DIVIDEND	PREMIUM
1	100011993	1500000	1455000
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ADD	TOTAL AMT. ADDS	DIVIDEND	PREMIUM
1	100011993	1500000	1455000
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1	100011993	1500000	1455000
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6	100011993	1500000	1455000
7	100011993	1500000	1455000
8	100011993	1500000	1455000
9	100011993	1500000	1455000
10	100011993	1500000	1455000

Do not pay annual  
adds rider until after  
the anniversary.

June 17, 1993

To: Billing and Premium Accounting Reps

From: Jill

Re: Adds Rider Reversals [Payments]

### GREAT NEWS!!

The Adds Rider Reversal SDR will be promoted to production tonight. Adds rider premium reversals may now be processed via the on line PG screen which will debit the 0192862 account, reverse the paid to date and debit the premium control field accordingly. Two accounting entries must be processed, one for the base premium and the other for the adds rider portion of the premium. The base premium continues to be reversed in the normal way with a YC, AC or NC (and the number of premiums to be reversed), the adds rider premium must be coded RC (and the number of premiums to be reversed) under the CODES field on the PG screen. You **MUST** use RC or the accounting will debit the premium account. Please be very careful when inserting the adds rider premium amount as the PG screen will accept *ANY* amount, however, whatever amount you insert *WILL* debit the premium control field and any incorrect amounts will have to be adjusted manually. You can also reverse more than one month if necessary. I ask that you screen these cases **VERY** carefully, as with any new change the results may not always be as anticipated. Order a status *BEFORE* and *AFTER* any reversals to verify that the premium control field and paid to date is correct. If you are crossing over an anniversary or going back to issue any adds rider dividend accounting must be reversed manually along with the necessary change orders and accounting to adjust the adds. In addition, don't forget that if you are also processing a mode change in conjunction with a premium reversal, you must adjust the premium control field with a blue change order and process the accounting for the difference in premium modes. Failure to do this results in incorrect anniversary information being mailed to the client on the next policy anniversary.

I have attached samples of reversing an adds rider case and processing a mode change to quarterly ie. returned COM check.

If you have **ANY** questions or need any assistance with these reversals, please don't hesitate to let me know.

Jill

BEFORE STA. 1.5

NATIONAL LIFE INSURANCE COMPANY  
MONTPELIER, VERMONT 05604

[illegible]

1	INSURED'S NAME	OWN	S.S. NUMBER
2	JOHNNY V SMITH JR		
3	OWNER'S NAME		
4	JOHNNY V SMITH JR		
5	7037 SAINT ANDREWS RD		
6	COLUMBIA SC		
7			
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POLICY VALUES ON:	93-06-01	94-05-01
WITH PREM. PD. TO:	93-06-01	94-05-01
POLICY		
DIVIDEND ADDITIONS	3461.19	4845.78
D.T.O.		
DIVIDEND DEPOSITS		
DEPOSIT INTEREST		
DEPOSIT INT. WITH.		
POLICY LOAN		
LOAN INTEREST		
SUSPENSE		
REFUND OF GROSS		
PRO-RATA DIVIDEND	39.54	
TERMINAL DIVIDEND		
SURR. REQUIRES CALC. OF TAXABLE GAIN		
TOTAL	3500.73	4845.78
UNEARNED GROSS		
UNEARNED NET		
TOT. AMT. OF ADDS	26507.00	33965.00
TOT. AMT. OF D.T.O.		
TOT. AMT. OF C.O.L.		
TOT. LOAN VAL. ON		
QUOTATION	1	2
C.V. BASIC POLICY	13.59	4.73
C.V. TERM RIDER		
ADDS RID.		
DIV. BASIC POLICY	157.49	164.86
DIV. TERM RIDER 1		72
DIV. TERM RIDER 2		
TERMINAL DIVIDEND		
DIV. ON ADDS RIDER		
D.T.O. COST	1.46	4.37
		1.57
		4.60
		1.69

