Annuities

Table Guide

15.0

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Common Processing Guide references

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002 - Error Message Table

008 - Line of Business Table

009 - Fund Information Table

014 - Accounting Allocation Table

016 - PAC Table

018 - Billing Table

045 - Action Required Message Table

080 - Terminated Master File Table

090 - Asset Account Code Table

Table Cross Reference Inquiry (located in the CPG User/Online Guide)

VTBL - Cross-Reference Table Inquiry

Common Processing Guide - Premium Deposit Fund references

203 - PDF Plan Table

204 - PDF Plan Processing Table

205 - PDF Processing Table

210 - PDF Fund Pointer Table

211 - PDF State Approval Table

222 - PDF Transaction Fee Table

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225 - PDF Declared Interest Rate Table

Introduction

Release Summary

With this E-doc delivery, we've included a summary document that lists the additions, deletions and revisions in each manual since the last release. You can view this summary document from the Mainman.pdf file.

Topics

The following topics are covered in this section:

- Administrative Tables Overview
- Coding Tables - Batch and Online
- Data Entry Guidelines
- Report Descriptions
- Table Cross Referencing

Administrative Tables Overview

Administrative Tables set the values and limits used by VANTAGE-ONE during Administrative processing. Therefore, tables must be the first piece of the system established. Administrative Tables are designed to work in both batch and online environments. Table updates performed online are not reflected in the Administrative Cycle until after the table maintenance job is run. Both batch and online processing modes are discussed in this section.

All plan and product processing is defined by values coded in these tables. The tables are Effective Date-driven and historical versions of the tables are available to support backdated and reversed transactions.

Table data is organized by Plan Code. All tables specific to a Plan Code are organized into the minimum number of physical records required. The tables are then organized by business function, with the functions occurring most frequently being first. The Plan Table - A03 points to (accesses) other tables (using Table Entry Numbers defined and coded by the user) to retrieve the necessary information for a specific plan.

The New Business Tables reside on the same table file as the base system tables. They are accessed from the Plan Table - A03 in the same manner as any other table. The New Business Plan Processing Table Entry Number Field on the Plan Table - A03 points to the New Business Plan Pointer Table - E03. Table E03 then points to the other New Business Tables.

The Distribution Support System (DSS) shares three tables with the base system: the Company Name/Reports Name Table - 001, the Error Message Table - 002, and the Accounting Allocation Table - 014. All other DSS Tables function independently of the base system.

Before using VANTAGE-ONE, all necessary data must be coded in the tables. The rest of this introduction describes how to use the Batch Coding Forms (80-Byte Records)[1] and Online Table Screens. Data entry guidelines and an overview of the reports output during table maintenance are also included.

Coding Tables - Batch & Online

This section provides a general overview and explains the basic rules for coding and using tables, from both online and batch perspectives. Detailed information about coding individual tables is included later in this manual.

Coding Batch Tables

Before coding Batch Tables, it is important to understand the significance of the Table Entry Numbers and the records (card images) they represent.

The coding of Batch Tables provides the system with one or more 80-byte card images for each table entry (coded for each plan). The Table Entry Number identifies each record and indicates which plan the Plan Pointer Table - A03 should point to (access) during processing.

The system captures the card format and physically converts it to an Application Screen Data Area (ASDA) format, similar to the ASDA format used for screen images in Online Tables. The ASDAs are stored in a table file and identify the data that was entered to define different plans. The system uses this plan-specific information during processing.

Each card image has a total of 80 bytes, and each table transaction may include a maximum of nine card images.

The 80 bytes are divided into the following:

Bytes 1 - 39	Key Area
Byte 40	Sequence Number
Bytes 41 - 80	Table Data

Key Area
The first 40 bytes of every table record are called the Key Area. No matter how many records are submitted for a table transaction, the Key Area must **not** change. In other words, if more than one record is submitted for a table transaction (because of the size of the table, for example), the Key Area must be repeated on each record. This allows the system to identify the records as part of the same transaction.

1. Coding Forms are also referred to as 80-Byte Records in this manual.

Sub Key Field (optional)
The Sub Key is used **only** when two or more table entries in the same table run have identical input in Columns 1 - 37, and the key data continues past Column 40 (refer to Sequence Number/Alpha Indicator). In this situation, input a Sub Key in order to avoid an input edit.

If all key data before and after the Sub Key is identical for more than one entry, and different Sub Keys are entered, the transaction rejects. The key data field must contain some variations. When an entry has more than one Sequence Number, all Sequence Numbers must carry the same Sub Key. The Sub Keys must match, as well as the key data fields.

The following is an example of three table entries in which the Sub Key is used to make each sort key in the same run unique:

A00100103A01DISTRIBUTION CODE	1USERAREAF001
A00100103A01DISTRIBUTION CODE	011USERAREAF002
A00100103A01DISTRIBUTION CODE	021USERAREAF002

Sequence Number/Alpha Indicator
Byte 40 on the 80-Byte Record is always used for the Sequence Number. The Sequence Number acts as a counter to sort the record input for a table entry. For example, if more than 80 bytes are necessary to complete a table record, a second Sequence Number (2) is entered in the 40th position. This process continues for each record input.

The Sequence Number is only one byte, therefore, a 10 cannot be entered for the tenth record. If a table contains more than nine records, an Alpha Indicator must be entered in the 39th position. An A is entered for the first nine cards, B for the second nine cards, etc. The Alpha Indicator replaces the Sequence Number.

The following are two examples of a typical 80-byte record for a Batch Table:

Example 1

A00A00101	1	THE 0MG COMPANY
A00A00101	2	COMPANY 0MG
AVAL00101	1	VALUATION & MONTHLY DEDUCTION TE
AVAL00101	2	ST COMPANY, INC. VAL.& MTHLY TEST CO.
A***00101	1	TABLES SHARED ACROSS COMPANIES
A***00101	2	DEFAULT COMPANY

Example 2

A***002T001	1NNEFFECT DATE NOT NUM OR IS BLANK
A***002T003	1NNFUNCTION ID NOT A D OR R
A***002T005	1NNTABLE ALREADY EXISTS
A***002T008	1NNNO MORE ROOM-TABLE-SYSTEM PROBLM
A***002T010	1NNCOMPANY CODE IS REQUIRED
A***002T090	1NNTABLE'S ENTRY NUMBER NOT NUMERIC
A***002T295	1NNSEX CODE NOT M F OR *
A***002T359	1NNTABLE'S ENTRY NUMBER REQUIRED

Batch Transaction Functions

The following functions may be performed during Batch Table processing:

ADD

The Add Function is initiated by entering an A in the Function Identification field. If there are no errors when the key fields and data fields are edited, the table entries are added to the Administrative Tables. If an identical table entry exists (matching key), the Add Function is rejected. If errors exist, error messages are displayed for each Error Code.

DELETE

The Delete Function is initiated by entering a D in the Function Identification field. If there are no errors when the key fields are edited, a search is made for a corresponding table record. If a record is found, the data fields are compared. If there are no errors, the record is deleted.

The data entered for the Delete Function must be identical to the existing data or the transaction is rejected. The Delete Function is used <u>only</u> when changing existing Key Area data. If errors exist, error messages are displayed for each Error Code.

REPLACE — The Replace Function is initiated by entering an R in the Function Identification field. This function is used to replace data for a table entry **only** when changing fields that occur after the Key Area. If there are no errors, a search is made for a corresponding table record. If a record is found, the data fields are edited and moved to the table record to replace the old data fields. If errors exist, error messages are displayed for each Error Code.

NOTE: When replacing fields on a table, input **all** fields, even those not being replaced. Data from the original table entry is not retained.

Coding Forms & Instructions

Coding Forms and Coding Instructions for each table are provided in this manual. Complete the Coding Forms before attempting to code the tables on the system. The forms provide a simple graphic layout of each field, including its location on the table and the number of characters allowed.

For example, the Table Identification field on the Annuities Plan Table - A03, and all other tables, is always three characters long. It begins in the fifth position and ends in the seventh position of the table. This field is displayed in the Coding Form as follows (each box represents a character):

Table Identification

5 7

The Coding Instructions provided in this manual are designed for users who are familiar with a table's function(s) and the purpose of each field within the function. The instructions also can be used as a quick reference of a field's allowable input values.

The following information is available for each field:

- Field Number
- Field Name
- Type of Field
  - N Numeric
  - A Alphanumeric
  - REQ Required
  - OPT Optional
- Field Position(s)
- Field Input Value(s)

Coding Online Tables

There is little difference between coding Online Tables and coding Batch Tables. The same basic rules apply to both. However, restrictions found in Batch Tables, such as Sequence Numbers, are designed into the Online System.

For online Tables, the fields on the screens eliminate the need for the 80-Byte Records. While the online Tables essentially reflect the Batch Tables, some of the fields are repositioned to accommodate the screen limitations. Each field is made up of a specific number of positions, which leaves little room for error.

Edits are built into the online System. If a field is completed incorrectly, an error message is displayed on the screen and the field in error is highlighted.

NOTE: There is no immediate impact to the Administrative Cycle Run when table updates are done online in that cycle. The online changes are actually reflected after the maintenance tables are reformatted and run.

Accessing Online Tables

An online Tables Menu can be accessed to view a list of the available tables and their corresponding Transaction Codes. From the Welcome to VANTAGE-ONE screen, key-in RTT1 in the NXT TRX field and the Product Code. The Annuities Tables Menu is displayed (refer to RTT1 - Annuity Online Tables Menu and RTT2 - Annuity Online Tables Menu). To display a specific table, enter the appropriate Transaction Code and Product Code. The table screen is displayed with blank fields.

Press <PF3> to leave the Browse Mode and return to an empty screen.

RTT1 - ANNUITY ONLINE TABLES MENU

```
      COMMAND

                 *** VANTAGE-ONE ANNUITY ON-LINE TABLES ***
                                                                PAGE 1
*TC01 - COMPANY NAME                  TA26 - GUARANTEED INTEREST RATE
*TR01 - COMPANY REPORT                TA33 - SURRENDER/WITHDRAWAL LIMITS
*T002 - ERROR CODES                   TA38 - LOAN SPECIFICATION
 TA03 - PLAN CODE A1/A2               TA39 - LOAN LIMITS
 TA04 - ANNUITY PLAN PROCESSING       TA40 - FUND TRANSFER CONTROL
*T008 - LINE OF BUSINESS             *T045 - ACTION REQUIRED MESSAGE
*T009 - FUND INFORMATION             *T057 - PROXY CONTROL
 TA10 - FUND POINTER                 *T080 - TERMINATED MASTER FILE
 TA11 - STATE APPROVAL                TA58 - PW DISABILITY RESTRICTION
*T014 - ACCOUNTING ALLOCATION         TA59 - RESERVES PLAN SPECIFICATION
*T016 - PRE AUTHORIZED CHECK          TA60 - RESERVES INTEREST RATE
*T018 - BILLING                       TA61 - GAAP BENEFIT RESERVE FACTOR
 TA19 - PAYMENT LOADS                 TA62 - GAAP EXPENSE RESERVE FACTOR
 TA22 - TRANSACTION FEE              *T090 - ASSET ACCOUNT CODE
 TA23 - POSTING METHOD CONTROL        TA97 - PROJECTION SPECIFICATION
 TA24 - INTEREST SPECIFICATION        TAB1 - SURRENDER PENALTY SPECIFICATION
 TA25 - DECLARED INTEREST RATE        TAB2 - SURR/WITH PENALTY CALCULATION
                        * PRODUCT CODE NOT REQUIRED

NXT TRX RTT2  VER    PROD A1 CL/POL                 SEC ID       CO VCS OVRD N
```

RTT2 - ANNUITY ONLINE TABLES MENU

```
     COMMAND

                    *** VANTAGE-ONE ANNUITY ON-LINE TABLES ***
                                                              PAGE 2
  TAB3 - ADMIN/SALES CHARGE                *T105 - NON-BUSINESS MARKET DAYS
  TAB6 - ANNUITY TAX                       *T112 - STATE TAX WITHHOLDING
  TAB7 - PREMIUM WAIVER PLAN               *T203 - PDF PLAN CODE
  TAB8 - PREMIUM WAIVER COST               *T204 - PDF PLAN PROCESSING
  TAB9 - WITHHOLDING TAX RATE SCHEDULE     *T205 - PDF FUND PROCESSING
  TAC1 - CANADIAN TAX RATE                 *T210 - PDF FUND POINTER
  TAC2 - CANADIAN MIN/MAX FACTORS          *T211 - PDF STATE APPROVAL
  TAC5 - COST AVERAGING SPECIFICATION      *T222 - PDF TRANSACTION FEE
  TAD1 - WITHHOLDING TAX SPECIFICATION     *T224 - PDF INTEREST SPECIFICATION
  TAD2 - QUALIFIED LOAN IRS LIMITS         *T225 - PDF DECLARED INTEREST
  TAD3 - MONEY FUNDS THRESHOLD TABLE       *VTBL - TABLE CROSS REFERENCE
  TAE1 - RESERVES MAX PROJECTION YEARS
  TAE2 - RESERVES RIDER/BENEFIT FACTOR
  TAE3 - ANNUITY FACTOR
  TAE4 - SCHEDULE Q INTEREST RATE

* PRODUCT CODE NOT REQUIRED


 NXT TRX RTT1 VER    PROD A1 CL/POL                SEC ID       CO     OVRD N
```

Using Online Tables

Each table record has a Key which serves as a unique identifier for that record. Since no two tables records have the same Key, users can access specific table records by simply entering the appropriate Key data. Each table record's Key consists of all the fields up to and including the User Area field. This area is called the Key Area.

The first field on every table screen is the File Code field. One of the following codes must be entered to continue:

A - Administrative File - The file against which all Administrative transactions are processed.

If the Administrative File is selected, only the Browse and Locate functions may be used. In both cases, all of the fields in the Key Area before the Action Code field are required, except Table Entry Number, which is optional. Required fields may include: Company Code, Product Code, Plan Code, and Effective Date.

To Browse the file, leave the Action Code field blank. Table entries for the requested Company, Product, Plan Code, Effective Date, and Table Entry Number (if applicable) will be displayed.

If the Locate function is selected, an L must be entered in the Action Code field, and all of the fields up to and including the User Area field can be entered. The Company Code field immediately following the Action Code field is required.

M - Maintenance File - All table maintenance is done against the Table Maintenance File. This file is used by the table reformat job to build the Administrative Table File.

If the Maintenance File is selected, the Browse, Locate, and/or Update (Add, Delete, Change) functions may be used. In all cases, only the Company Code is required before the Action Code field.

To Browse the file, leave the Action Code field blank. Table entries for the Company and table requested will be displayed.

If the Locate function is selected, an L must be entered in the Action Code field and all of the fields in the Key Area can be entered. The Company Code field immediately following the Action Code field is required.

If the Change function is selected, a C must be entered in the Action Code field and only the data fields on a table record may be changed. *Key fields cannot be changed*.

If the Delete function is selected, a D must be entered in the Action Code field and all of the table record fields must match those on the actual table.

Online Table Functions

The following five functions may be performed during online Table processing:

ADD	While in the Maintenance File, key-in the entire record or LOCATE a similar record and update only the fields necessary. Key-in an A in the corresponding Action Code field to add the table record. A successful update is indicated by an asterisk (*) in the Action Code Field and the message UPDATE SUCCESSFUL. Errors are highlighted, and Error Codes are displayed at the bottom of the screen. Additions can be viewed from the Browse Mode after the update is completed.

BROWSE	Leave the Action Code field blank to browse a record. Press <ENTER> to retrieve the first record of the table requested. Continue to press <ENTER> to page through the table. (The maximum number of records that will fit on the screen are displayed.) To switch from an Administrative Browse to a Maintenance Browse, key-in an M in the File Code field. The following messages may be displayed during the Browse Function: END OF TABLE - No more records available for that table. END OF COMPANY - No more records available for that company. END OF COMPANY REQUESTED - Table is updated with new company records and a Browse has been performed.
CHANGE	While in Maintenance File, key-in or Locate the record to be changed. Key-in a C in the corresponding Action Code field to change the table record. A successful update is indicated by an asterisk (*) in the Action Code field and the message UPDATE SUCCESSFUL. In order for a change to be accepted, all of the fields in the Key Area must match those on the table record to be changed. Errors are highlighted, and Error Codes are displayed at the bottom of the screen. Changes can be viewed from the Browse Mode after the update is completed.
DELETE	While in the Maintenance File, key-in or Locate the record to be deleted. Key-in a D on the corresponding Action Code field to Delete the table record. A successful update is indicated by an asterisk (*) in the Action Code field and the message UPDATE SUCCESSFUL. In order to delete a table record, all of the fields must match those on the actual table. Errors are highlighted, and Error Codes are displayed at the bottom of the screen.

LOCATE	Key-in an L in the Action Code field to Locate a record. All of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required. (Blank fields are not necessary; existing data can be typed over.) The following message may be displayed during the Locate Function: END OF TABLE - No more records available for that table.

Online Table Considerations

- When multiple records are displayed on the screen, a Locate cannot be performed until after an Add, Change, or Delete is accepted and <ENTER> is pressed.
- A Browse does not have to be performed before initiating an Add, Change, or Delete.
- The same records can be viewed on both the Administrative and Maintenance Files when no changes have been made to the Maintenance File.
- A full screen does not restrict the number of entries that can be added to a table. New entries can be added using the following procedures:

  Key-in the new entry(ies) directly over an existing entry.

  NOTE: It does not matter where in the table the new information is entered. The system automatically places the new entry at its proper location when it reformats the online update.

  Press <ENTER> to display the new additions. The existing entries are saved automatically. A successful update is indicated by an asterisk (*) in the Action Code field and the message UPDATE SUCCESSFUL.
  To process (reformat) the updated record, press <ENTER> again. The record is reformatted, and the first screen of the table is displayed. The new entry(ies) should now be incorporated into the record. Continue to press <ENTER> to page through to the end of the table.

Data Entry Guidelines

Use the following guidelines when entering table data.

A Note About @
The @ must **never** be used in any field in the VANTAGE-ONE Annuities system.

Batch Table Cross Editing

Table Cross Edits verify that a pointer used for one table entry corresponds to an entry used on another table. Fields that point to and/or are pointed to by other tables/fields are edited after table maintenance to ensure that all referenced entries exist. If the referenced entries do not exist, an error message is printed on the Table Cross Edit Error Master Report. This Error Report identifies the entry being edited, the referenced entries/tables affected, and the problem encountered.

For example, if the Plan Table has a Fund Pointer Table Entry Number of 009, but the Fund Pointer Table does not contain a Table Entry of 009, an error occurs.

Table Cross Editing ensures that Table Not Found errors do not occur in the VANTAGE-ONE Administrative Update Cycle. Refer to Exhibit 1 - Annuity Table Cross Edits for a list of tables included in the cross edits.

The editing outlined does not interfere with the normal table maintenance processing of the Add, Delete, and Replace Functions. Because of the interdependence of pointers, the edits review all table entries from the top down to determine whether referenced entries exist.