FIRST OUTSTANDING PREMIUM DUE		93/06/01	FOR	01	MONTHS
PREMIUM					
LOAN INTEREST					
APPLIED DIVIDEND					
NET DUE					
ANNUAL		SEMI-ANNUAL	QUARTERLY	MONTHLY	
599700	305847	155922	53973		

CINRG	S	WHO	EFFECT	DATE
PFEND	Y	YR	MO	DAY
		BEU930602		

ISSUE DATE	TERM AMOUNT	DIVIDEND ADJUSTMENT	TERM DATE	VERSION	ELEC TYPE	PAYOUT TYPE
				ABR		

JOINT INSURED	
INSURED 1	INSURED 2
D.O.B.	D.O.B.
S.S.N.	S.S.N.
SEX	SEX
SMOKE IND	SMOKE IND
MED IND	MED IND
D.O.D.	D.O.D.
SUB CEASE	SUB CEASE
FLAT/UINS	FLAT/UINS

[illegible]

MPR ADDS	ADDS	CURRENT	TOST
I	2195	I	34564
C	PLAN	TOTAL ADDS	DIV FALORS
R	0540	I 26507	FAC I FAC 2
		PREVIOUS ADDS FOLLOW:	
01			
02			
03			
04			
05			
06			
07			
08			
09			

PREVIOUS ADDS FOLLOW:		INFO COMPLETE	
01		GAIN TRAILER	Y
02		TOT PREMS. PAID	
03		TOT PS-58 COST	
04		DIV REF-DATE	
05		WT WITHHOLD AMT	
06		PREV TAXED AMT.	
07		REPORTABLE GAIN	
08		COST BASIS	
09		TOT DIVS. PAID	
10		TOT PS-58 COST	
11		DIV REF-DATE	
12		WT WITHHOLD AMT	
13		PREV TAXED AMT.	
14		REPORTABLE GAIN	
15		COST BASIS	
16		TOT DIVS. PAID	
17		TOT PS-58 COST	
18		DIV REF-DATE	
19		WT WITHHOLD AMT	
20		PREV TAXED AMT.	
21		REPORTABLE GAIN	
22		COST BASIS	
23		TOT DIVS. PAID	
24		TOT PS-58 COST	
25		DIV REF-DATE	
26		WT WITHHOLD AMT	
27		PREV TAXED AMT.	
28		REPORTABLE GAIN	
29		COST BASIS	
30		TOT DIVS. PAID	
31		TOT PS-58 COST	
32		DIV REF-DATE	
33		WT WITHHOLD AMT	
34		PREV TAXED AMT.	
35		REPORTABLE GAIN	
36		COST BASIS	
37		TOT DIVS. PAID	
38		TOT PS-58 COST	
39		DIV REF-DATE	
40		WT WITHHOLD AMT	
41		PREV TAXED AMT.	
42		REPORTABLE GAIN	
43		COST BASIS	
44		TOT DIVS. PAID	
45		TOT PS-58 COST	
46		DIV REF-DATE	
47		WT WITHHOLD AMT	
48		PREV TAXED AMT.	
49		REPORTABLE GAIN	
50		COST BASIS	
51		TOT DIVS. PAID	
52		TOT PS-58 COST	
53		DIV REF-DATE	
54		WT WITHHOLD AMT	
55		PREV TAXED AMT.	
56		REPORTABLE GAIN	
57		COST BASIS	
58		TOT DIVS. PAID	
59		TOT PS-58 COST	
60		DIV REF-DATE	
61		WT WITHHOLD AMT	
62		PREV TAXED AMT.	
63		REPORTABLE GAIN	
64		COST BASIS	
65		TOT DIVS. PAID	
66		TOT PS-58 COST	
67		DIV REF-DATE	
68		WT WITHHOLD AMT	
69		PREV TAXED AMT.	
70		REPORTABLE GAIN	
71		COST BASIS	
72		TOT DIVS. PAID	
73		TOT PS-58 COST	
74		DIV REF-DATE	
75		WT WITHHOLD AMT	
76		PREV TAXED AMT.	
77		REPORTABLE GAIN	
78		COST BASIS	
79		TOT DIVS. PAID	
80		TOT PS-58 COST	
81		DIV REF-DATE	
82		WT WITHHOLD AMT	
83		PREV TAXED AMT.	
84		REPORTABLE GAIN	
85		COST BASIS	
86		TOT DIVS. PAID	
87		TOT PS-58 COST	
88		DIV REF-DATE	
89		WT WITHHOLD AMT	
90		PREV TAXED AMT.	
91		REPORTABLE GAIN	
92		COST BASIS	
93		TOT DIVS. PAID	
94		TOT PS-58 COST	
95		DIV REF-DATE	
96		WT WITHHOLD AMT	
97		PREV TAXED AMT.	
98		REPORTABLE GAIN	
99		COST BASIS	
100		TOT DIVS. PAID	
101		TOT PS-58 COST	
102		DIV REF-DATE	
103		WT WITHHOLD AMT	
104		PREV TAXED AMT.	
105		REPORTABLE GAIN	
106		COST BASIS	
107		TOT DIVS. PAID	
108		TOT PS-58 COST	
109		DIV REF-DATE	
110		WT WITHHOLD AMT	
111		PREV TAXED AMT.	
112		REPORTABLE GAIN	
113		COST BASIS	
114		TOT DIVS. PAID	
115		TOT PS-58 COST	
116		DIV REF-DATE	
117		WT WITHHOLD AMT	
118		PREV TAXED AMT.	
119		REPORTABLE GAIN	
120		COST BASIS	
121		TOT DIVS. PAID	
122		TOT PS-58 COST	
123		DIV REF-DATE	
124		WT WITHHOLD AMT	
125		PREV TAXED AMT.	
126		REPORTABLE GAIN	
127		COST BASIS	
128		TOT DIVS. PAID	
129		TOT PS-58 COST	
130		DIV REF-DATE	
131		WT WITHHOLD AMT	
132		PREV TAXED AMT.	
133		REPORTABLE GAIN	
134		COST BASIS	
135			