Online Screen Edits

Edits are built into the online system. If a field is completed incorrectly, an error message is displayed on the screen and the field in error is highlighted. The cursor is positioned to that field. When there is more than one error, the field corresponding to the first error listed is highlighted. Tables edits for the base system are listed in the VANTAGE-ONE Error Code Manual.

Left and Right Justification

All numeric fields are right-justified. When data in a numeric field does not equal the number of positions assigned to that field, the data is right-justified after the decimal alignment. Any unused positions to the right or left are filled with zeros by the system.

Some alphanumeric fields are left-justified. The system shifts the data in these fields to the left, and fills all unused positions to the right with spaces.

Using Default Values

VANTAGE-ONE accepts the following default values in alphanumeric and numeric fields, unless otherwise specified in the individual field descriptions:

* An asterisk is always sorted as the highest value input for an alphanumeric field.

9s Default values of 9s accept any numeric values input for maximum numeric fields.

When using default values, the Key Area fields require an asterisk (*) in every position. The data fields after the Key Area require only one asterisk per field.

Example 1: The following example demonstrates how default values are used in the Premium Tax Table - 015 (this example assumes that Statutory Code, Product Code, State Code, Area Code, Duration, and Effective Date are not factors):

	Line of Business	Memo Code	Tax Rate
1.	V01	01	00.100
2.	V02	**	00.060
3.	***	**	00.000

1. All policies with a Line of Business of V01 and Memo Code of 01 have a Premium Tax Rate of 10 percent.

2. All policies with a Line of Business of V02 and any Memo Code have a Premium Tax Rate of 6 percent.

3. Policies with all other Line of Business and Memo Code combinations have no Premium Tax Rate.

Example 2: When using the default value of 9 for maximum numeric fields, the following example applies:

Maximum Age
1.20
2.30
3.99

1. The first entry accepts ages 00 - 20.

2. The second entry accepts ages 21 - 30.

3. The third entry accepts ages 31 - 99.

Example 3: Now consider two table entries designed to edit the allowable Coverage Unit amounts for a Policy Add transaction by age:

	Maximum Issue Age	Maximum Coverage Units
1.	20	999999.99999
2.	99	500.00000

1. The first table entry will accept a policy with an Issue Age 00- 20 and all Coverage Units amounts entered.

2. The second entry will accept a policy with an Issue Age from 21- 99 and Coverage Units up to a maximum of 500 units. Any Coverage Unit amount greater than 500 units for ages 21 - 99 will be rejected by the Administrative system.

Maximum Band Breakpoints
The maximum band is set by entering all 9s in a numeric field. If a value greater than the maximum is entered for a transaction, an error condition is generated in the Administrative system and the transaction is rejected.

Simple & Ratchet Banding Methods
The system uses one of the following methods when inquiring against fields on a table:

Simple Band	Inquiry is based on where the total value falls within table entries being accessed.
Ratchet Band	Inquiry is based on grading or stepping the value through the fields of the table entries being accessed until the total value is reached.

Numeric/Date Fields
Numeric fields must be zero-filled. The table accesses numeric fields on an equal to or <u>less</u> than basis.

Date fields also must be zero-filled. These fields are accessed on an equal to or <u>greater</u> than basis.

Policy vs. Plan
While referencing VANTAGE-ONE documentation, it is important to understand the difference between the terms plan and policy. **Policy** refers to an individual piece of insurance sold to a client. **Plan** refers to a type of insurance product that is sold to a group of clients.

FIFO, LIFO, Current

The money in each policy's cash value is organized into accumulators. As each piece of money is deposited in cash value, the money is assigned to an accumulator, meaning that it is charged a different interest rate than the other money in the cash value.

For example, a policy's cash value could look like this:

Accumulator	Amt. of $	Int. Rate
1	1,000.00	.05
2	2,863.42	.12
3	4,486.03	.16

Accumulators 1 and 2 contain the first payment on the policy, which was $3,500.00. Accumulator 1 contains the base money rate, which is an amount set aside to earn a specific interest rate. Accumulator 2 contains the rest of the first payment plus the interest earned in Accumulators 1 and 2. The third accumulator contains the second payment, plus any interest it has earned.

Any money withdrawn from the policy's cash value (COI, partial withdrawal, load) has an impact on the amount of interest the cash value will earn. This is why the system can withdraw money from the accumulators in three ways: FIFO, LIFO or CURRENT.

FIFO

FIFO stands for first-in, first-out. This means that the first money put into cash value is the first to be withdrawn. In the above example, a FIFO withdrawal of $4,000 would be processed as follows:

- $1,000.00 withdrawn from Accumulator #1
- $2,863.42 withdrawn from Accumulator #2
- $136.58 withdrawn from Accumulator #3

Since $1,000 of the cash value must earn the base money rate, $1,000 of the $4,349.45 remaining in Accumulator 3 will begin earning at the .05 interest rate and $3,349.45 will continue earning at the .16 interest rate.

LIFO	LIFO stands for last-in, first-out. This means that the last money put into cash value is the first to be withdrawn. A LIFO withdrawal of $4,000 would be processed as follows: • $4,000 withdrawn from Accumulator #3 The remaining $486.03 will continue earning at the .16 interest rate.
CURRENT	Under the current withdrawal method, withdrawals are applied against cash value using the current declared rate. A current withdrawal of $4,000 would be processed as follows: • $4,000 withdrawn from Accumulator #3 The remaining $486.03 will continue to earn at the .16 interest rate.

Report Impact

The following is a list of the reports generated during table maintenance:

Table Maintenance Report - This report reflects the transactions that were applied to the Administrative Files during the most recent table maintenance run. When an Add transaction is accepted, an ADD or ADDED appears before the table entry. When a Replace transaction is accepted, two table entries print; one is OLD (original table entry) and one is NEW (change or current table entry). When a Delete transaction is accepted a DEL or DELETED appears before the table entry.

Table Maintenance Error Report - This report reflects the transactions that erred and therefore **were not** applied to the Administrative Files during the most recent table maintenance run. When an ADD transaction is rejected, an A appears before the table entry. When a Replace transaction is rejected, an R appears. When a Delete transaction is rejected, a D appears. The error message number and literal always appear under the table entry.

The rejected table entries are not saved on a file. Therefore, it is important to resolve any table entries that reject or the Administrative Tables may not be complete.

Cross Edit Table Error Report - This report identifies the tables that have been flagged as Incomplete following the Table Cross Edit/Update.

Master Report of the Table Contents - This report reflects the contents of the Table Maintenance Master File. Since the Table Maintenance Master File is essentially the same as the actual Administrative Tables, this report provides an easy-to-read hardcopy of the contents of the post-maintenance run Administrative Tables. These table entries are referred to as the Current Administrative Tables. This manual includes a copy of the Master Report of the Table Contents for each table.

Report Index & Table Update Run Logs - A Report Index and a Table Update Run Log are attached to the end of each of the four reports above. The Report Index provides totals as of start of run, Adds, Deletes, Changes, and totals on file at the end of run. The Update Run Log summarizes all activity that occurred during the table maintenance run.

Table Cross Referencing

VANTAGE-ONE provides the opportunity to view through **online inquiry** the Plan codes and/or table entries which would be affected if a change was made to a specific table record.

When accessed, the online Cross Reference Table Inquiry screen (VTBL) requires the VANTAGE-ONE user to specify the table record they would like to change. The Cross Reference Table Inquiry screen (VTBL) then displays those Plan codes and/or specific table entries which will be affected by changes to the specified table record. The VTBL screen uses the Administrative Tables File as it exists at the time of the inquiry. Inquiries are limited to pointer-related table relationships.

The Cross Reference Table Inquiry screen (VTBL) can be accessed from any screen within VANTAGE-ONE. The tables included in the online cross-referencing process are tables used for New Business Underwriting (NB/U), Annuities, Interest Sensitive Whole Life, Traditional, Universal Life, Unit Linked and Premium Deposit Funds.

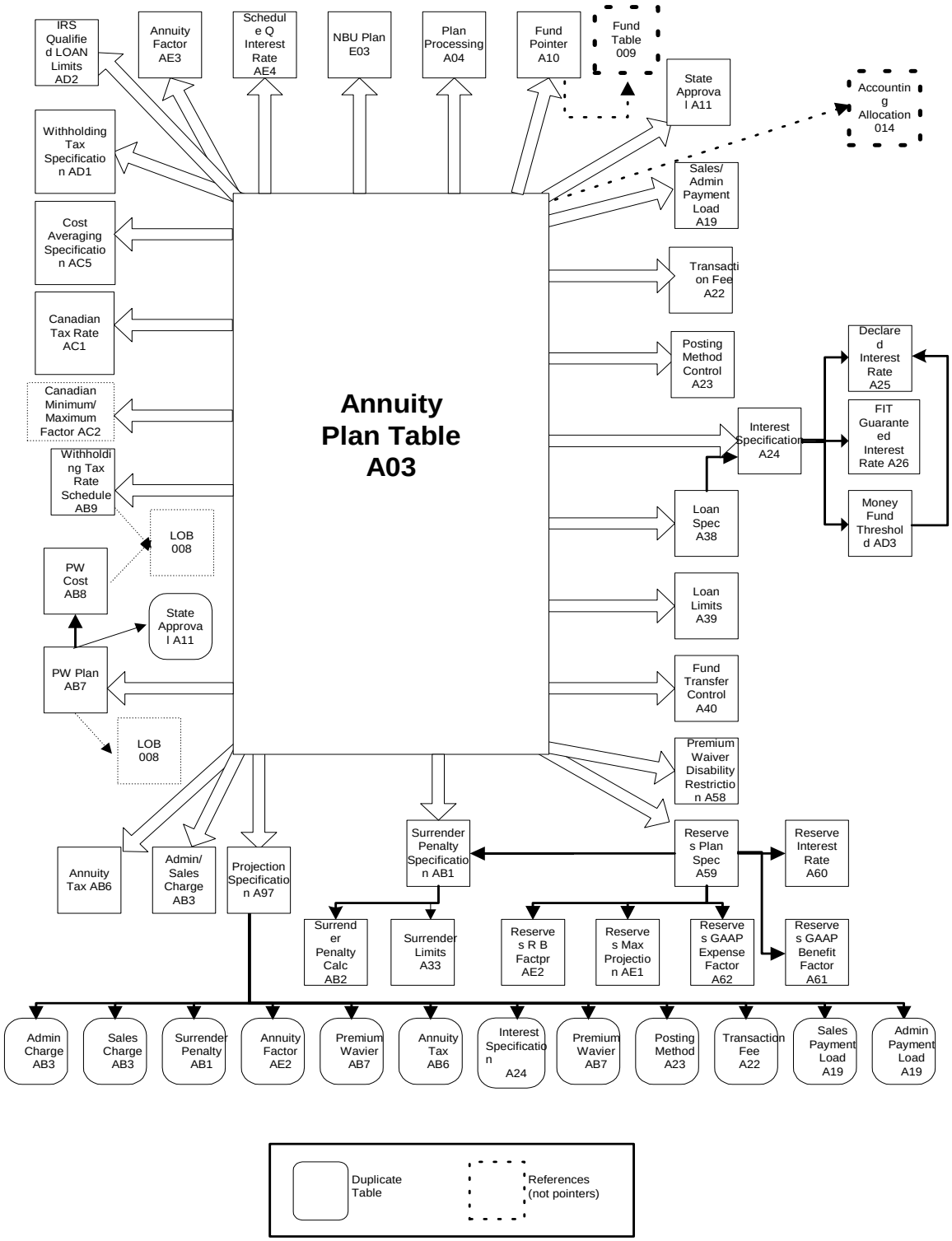
Refer to the Table Cross Reference Inquiry section in the CPG User/Online Guide for more details.

Exhibit 1 - Annuity Table Cross Edits

Table Pointers	Error Codes
A03 - Plan Table Points to:	
A04 - Plan Processing Table	TF65
A10 - Fund Pointer Table	TF76
A11 - State Approval Table	TF72
A19 - Payment Load Table	TF56
A22 - Transaction Fee Table	TF77
A23 - Posting Method Control Table	TA22
A24 - Interest Specification Table	TF62
A38 - Loan Specification Table	TF78
A39 - Loan Limits Table	TF57
A58 - Premium Waiver Disability Restriction Table	TF79
A59 - Reserves Plan Specification Table	TF69
AB1 - Surrender Penalty Specification Table	TF63
AB3 - Administrative/Sales Charge Table	TF67
A40 - Fund Transfer Control Table	TF80
AB6 - Annuity Tax Table	TF73
AB9 - Withholding Tax Rate Schedule Table	TF68
AC1 - Canadian Tax Rate Table	TF58
AC5 - Cost Averaging Specification	TT14
AD1 - Withholding Tax Specification Table	TF64
AD2 - IRS Qualified Loan Limits Table	TF75
AE3 - Annuity Factor Table	TAE3
AE4 - Schedule Q Interest Rate Table	TAE4
A04 - Plan Table Points to:	
008 - Line of Business Table	TF48
A10 - Fund Pointer Table Points to:	
008 - Line of Business Table	TF48
009 - Fund Information Table	TF50

Table Pointers	Error Codes
A23 - Posting Method Control Table Points to:	
009 - Fund Information Table	TF50
A24 - Interest Specification Table Points to:	
009 - Fund Information Table	TF50
A25 - Declared Interest Rate Table	TF84
A26 - Guaranteed Annuity Interest Rate Table	TF85
AD3 - Money Fund Specification Table	TJ63
A38 - Loan Specification Table Points to:	
A24 - Interest Specification Table	TF86
A40 - Fund Transfer Control Table Points to:	
009 - Fund Information Table	TF50
A59 - Reserves Plan Specification Table Points to:	
A60 - Reserves Interest Rate Table	TF88
A61 - Reserves GAAP Benefit Factor Table	TF89
A62 - Reserves GAAP Expense Factor Table	TF90
008 - Line of Business Table	TF48
AB1 - Surrender Penalty Specification Table	TF91
AE1 - Reserves Maximum Projections Table	TF87
AE2 - Reserves Rider/Benefit Factor Table	TF92
A60 - Reserves Interest Rate Table Points to:	
009 - Fund Information Table	TF50
A61 - Reserves GAAP Benefit Factor Table Points to:	
009 - Fund Information Table	TF50
A62 - Reserves GAAP Benefit Factor Table Points to:	
009 - Fund Information Table	TF50

ANNUITY PLAN TABLE - A03 POINTER DIAGRAM



COMMON TABLES DIAGRAM

COMMON TABLES

- 001 COMPANY NAME/ REPORTS NAME TABLE
- 002 ERROR MESSAGE TABLE
- 008 LINE OF BUSINESS TABLE
- 009 FUND INFORMATION TABLE
- 014 ACCOUNTING ALLOCATION TABLE
- 015 PREMIUM TAX
- 016 PAC TABLE
- 018 BILLING TABLE
- 045 ACTION REQUIRED MESSAGE TABLE
- 047 GUIDELINE PLAN ASSUMPTION TABLE
- 049 MORTALITY ASSUMPTION TABLE
- 051 INTEREST RATE ASSUMPTIONS TABLE
- 055 TEFRA COMMUTATIONAL COLUMNS DISPLAY
- 057 PROXY CONTROL TABLE
- 080 TERMINATED MASTER FILE TABLE
- 090 ASSET ACCOUNT TABLE (SUPPORTED FOR ANNUITIES ONLY)
- T105 NON-BUSINESS/ MARKETING DAYS TABLE
- T107 TERM PREFIX TABLE
- T112 STATE TAX WITHHOLDING TABLE

Fund Expansion Processing

The fund expansion information located throughout this manual is intended for the sole use of companies who are licensed to use VANTAGE-ONE Fund Expansion Processing. If you are interested in licensing this functionality, please contact the Client Communications Center.