LEVEL OUTLAY	AMOUNT	START YEAR	DUR
	1		

PDIR	LB7	LR	V88	C IN DATE	
				11	00
YR	V	LI	LI		
YR	V	LI	LI		
YR	V	LI	LI		

Remember, add-on rule  
must be billed on  
anniversary cycle  
Change to monthly  
if (date with name)

# ACCOUNTING

PGEM I219280600

-PP ENTRIES-

SYS	POL #	DUE	APP DIV/ ABC COPP	PREMIUM	SGN	CODES	DESC	-ABC/PBC ONL INT EFF LOADI
i	2192806	9305		459.36	-	yc01	2455570	
i	2192806	9305		68.38	-	<u>rc01</u>	2455570	Adds Rider

-P9 ENTRIES-

SYS	POLICY NO	EFF DATE	ACCT NO	AMOUNT	DESCRIPTION	LOAN MODE
i	2192806	930522	0002601	527.74-	24/55570	

0528HB3748 BEJ060493082246

PGEM I219280600

219280600I	930501		45936NY	PP	459362455570	BEJ
219280600I	930501		6838NR	PP	68382455570	BEJ
219280600I	930522	0002601	52774NBEJP9		24/55570	

0528HB3748 BEJ060493082246





You have reversed your premiums and all was processed correctly. Now you want to change the premium mode.

1. Remember that the adds rider **MUST** be billed on anniversary cycle.
2. In this case, premiums are reversed to the anniversary date of May so it can be changed to quarterly.

Premium control must be adjusted for the amount of premiums left to be paid for the year. In this case the full year from May to May. Therefore, take the adds rider annual premium of  $\$777.00 \times .26 = \$202.02 \times 4 = \$808.08$ . This is the amount to be placed in premium control. Currently, there are 12 special monthly premiums in premium control of  $\$820.56$  minus  $\$808.08$  equals an adjustment of  $\$12.48$ . Since 4 quarterly premiums are **LESS** than 12 special monthly premiums process a **CREDIT** to the premium control account 0192862 for  $\$12.48$  and a **DEBIT** to the adds account 0123015 for  $\$12.48$ . Lastly, a change order to **DECREASE** the amount in premium control to  $\$808.08$ .