A03 - Plan Table

The Plan Table - A03 is required and establishes the characteristics of a Plan Code. Plan Code funds, loads, fees, riders, benefits, posting methods, interest specifications, and state approvals are designated using Table Entry Numbers to point to the other tables. The Plan Table - A03 can vary by Effective Date and User Area for each Product Code and/or Plan Code combination table entry.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA03 - PLAN CODE TABLE

```
      COMMAND
     FILE  -                TA03--PLAN CODE TABLE
   CO  ---      PROD  --     PLAN  ------    EFF DATE  ----------
           AC     CO     PROD    PLAN     EFFECTIVE     USER
           CD    CODE    CODE    CODE      DATE         AREA
            -     ---     --    ------   ----------    --------

    TABLE NAME       NO.      TABLE NAME         NO.      TABLE NAME        NO.
A04-ANN PLAN PROC    ---  A10-FUND POINTER       ---  A11-STATE APPROVAL    ---
A19-SALES PAY LOAD   ---  A19-ADMIN PAY LOAD     ---  A22-TRANSACTION FEE   ---
A23-POSTING METHOD   ---  A24-INTEREST SPEC      ---  A38-LOAN SPEC TBL     ---
A39-LOAN LIMITS      ---  A58-PW DIS RESTRICT    ---  A59-RES SPEC TBL      ---
AB1-SURR PENAL SPEC  ---  AB3-SALES CHARGE TBL   ---  AB3-ADMIN CHARGE TBL  ---
A40-FUND TRANS CNTL  ---  AB6-ANNUITY TAX RATE   ---  AB7-PW PLAN TBL       ---
AB9-WITHHOLD TAX RTE ---  AC1-CANADIAN TAX TBL   ---  AD1-WITH TAX SPEC     ---
AD2-QUAL LOAN IRS    ---  AE3-ANNUITY FACT TBL   ---  AE4-SCH Q INT RATE    ---
A19-SEC SPEC LOAD    ---  AB6-STATE TAX WTH TBL  ---  AC5-COST AVG SPEC     ---
E03-NEW BUSI SPEC    ---  A97-PROJECTION TABLE   ---  AC2-CAN MIN/MAX LMTS  ---




NXT TRX TA03  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Plan Table, enter TA03 in the NEXT TRX field on line 24 of the screen.

FILE

File Code
(1 position, alphanumeric, required)
Enter the File Code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the Key Area fields, up to the Action Code field, are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined Company Code for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter your defined code used to identify the base Plan Code that establishes the valid base Plan Codes that edits the Policy Add (EA) transaction. The Accounting Allocation Table - 014 allows for accounting of financial activities by individual Plan Codes or groups of Plan Codes which point to the same account number to be accessed by one table entry. Therefore, when assigning Plan Codes, the Group Indicator Method (groups of Plan Codes) must be established. The Group Indicator Method is described in Table 014. A Plan Code may only be assigned to one plan (base plan, rider, or benefit) in the VANTAGE-ONE System.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date that enables a change to the Plan Code characteristics without changing the historical aspects of the plan. By using this date the plan can point to different funds, loads, transaction fees, interest specifications, minimum annuity amounts, riders, benefits, cost of risks, special classes, posting methods, and state approvals. The system sorts these Effective Dates in descending order. The accessing of this date is based on the Policy Add (EA) transaction's policy Effective Date located in the Contract Segment.

For example, consider three table entries with the following Effective Dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with a policy Effective Date of 10/20/1983 would match the 09/18/1983 date.

Enter in MMDDYYYY format.

AC CD

Action
(1 position, alphanumeric, optional)
Enter the Action Code for the activity desired. Action Codes A, C, and D can only be used when the File Code is M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the Key Area must match those on the actual table.

CO CODE

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD CODE

Product
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN CODE

Plan Code
(6 positions, alphanumeric, required)
Identifies your defined Plan Code. This Plan Code is used by the system for performing the Policy Add and all other administrative transactions. Each Plan Code must be unique. A Plan Code may only be assigned to one plan (i.e., base, rider or benefit) in VANTAGE-ONE.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the Effective Date of the plan for which the table entry applies. This field is right-justified.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a Table Entry, Plan Code, Line of Business or any other helpful notation.

ANN PLAN PROC

Annuity Plan Processing Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Annuity Plan Processing Table - A04. The table identifies the plan description, minimum payment per transaction, and maximum cumulative payment amount within a year that can apply to multiple Plan Codes. The entry number input must be coded in Table A04.

Valid entries:

001 through 999

FUND POINTER

Fund Pointer Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Fund Pointer Table - A10. The Fund Pointer Table - A10 establishes the Fund Numbers that are allowed for a Plan Code. The entry number input must be coded in Table A10.

Valid entries:

001 through 999

STATE APPROVAL

State Approval Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the State Approval Table - A11. The State Approval Table - A11 establishes the issue states in which the plan is approved. If an entry number is input, it must be coded in Table A11.

Valid entries:

001 through 999

OR

N/A - If not applicable

SALES PAY LOAD

Sales Payment Load Table Entry Number
(3 positions, alphanumeric,required)
Enter the valid table entry number that references the Payment Load Table - A19. The table establishes the sales payment load that is taken out of the policy payment. If an entry number is input, it must be coded in Table A19.

Valid entries:

001 through 999

OR

N/A - If not applicable

ADMIN PAY LOAD

Administrative Payment Load Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Payment Load Table - A19. The table establishes the administrative payment load that is taken out of the policy payment. If an entry number is input, it must be coded in Table A19.

Valid entries:

001 through 999

OR

N/A - If not applicable

TRANSACTION FEE

Transaction Fee Table Entry Number
(3 positions, alphanumeric,required)
Enter the valid table entry number that references the Transaction Fee Table - A22. The Transaction Fee Table - A22 establishes the transaction fee charges that are taken out of remittances for a Plan Code. If an entry number is input, it must be coded in Table A22.

Valid entries:

001 through 999

OR

N/A - If not applicable

POSTING METHOD

Posting Method Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Posting Method Control Table - A23. The Posting Method Control Table - A23 establishes how the withdrawals, cost of risk charges, and transfers between funds are posted against the Financial Flow Elements. If an entry number is input, it must be coded in Table A23. N/A can only be input if there are no fixed funds on the plan.

Valid entries:

001 through 999

OR

N/A - If not applicable

INTEREST SPEC

Interest Specification Table Entry Number
(3 positions, alphanumeric,required)
Enter the valid table entry number that references the Interest Specification Table - A24. The Interest Specification Table - A24 establishes the control specifications for interest bearing fixed funds and points to the Declared Interest Rate and Guaranteed Interest Rate. If an entry number is input, it must be coded in Table A24. N/A can only be used if there are no fixed funds on the plan.

Valid entries:

001 through 999

OR

N/A - If not applicable

LOAN SPEC TBL

Loan Specification Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Loan Specification Table - A38. The Loan Specification Table - A38 defines the Loan Interest Specification Table and the Collateral Interest Specification entries used to calculate a policy loan. If an entry number is input, it must be coded in Table A38.

Valid entries:

001 through 999

OR

N/A - If not applicable

LOAN LIMITS

Loan Limits Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter the valid table entry number that references the Loan Limits Table - A39. The Loan Limits Table - A39 establishes the limits for Non-Qualified Policy Loans associated with each plan. If an entry number is input, it must be coded in Table A39.

Valid entries:

001 through 999

OR

N/A - If not applicable

PW DIS RESTRICT

PW Disability Restrict Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the PW Disability Restrict Table - A58. The PW Disability Restrict Table - A58 specifies whether or not an external financial transaction may be processed on a policy that has a disabled named insured. If an entry number is input, it must be coded in Table A58.

Valid entries:

001 through 999

OR

N/A - If not applicable

RES SPEC TBL

Reserves Plan Specification Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Reserves Plan Specification Table - A59. This table establishes reserve parameters for a plan of insurance (and reserve differences based on the type of valuations used by a company). The entry number input must be coded in Table A59.

Valid entries:

001 through 999

OR

N/A - If not applicable

SURR PENAL SPEC

Surrender Penalty Specification Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Surrender Penalty Specification Table - AB1. The Surrender Penalty Specification Table - AB1 specifies the actual penalty method that is imposed. If an entry number is input, it must be coded in Table AB1.

Valid entries:

001 through 999

OR

N/A - If not applicable

SALES CHARGE TBL

Sales Charge Table Entry Number
(3 positions, alphanumeric, required, **currently not supported**)
Enter the valid table entry number that references the Sales Charge Table - AB3. The table identifies the one-time or periodic sales charges and/or fees that are assessed on a fund or policy. If an entry number is input, it must be coded in Table AB3.

Valid entries:

001 through 999

OR

N/A - If not applicable

ADMIN CHARGE TBL

Administrative Charge Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Administrative Charge Table - AB3. The table establishes the one-time or periodic administrative fees and/or charges that are assessed on a fund or policy. If an entry number is input, it must be coded in Table AB3.

Valid entries:

001 through 999

OR

N/A - If not applicable

FUND TRANS CNTL

Fund Transfer Control Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Fund Transfer Control Table - A40. The table specifies the minimum balances that should be remaining in a fund after a fund transfer.

Valid entries:

001 through 999

OR

N/A - If not applicable

ANNUITY TAX RATE

Annuity Tax Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Annuity Tax Table - AB6. The table defines the State and Area Tax Rate for payment transactions. If an entry number is input, it must be coded in Table AB6.

Valid entries:

001 through 999

OR

N/A - If not applicable

PW PLAN TBL

PW Plan Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the PW Plan Table - AB7. This table indicates the coverage and premium termination points and the states which have approved the PW Benefit. The entry number input must be coded in Table AB7.

Valid entries:

001 through 999

OR

N/A - If not applicable

WITHHOLD TAX RTE

Withholding Tax Rate Schedule Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Withholding Tax Rate Schedule Table - AB9. This table establishes the Withholding Tax Rates for taxable distributions from qualified and non-qualified, non-exempt contracts for verified SSNS and those not verified. The entries must be established for US plan/policies.

Valid entries:

001 through 999

OR

N/A - If not applicable

CANADIAN TAX TBL

Canadian Tax Rate Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Canadian Tax Rate Table - AC1. The Canadian Tax Rate Table - AC1 specifies the tax rate as a percent used for tax calculations on Full and Partial Surrenders on registered annuities. If any entry number is input, it must be coded in Table AC1.

Valid entries:

001 through 999

OR

N/A - If not applicable

WITH TAX SPEC

Withholding Tax Specification Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Withholding Tax Specification Table - AD1. This table establishes the tax rates for non-qualified total distributions paid. The entry number input must be coded in Table AD1.

Valid entries:

001 through 999

OR

N/A - If not applicable

QUAL LOAN IRS

IRS Qualified Loan Limits Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter the valid table entry number that references the IRS Qualified Loan Limits Specification Table - AD2. This field specifies the limits imposed on Qualified Policy Loans. The entry number input must be coded in Table AD2.

Valid entries:

001 through 999

OR

N/A - If not applicable

ANNUITY FACT TBL

Annuity Factor Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter the valid table entry number that references the Annuity Factor Table - AE3. This table provides the Schedule Q Subsystem with a set of retirement ages and the annuity factors associated with them. The entry number input must be coded in Table AE3.

Valid entries:

001 through 999

OR

N/A - If not applicable

SCH Q INT RATE

Schedule Q Interest Rate Table Number
(3 positions, alphanumeric, conditionally required)
Enter the valid table entry number that references the Schedule Q Interest Rate Table - AE4. This table provides the Schedule Q Subsystem with interest rates for calculating future values of the policies being processed. The entry input must be coded in Table AE4.

Valid entries:

001 through 999

OR

N/A - If not applicable

SEC SPEC LOAD

SEC Specified Maximum Load Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number that references the Payment Load Table - A19. This table provides the SEC maximum loads. If an entry number is input, it must be coded in Table A19.

Valid entries:

001 through 999

OR

N/A - If not applicable

STATE TAX WTH TBL

State Tax Withholding Table Entry Number
(3 positions, alphanumeric, required)
Refer to 112 - State Tax Withholding Table for State Withholding.

Valid entries:

N/A - If not applicable

COST AVG SPEC

Cost Averaging Specification Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number which references the Cost Averaging Specification Table - AC5. This table provides the eligibility rules/ requirements for Dollar Cost Averaging. If an entry number is input, it must be coded in Table AC5.

Valid entries:

001 through 999

OR

N/A - If not applicable

NEW BUSI SPEC

New Business Plan Table Entry Number
(3 positions, alphanumeric, required)
Enter the valid table entry number which references the New Business Plan Table - E03. If an entry number is input, it must be coded in Table E03. If your company is not using NBU, enter N/A.

Valid entries:

001 through 999

OR

N/A - If not applicable

PROJECTION TABLE

Projection Specification Table Entry Number
(3 positions, alphanumeric, required)
Enter a valid table entry number which references the Projection Specification Table - A97. If your company is not doing projections, enter N/A.

Valid entries:

001 through 999

OR

N/A - If not applicable

CAN MIN/MAX LMTS

Canadian Minimum/Maximum Payout Limits Table Entry Numberw
(3 positions, alphanumeric, required)
References the Canadian Minimum/Maximum Payout Limits Table - AC2. This table establishes minimum and maximum distribution factors for LIF/ RRIF Contracts. If an entry number is input, it must be coded in Table AC2. This field is used to support Canadian Tax Processing. Enter N/A for non-Canadian contracts.

Valid entries:

001 through 999 (Canadian Contracts)

OR

N/A - If not applicable (US Contracts)

CODING INSTRUCTIONS

Refer to the Appendix for the A03 - Plan Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (3 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A03.
8-9	Product Code (2 positions, alphanumeric, required) Enter: A1 — Fixed funded annuity (recommended) A2 — Fixed and variable funded annuity (recommended) A3 — Fixed Funded Asset Account (recommended) A4 — Fixed and Variable Funded Asset Account (recommended)
10-15	Plan Code (6 positions, alphanumeric, required Enter the plan code.
16-23	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date of this table entry.
24-31	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-43	Annuity Plan Processing Table Entry Number (3 positions, numeric, required) The entry number input must be coded in Table A04, Table Entry Number field.
44-46	State Approval Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table A11, Table Entry Number field.

Positions	Field
47-49	Fund Pointer Table Entry Number (3 positions, numeric, required) The entry number input must be coded in Table A10, Table Entry Number field.
50-52	Fund Transfer Control Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, it must be coded in Table A40, Table Entry Number field. N/A can be input if minimum remaining balances are not required.
53-55	Interest Specification Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table A24, Table Entry Number field. N/A can only be input if there are no fixed funds on the plan.
56-58	Posting Method Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table A23, Table Entry Number. N/A can only be used if there are no fixed funds on the plan.
59-61	Annuity Tax Table Entry Number (3 positions, numeric, required) If an entry number is input, the number must be coded in Table AB6, Table Entry Number field.
62-64	Transaction Fee Table Entry Number (3 positions, alphanumeric, required) If an entry is input, the number must be coded in Table A22, Table Entry Number field. Enter N/A if not applicable.
65-67	Sales Payment Load Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table A19, Table Entry Number field. Enter N/A if not applicable.
68-70	Administrative Payment Load Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table 19, Table Entry Number field. Enter N/A if not applicable.
71-73	Sales Charge Table Entry Number (3 positions, alphanumeric, required, **currently not supported**) If an entry number is input, the number must be coded in Table AB3, Table Entry Number field. Enter N/A if not applicable.
74-76	Administrative Charge Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table AB3, Table Entry Number field #4. Enter N/A if not applicable.
77-79	Loan Specification Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table A38, Table Entry Number field. Enter N/A if not applicable.

Positions	Field
40	Sequence Number (1 position, numeric, required) Enter 2.
41-43	Loan Limits Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table A39, Table Entry Number field. Enter N/A if not applicable.
44-46	Surrender Penalty Specification Table Entry Number (3 positions, alphanumeric, required) The entry number input must be coded in Table AB1, Table Entry Number field. Enter N/A if not applicable.
47-49	Withholding Tax Rate Schedule Table Entry Number (3 positions, alphanumeric, required) The entry number must be coded in Table AB9, Table Entry Number field.
50-52	PW Plan Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table AB7, Table Entry Number field. Enter N/A if not applicable.
53-55	PW Disability Restriction Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table A58, Table Entry Number field. Enter N/A if not applicable.
56-58	Canadian Tax Rate Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the same number must be coded in Table AC1, Table Entry Number field. Enter N/A if Canadian taxes are not applicable to this plan.
59-61	Withholding Tax Specification Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table AD1, Table Entry Number field. Enter N/A if not applicable.
62-64	Reserves Plan Specification Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table A59, Table Entry Number field. Enter N/A if not applicable.
65-67	IRS Qualified Loan Limits Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, the number must be coded in Table AD2, Table Entry Number field. Enter N/A if not applicable.
68-70	Annuity Factor Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, it must be coded in Table AE3, Table Entry Number field. Enter N/A if not applicable.

Positions	Field
71-73	Schedule Q Interest Rate Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, it must be coded in Table AE4, Table Entry Number field. Enter N/A if not applicable.
74-76	SEC Specified Maximum Load Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, it must be coded in Table A19, Table Entry Number field. Enter N/A if not applicable.
77-79	State Tax Withholding Table Entry Number (3 positions, alphanumeric, required) If an entry number is input, it must be coded in Table 112, Table Entry Number field. Refer to 112 - State Tax Withholding Table for State Withholding. Enter N/A not applicable.
40	Sequence Number (1 position, numeric, required) Enter 3.
41-43	Cost Averaging Specification Table (3 positions, alphanumeric, required) If an entry number is input, it must be coded in the Cost Averaging Specification Table - AC5, Table Entry Number field. Enter N/A if not applicable.
44-46	New Business Plan Pointer Table (3 positions, alphanumeric, required) If an entry number is input, it must be coded in the New Business Plan Pointer Table - E03, Table Entry Number field. Enter N/A if your company is not using NBU. **NOTE:** This field is applicable only if your company is using the New Business Underwriting System.
47-49	Projection Specification Table (3 positions, alphanumeric, required) If an entry number is input, it must be coded in the Projection Specification Table - A97, Table Entry Number field. Enter N/A if your company is not doing projections.
50-52	Canadian Minimum/Maximum Payout Limits Table (3 positions, alphanumeric, required) If an entry number is input, it must be coded in Table AC2, Table Entry Number field. Enter N/A if not applicable.

REPORT DESCRIPTION

Refer to the Appendix for the A03 - Plan Table report layout.

1. Product Code
   Plan Code
   Effective Date
   User Area

2. Annuity Plan Processing Table Entry Number
   Posting Method Control Table Entry Number
   Sales Charge Table Entry Number
   Withholding Tax Rate Schedule Table Entry Number
   Reserves Plan Specification Table Entry Number
   State Tax Withholding Table Entry Number

3. State Approval Table Entry Number
   Annuity Tax Table Entry Number
   Administrative Charge Table Entry Number
   PW Plan Table Entry Number
   Qualified Loans IRS Limits Table Entry Number
   Cost Averaging Specification Table Entry Number

4. Fund Pointer Table Entry Number
   Transaction Fee Table Entry Number
   Loan Specification Table Entry Number
   PW Disability Restrict Table Entry Number
   Annuity Factor Table Entry Number
   New Business Table Entry Number

5. Fund Transfer Control Table Entry Number
   Sales Payment Load Table Entry Number
   Loan Limits Table Entry Number
   Canadian Tax Table Entry Number
   Schedule Q Interest Rate Table Entry Number
   Projection Specification Table Entry Number

6. Interest Specification Table Entry Number
   Administrative Payment Load Table Entry Number
   Surrender Penalty Specification Table Entry Number
   Withholding Tax Specification Table Entry Number
   SEC Specified Maximum Load Table Entry Number
   Canadian Minimum/Maximum Payout Limits Table Entry Number

A04 - Annuity Plan Processing Table

The Annuity Plan Processing Table is required and is referenced by the Plan Table - A03. The Annuity Plan Processing Table establishes plan/line of business limits and parameters for calculations. This table can vary by Effective Date, Line of Business Code, Memo Code and/or User Area for each Table Entry Number.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA04 - ANNUITY PLAN PROCESSING TABLE