3. IF FOR EXAMPLE the adds rider on this case was reversed to June with a May policy anniversary, the mode would be changed to monthly to keep it on anniversary. Therefore, you would be adjusting 11 monthly premiums vs. 11 special monthly premiums. Therefore, take the annual adds rider premium of  $\$777.00$  times  $.090 = \$69.93$  (monthly premium) times 11 months =  $\$769.23$ . This is the amount to be placed in premium control. There are 11 special monthly premiums in premium control of  $\$752.18$  minus  $\$769.23$  equals an adjustment of  $\$17.05$ . Since 11 regular monthly premiums are **MORE** than 11 special monthly premiums process a **DEBIT** to the premium control account 0192862 for  $\$17.05$  and a **CREDIT** to the adds account 0123015 for  $\$17.05$ . Lastly a change order to **INCREASE** the amount in premium control to  $\$769.23$ .

REMEMBER, if you are **INCREASING** premium control a **DEBIT** to 0192862 is required, if you are **DECREASING** premium control a **CREDIT** to 0192862 is necessary.

0192862 = PB Accounting.

# Credit premium control

## NATIONAL LIFE DATA ENTRY SYSTEM

PF1 = ADD; PF2 = CHANGE; PF3 = DELETE; ENTER = NEXT; CLEAR = EXIT  
PREMACTPB

BATCH NUMBER	5344
POLICY NUMBER AND SUFFIX	2192806
SYSTEM	i
DUE OR EFF DATE	930501
T	
ACCOUNT NUMBER	0192862
AMOUNT	000012.48
N	n
WHO CODE	bem
TRANS CODE	FB
DESCRIPTION - CROSS REF NO	modeadj
DEATH CLAIM NUMBER	
LOAN MODE	

Debit adds account

NATIONAL LIFE DATA ENTRY SYSTEM

PF1 = ADD; PF2 = CHANGE; PF3 = DELETE; ENTER = NEXT; CLEAR = EXIT  
PREMACTP9

BATCH NUMBER	5344
POLICY NUMBER AND SUFFIX	2192806
SYSTEM	i
DUE OR EFF DATE	930501
T	
ACCOUNT NUMBER	0123015
AMOUNT	000012.48
N	
WHO CODE	bem
TRANS CODE	P9
DESCRIPTION - CROSS REF NO	premadj
DEATH CLAIM NUMBER	
LOAN MODE	

POLICY: 2192806 - Johnny G. Smith Jr.

FACE AMT OF RR PURCHASED ON A POLICY  
WHERE THE LAST DIGIT OF THE "PLAN" IS 2

RATING NOT AVAILABLE  
STATUS B = ACTIVELY BIL  
BILL CODE A = BILLED GROUP  
ON POL SWIL

PLAN	ISSUE YEAR	RATING	STATUS	BILL CODE	CEASE	PAID TO

ANNUAL PREMIUM _____	WITH LOAD	
NET PREMIUM _____	W/O LOAD	
PREMIUM CONTROL <u>808.08</u>		(4 qu)
CURRENT ADDS _____	FACE AMOUNT	
TOTAL AP ADDS _____	FACE AMOUNT, CUMULATIVE	

FIELDS #2, 14 & 20 (PLAN) ALWAYS HAVE THE SAME BASIS (FIRST 3 DIGITS) AND SAME TYPE CODE (LAST DIGIT)

**ADLAYER**

PLAN	ISSUE YEAR	RATING
1	1960	A
2	1961	A
3	1962	A
4	1963	A
5	1964	A
6	1965	A
7	1966	A
8	1967	A
9	1968	A
10	1969	A
11	1970	A
12	1971	A
13	1972	A
14	1973	A
15	1974	A
16	1975	A
17	1976	A
18	1977	A
19	1978	A
20	1979	A
21	1980	A
22	1981	A
23	1982	A
24	1983	A
25	1984	A
26	1985	A
27	1986	A
28	1987	A
29	1988	A
30	1989	A
31	1990	A
32	1991	A
33	1992	A
34	1993	A
35	1994	A
36	1995	A
37	1996	A
38	1997	A
39	1998	A
40	1999	A
41	2000	A
42	2001	A
43	2002	A
44	2003	A
45	2004	A
46	2005	A
47	2006	A
48	2007	A
49	2008	A
50	2009	A
51	2010	A
52	2011	A
53	2012	A
54	2013	A
55	2014	A
56	2015	A
57	2016	A
58	2017	A
59	2018	A
60	2019	A
61	2020	A
62	2021	A
63	2022	A
64	2023	A
65	2024	A
66	2025	A
67	2026	A
68	2027	A
69	2028	A
70	2029	A
71	2030	A
72	2031	A
73	2032	A
74	2033	A
75	2034	A
76	2035	A
77	2036	A
78	2037	A
79	2038	A
80	2039	A
81	2040	A
82	2041	A
83	2042	A
84	2043	A
85	2044	A
86	2045	A
87	2046	A
88	2047	A
89	2048	A
90	2049	A
91	2050	A
92	2051	A
93	2052	A
94	2053	A
95	2054	A
96	2055	A
97	2056	A
98	2057	A
99	2058	A
100	2059	A
101	2060	A
102	2061	A
103	2062	A
104	2063	A
105	2064	A
106	2065	A
107	2066	A
108	2067	A
109	2068	A
110	2069	A
111	2070	A
112	2071	A
113	2072	A
114	2073	A
115	2074	A
116	2075	A
117	2076	A
118	2077	A
119	2078	A
120	2079	A
121	2080	A
122	2081	A
123	2082	A
124	2083	A
125	2084	A
126	2085	A
127	2086	A
128	2087	A
129	2088	A
130	2089	A

SINGLE PREMIUM _____	WITH LOAD, CUMULATIVE _____	ROLLOVER PREMIUM _____	CUMULATIVE _____
NET PREMIUM _____	W/O LOAD, CUMULATIVE _____	TOTAL RD ADDS _____	FACE AMOUNT, CUMULATIVE _____
TOTAL SP ADDS _____	FACE AMOUNT, CUMULATIVE _____		

#### DIVIDEND ADDITIONS

PLAN	CURRENT ADDS	COST	TOTAL ADDS	DIVFAC1	DIVFAC2
_____	_____	_____	_____	_____	_____
	FACE AMOUNT		FACE AMT		

### PREVIOUS ADDS

PLAN	TOTAL ADDS	DIVFAC1	DIVFAC2	
_____	_____	_____	_____	1
_____	_____	_____	_____	2
_____	_____	_____	_____	3
_____	_____	_____	_____	4
_____	_____	_____	_____	5
_____	_____	_____	_____	6
_____	_____	_____	_____	7
_____	_____	_____	_____	8
_____	_____	_____	_____	9
_____	_____	_____	_____	10
_____	_____	_____	_____	11
_____	_____	_____	_____	12
_____	_____	_____	_____	13
_____	_____	_____	_____	14
_____	_____	_____	_____	15
_____	_____	_____	_____	16
_____	_____	_____	_____	17
_____	_____	_____	_____	18

Chasing premium made  
to quarterly Accounting  
for difference processed.

UNPD LINE AND PRODUCT CODES

	LINE CODE	PRODUCE CODE	PENSION/NON PENSION	
INSURANCE	I			X
DISABILITY	D			X
UNIFLEX /vul	N	U1		X
ULTRA	N	U1	X	
NEW BUSINESS	X		X	X
PARAGON	K	U1	X	X
SENTINEL	K	U2		X
ABC	A		X	
PBC/PMS/PML	J		X	
FPA	F		X	
EXP	E	11	X	X
LSW	S			

PLEASE BE SURE TO USE THE PROPER LINE AND PRODUCT CODES.

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OPTION NUMBER 2 - GROUP INQUIRY is based on the same principal as the individual inquiry. After you enter 2, the next field requests the line code, due date and group number. If no specific line code is entered, the system will display all cards for all products listed on the current group bill. If a line code is entered, only the cards pertaining to the specified product will be displayed.