```
  COMMAND
FILE                    TA04--ANNUITY PLAN PROCESSING TABLE
    CO  VCS PROD  -- PLAN  ------ EFFECTIVE DATE  ----------

ACT      COMP        TBL         EFFECTIVE       LOB       MEMO      USER
CD        CD         ENT          DATE           CD        CD        AREA
 -        ---        ---        ----------       ---        --       --------

AGE DEF YR          PLAN           MAXIMUM YR     MINIMUM     BLN  TSF NUM
DEF TIM ID       DESCRIPTION        PAYMENT        PAYMENT    RTE  IND TSF
 -   -   - -------------------- ------------- -------------    -    -  ---

NUM   CDN  CDN  BYP   FUT   ANN  AUTO   ANN  TAMRA   FUTR   MRD   MRD   MRD
FREE  MDB  MMB  VAR   VAL  LEAD  ANNZ  STMT  403(B)  PROC   REQ  NOTE  INTVL
TSFR  PCT  PCT  PRC   DYS  DAYS  IND   TYPE  IND     DAYS   IND  DAYS   DAYS
---   ---- ----  -    ---   ---   -      -    -       ---    -    ---    ---

 CDN
 MRD    INTRST      COMPARE
 DAYS   IND       PERIOD   DUR
  ---    -         ---     ---


NXT TRX  TA04   VER   AD   PROD   A1   CL/POL SEC ID CO  VCS  OVRD N
```

To access the Annuity Plan Processing Table, enter TA04 in the Next Trx field and A1 in the Product Code field on line 24 of the screen.

FILE

File Code
(1 position, alphabetic, required)
Enter the File Code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code is required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the Product Type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter your defined code identifying the Plan Code for this table entry.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

ACT CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table record's data fields can be changed. *A table record's Key cannot be changed.*

If a D is entered, all of the table entry fields must match those on the table to be deleted.

COMP CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter the number that Table A03, Field #12 points to.

Valid entries:

001 through 999

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter a date that enables a change to the Plan Code's characteristics without changing the historical aspects of the plan. By using this date, the plan can point to different age definitions, maximum year payments, and minimum payments. The system sorts the effective dates in descending order. This date is accessed based on the Policy Effective Date located on the Contract segment. For example, consider three table entries with the following Effective Dates: 08/15/1990, 09/18/1990, 12/29/1990. A transaction with a Policy Effective Date of 10/20/1990 would match the 09/18/1990 entry.

LOB CD

Line of Business Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code indicating the Line of Business for this table entry. This field points to the Line of Business Table - 008.

MEMO CD

Memo Code
(2 positions, alphanumeric, conditionally required)
Your defined code, which allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a particular transaction, then a table entry of (**) must be input.

Valid entries:

The memo code -	Your defined code. The numbers 90 through 99 are reserved for CSC use only
OR	
** -	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

AGE DEF

Age Definition Code
(1 position, alphabetic, required)
Enter the code that indicates the birth date rule used to calculate the participant's age.

Valid entries:

C	As of nearest birthday
L	As of last birthday
N	As of next birthday

DEF TIM

Age Definition Timing Code
(1 position, alphabetic, required)
Enter the code that indicates when the participant's age will be calculated. When the Age Definition Code field equals C (As of nearest birthday), the calculation is based on 183 days.

Valid entries:

A	At anniversary time
C	At calculation time

YR IND

Year Indicator
(1 position, alphanumeric, required)
Enter the code that establishes if the year for the maximum year payment is calendar year, policy year or tax year.

Valid entries:

C	Calendar Year

P	Policy Year
T	Tax Year (April 15 of each year)
*	If not a factor

PLAN DESCRIPTION

Plan Description
(20 positions, alphanumeric, optional)
Enter your defined code identifying the plan description for this Plan Code.

MAXIMUM YR PAYMENT

Maximum Year Payment
(10 positions, numeric, required [2 decimal positions], right-justified)
Enter the maximum payment amount that can be made in a calendar, policy or tax year.

Valid entries:

0000000000 - 9999999998

OR

9999999999 - If not a factor

MINIMUM PAYMENT

Minimum Payment
(10 positions, numeric, required)
Enter the Minimum Payment transaction amount that is accepted for a plan code. This field consists of eight whole numbers and two decimals. This field is right-justified.

Valid entries:

0000000000 - 9999999998

OR

9999999999 - If not a factor

BLN RTE

Blended Interest Rate Indicator
(1 position, alphabetic, required)
Enter the value that indicates if the Blended Interest Rates are to be used in policy valuation.

Valid entries:

N	No, do not use Blended Interest Rates
Y	Yes, use Blended Interest Rates

TSF IND

Out of Fund Transfer Year Indicator
(1 position, alphabetic, required)
Enter the value that determines if the number of transfers allowed in a given year are based on the calendar year or the policy year.

Valid entries:

A	Policy Year
C	Calendar Year
P	Plan Year
*	Not Applicable

NUM TSF

Number of Allowable Transfers Per Year
(3 positions, numeric, required)
Enter the value that identifies the number of Fund transfers allowed within a given year.

Valid entries:

001 through 999

OR

N/A - If not applicable

NUM FREE TSFR

Number Out of Fund Free Transfers Per Year
(3 positions, numeric, required)
Enter the value that identifies the number of Free Fund transfers allowed in a given year.

Valid entries:

000 through 998

OR

999 - Not applicable or all free

CAN MDB PCT

Canadian Minimum Death Benefit Percent
(2 positions, 1 decimal, numeric, required)
Enter the percent to be applied against the Death transaction and used to measure the return of invested funds against death proceeds for Canadian policies.

Valid entries:

1 through 99.9

OR

000 - Not applicable

The following edit applies:

T E 5 5	Canadian Minimum Death Percent must be numeric.

CAN MMB PCT

Canadian Minimum Maturity Benefit Percent
(3 positions, 1 decimal, numeric, required)
Enter the percentage to be applied at the time of a Surrender transaction (TA) and that is used to measure the return of investment against the proceeds.

Valid entries:

1 through 99.9

OR

000 - Not applicable

The following edit applies:

T E 5 6	Canadian Minimum Maturity Percent must be numeric.

BYP VAR PROC

Canadian Bypass Variable Processing Indicator
(1 position, alphanumeric, required)
Enter the value that indicates if Canadian Variable Tax processing should occur.

Valid entries:

N	No, do not bypass Canadian Variable Tax processing
Y	Yes, bypass Canadian Variable Tax processing

FUT VAL DAYS

Future Value Days
(3 positions, numeric, required)
Identifies the maximum number of days in the future that a Death Claim (PA), Full Surrender (TA), Partial Surrender (TB), Partial Annuitization (TY), Annuity Payout (TK) or Full Annuitization transaction (TZ) can be future valued from the Transaction Effective Date.

Valid entries:

001 - 999	The number of Future Days
OR	
000	Future Dating not allowed for these Plan and Line of Business Codes.

ANN LEAD DAYS

Annuity Lead Days
(3 positions, numeric, required)
Identifies the maximum number of days before the annuity commencement date that a full annuitization can be processed.

Valid entries:

001 - 999	The Annuity Lead Days
OR	
000	Annuitization is not allowed before the annuity commencement date

AUTO ANNZ IND

Automatic Annuitization Indicator
(1 position, alphabetic, required)
Identifies if Full Annuitizations will be processed automatically. If 000 is entered in the Annuity Lead Days field, then automatic annuitization will occur on the annuity commencement date if the Automatic Annuitization Indicator is Y. If another numeric value is entered in the Annuity Lead Days field and the Automatic Annuitization Indicator is Y, then automatic annuitization will occur that number of days before commencement.

Valid entries:

Y	Automatic Full Annuitization allowed.
N	Automatic Full Annuitization is not allowed.

ANN STMT TYPE

Annual Statement Type
(1 position, alphabetic, required)
Identifies at what time and frequency annual statements are to be processed. This field also identifies if the annual statement should start at the effective date or processing date of the first transaction on the policy.

Valid entries:

A	Plan Year Anniversary Effective Date
B	Plan Year Anniversary Process Date
C	Policy Year Anniversary Effective Date
D	Policy Year Anniversary Process Date
E	Calendar Year Annual Effective Date
F	Calendar Year Annual Process Date
G	Calendar Year Semiannual Effective Date
H	Calendar Year Semiannual Process Date
I	Calendar Year Quarterly Effective Date
J	Calendar Year Quarterly Process Date

NOTE: The Annuity Plan Processing Table (A04) is accessed by the Plan Code contained on the Asset Account Contract record. The Annual Statement Type Code for each unique Plan Code used by a group client **must** be coded with the same value. That is, a valid Certificate Client statement **cannot** be produced if one Asset Account's Plan Code points to an entry of F in the Annual Statement Type Code and another Asset Account's Plan Code points to an entry of J in that field. For asset accounts, only values E through J are valid.

TAMRA 403(B) IND

TAMRA 403(B) Indicator
(1 position, alphanumeric, required)
Enter the code used to indicate if TAMRA processing applies to this plan.

Valid entries:

N	No, TAMRA processing does not apply.
Y	Yes, TAMRA processing applies.

The following edits apply:

T J 1 2	The TAMRA Indicator must be Y or N.

FUTURE PROC DAYS

Future Days
(3 position, numeric, required)
Identifies the number of days which limits future dating of transactions. In administrative processing the limit is the AA Administrative Control Date plus the Future Days for Future Dated transactions.

Valid entries:

001 - 999	The number of Future Processing Days
OR	
000	if not a factor, future dating is not allowed.

MRD REQ IND

Minimum Required Distribution Required/Canadian Tax Indicator
(1 position, alphanumeric, optional)
This field identifies a particular annuity type as requiring MRD processing, and is internally set on the Contract Segment at the time of Policy Add (EA). For Canadian Tax processing, this field identifies the Canadian Tax Indicator.

Valid entries:

N	MRD processing is not allowed.
Y	MRD processing is required.
Blank	

NOTE: Once the indicator is defined on Table 004 - it is automatically moved to the Contract segment for each policy added to the system. If the MRD Indicator is set to N, a hard edit (G 1 3 8 - MRD Indicator is N; MDA transaction is not allowed) is generated on any attempted MDA transaction.

The MRD Indicator may be changed to N, Y or S by using the Contract Change transaction (CI1). The value S is valid only on a Contract Change transaction and suspends MRD Processing for that policy.

Once the MRD Indicator is set to S, to resume MRD processing, the Contract Segment Change transaction (CI1) must be used to change the MRD Indicator to Y.

MRD NOTE DAYS

Minimum Required Distribution Notice Days
(3 positions, numeric, conditionally required)
This field specifies the number of days prior to reaching age 70 1/2 that the initial MRD notice will be generated. Subsequent MRD notices will be generated at intervals specified by the MRD Interval Days field. If more notices are requested by the MRD Interval Days field on this table, this field also specifies the number of days between repeat notices.

Valid entries:

001 through 999

OR

000 - If not a factor

MRD INTVL DAYS

Minimum Required Distribution Interval/Backdate Limit Days
(3 positions, numeric, required)
This field specifies the intervals at which subsequent MRD notices are to be produced. For Canadian tax processing, this field is used to set the maximum time limit for backdating application compare interest rates.

Valid entries:

001 through 999

OR

000 - If not a factor

CDN MRD DAYS

Canadian Minimum Required Distribution Days
(3 positions, numeric, required)
For Canadian tax processing, this field is used by the EA transaction to enter the number of days in advance of December 31 in setting the Canadian Minimum Distribution Date on the Contract segment. Calculation is as follows: Calendar year end following the Policy Effective Date - Canadian Distribution Days plus one year.

Valid entries:

001 through 999

OR

000 - If not a factor

INTRST IND

Interest Compare Indicator
(1 position, alphanumeric, required)
Enter the code for the date that is compared with the Remittance transition (NA) effective date to establish the interest rate applied to payments received within the interest compare period. The higher of the two rates will be applied.

The date specified for the Interest Compare Indicator is also used to indicate the start of the interest compare period.

Valid entries:

A	Application Signed Date
E	Policy Effective Date
I	Policy Issue Date
N	Do Not Compare Interest Rates

The following edits apply:

T G 5 2	Compare Indicator must be A, E, I, or N.
T G 9 6	Compare Indicator/Period is invalid.
T G 9 7	Compare Indicator/Duration is invalid.

INTRST COMPARE PERIOD

Interest Compare Period
(3 positions, numeric, required)
Enter the number of days to apply Interest Compare processing. The date specified by the Interest Compare Indicator plus the number of days entered for the Interest Compare Period establishes the period of time for which compare processing is applied to payments received. The higher of the compared rates applies.

Valid entries:

001 through 999

OR

000 - If not a factor

The following edits apply:

T G 5 3	The Interest Compare Period must be entered.
T G 5 4	The Interest Compare Period entered is invalid.
T G 9 6	The Interest Compare Indicator/Duration is invalid.

COMPARE DUR

Compared Rate Duration
(3 positions, numeric, required)
Enter the number of days that the resulting compared interest rate is guaranteed.

NOTE: For Fixed funds, the Compared Rate Duration established on TA04 supersedes the Rate Guarantee Duration established for individual funds on the TA24 Interest Specification Table.

Valid entries:

001 through 999

OR

000 - If not a factor

The following edits apply:

T G 9 1	The Interest Compare Duration is required.
T G 9 2	The Interest Compare Duration entered is invalid.
T G 9 7	The Compare Indicator/Duration is invalid.

CODING INSTRUCTIONS

Refer to the Appendix for the A04 - Annuity Plan Processing Table coding form.

Position	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A04.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that Table A03, Annuity Plan Processing Table Entry Number field points to.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the Effective Date of this table entry.
19-21	Line of Business (3 positions, alphanumeric, required) Enter your defined code defining the Line of Business Code for this table entry. This field points to the Line of Business Table - 008, Table Entry Number field.
22-23	Memo Code (2 positions, alphanumeric, required) Enter Memo Code — Your defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** — If not a factor or to indicate a default value.
24-31	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-60	Plan Description (20 positions, alphanumeric, optional) Enter the description for this Plan Code.

Position	Field
61	Age Definition Code (1 position, alphanumeric, required) Enter C As of nearest birthday L As of last birthday N As of next birthday
62	Age Definition Timing Code Enter A At anniversary time C At calculation time
63	Year Indicator (1 position, alphanumeric, required) Enter C Calendar Year P Policy Year T Tax Year * If not a factor
40	Sequence Number (1 position, numeric, required) Enter 2.
41-50	Maximum Year Payment (10 positions, numeric, required [2 decimal positions] Enter the dollar amount of the maximum year payment. OR 9999999999If not a factor
51-60	Minimum Payment (10 positions, numeric, required [2 decimal positions]) Enter the dollar amount of the minimum payment transaction amount. OR 0000000000If not a factor
61	Blended Interest Rate Indicator (1 position, alphanumeric, required) Enter Y Use Blended Interest Rates N Do not use Blended Interest Rates

Position	Field
62	Out of Fund Transfer Year Indicator (1 position, alphanumeric, required) Enter A Policy Year C Calendar Year P Plan Year * Not applicable
63-65	Number of Allowable Transfers Per Year (3 positions, numeric, required) Enter 001 - 998 999 Not applicable (no limit)
66-68	Number Out of Fund Free Transfers Per Year (3 positions, numeric, required) Enter 000 - 998 999 Not applicable or all free
69-71	Canadian Minimum Death Benefit Percent (3 positions, numeric, required) Enter 1 - 99.9 000 Not applicable
72-74	Canadian Minimum Maturity Benefit Percent (3 positions, numeric, required) Enter 1 - 99.9 000 Not applicable
75	Canadian Bypass Variable Processing Indicator (1 position, alphanumeric, required) Enter Y Bypass Canadian variable tax processing N Do not bypass Canadian variable tax processing

Position	Field
76-78	Future Valuation Days (3 positions, numeric, required) Enter the maximum number of days that a transaction can be future valued for this Plan Code/Line of Business 000 If not applicable or if future valuation is not allowed with this Plan Code/Line of Business
40	Sequence Number (1 position, numeric, required) Enter 3.
41-43	Annuity Lead Days (3 positions, numeric, required) Enter the number of days before the annuity commencement date that a full or partial annuitization can be processed 000 If annuitization is not allowed before the annuity commencement date
44	Automatic Annuitization Indicator (1 position, alphanumeric, required) Enter Y Automatic annuitization allowed N Automatic full annuitization is not allowed
45	Annual Statement Type (1 position, alphanumeric, required) Enter A Plan Year Anniversary Effective Date B Plan Year Anniversary Process Date C Policy Year Anniversary Effective Date D Policy Year Anniversary Process Date E Calendar Year Annual Effective Date F Calendar Year Annual Process Date G Calendar Year Semiannual Effective Date H Calendar Year Semiannual Process Date I Calendar Year Quarterly Effective Date J Calendar Year Quarterly Process Date

Position	Field
46	TAMRA 403(b) Indicator (1 position, alphanumeric, required) Enter Y TAMRA processing applies. N TAMRA processing does not apply.
47-49	Future Processing Days (3 positions, numeric, required) Enter the number of days the transaction effective date can be future dated 000 If not a factor, future dating is not allowed.
50	Minimum Required Distribution Required/Canadian Tax Indicator (1 position, numeric, required) Enter Y MRD processing is required. N MRD processing is not allowed.
51-53	Minimum Required Distribution Notice Days (3 positions, numeric, required) Enter the number of days prior to the MRD begin date which a MRD Notice is to be generated. 000 If not a factor.
54-56	Minimum Required Distribution Interval/Backdate Limit Days (3 positions, numeric, required) Enter the number of days between subsequent MRD notices. For Canadian tax processing, enter the maximum time limit for backdating application compare interest rates. 000 If not a factor.
57-59	Canadian Minimum Required Distribution Days (3 positions, numeric, required) Enter For Canadian tax processing, the number of days in advance of December 31 to set the Canadian minimum distribution date on the Contract segment. Calculation is as follows: Calendar year end following the Policy Effective Date - Canadian Distribution Days plus one year. 000 If not a factor.

Position	Field
60	Interest Compare Indicator (1 position, alphanumeric, required) Enter A Application signed date E Policy effective date I Policy issue date N Do not compare interest rate
61-63	Interest Compare Period (3 positions, numeric, required) Enter the number of days to apply interest compare processing 000 If not a factor
64-66	Compared Rate Duration (3 positions, numeric, required) Enter the number of days the compared interest rate is guaranteed 000 if not a factor

REPORT DESCRIPTION

Refer to the Appendix for the A04 - Annuity Plan Processing Table report layout.

1. Table Entry Number
2. Effective Date
3. Line of Business
4. Memo Code
5. User Area
6. Plan Description
7. Age Definition Code
8. Age Definition Timing Code
9. Year Indicator
10. Maximum Year Payment
    Minimum Payment
11. Blended Interest Rate Indicator
    Out of Fund Transfer Year Indicator
12. Number of Allowable Transfers Per Year
    Number Out of Fund Free Transfers Per Year
13. Canadian Minimum Death Benefit Percent
    Canadian Minimum Maturity Benefit Percent
14. Canadian Bypass Variable Processing Indicator
15. Future Valuation Days
    Future Processing Days
16. Annuity Lead Days
17. Automatic Annuitization Indicator
    Annual Statement Type
18. TAMRA 403(b) Indicator
19. MRD Required/Canadian Tax Indicator

20. MRD Notice Days

21. MRD Interval/Backdate Limit Days

A10 - Fund Pointer Table

The Fund Pointer Table is required and is referenced by Plan Table - A03. This table establishes the fund numbers for a base plan code. There are 117 fund number fields available. The first two fund numbers, which are the Loan Collateral and Loan Accumulation funds, must be fixed fund. The remaining 115 funds can be fixed or variable funds. The Fund Pointer Table can vary by line of business, effective date, and/or user area for each statutory code and table entry number combination.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA10 - FUND POINTER TABLE

```
COMMAND
              FILE  -       TA10--FUND POINTER TABLE
     CO  ---     PROD  --    PLAN  ------      EFF DATE  ----------

AC  CO    TBL  STAT   LOB    EFFECTIVE  MM     USER   LOAN COLL  LOAN ACCUM
CD  CD    ENT  CODE   CD       DATE     CD     AREA     FUND        FUND
 -  ---   ---   ---   ---   ----------  --   --------    ---         ---
       FUND NUMBERS          ---  ---  ---  ---  ---  ---  ---  ---  ---
   (1-115 OCCURRENCES)       ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---  ---  ---
                             ---  ---  ---  ---  ---  ---  ---

NXT TRX TA10  VER    PROD A1 CL/POL                 SEC ID       CO VCS OVRD N
```

To access the Fund Pointer Table, enter TA10 in the NEXT TRX field on line 24 of the screen.

FILE — <u>File Code</u>
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter this Fund Pointer Table entry number. Enter the number that is referenced by Table A03.

Valid entries:

001 through 999

STAT CODE

Statutory Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the statutory code for this table entry. The statutory code allows the company code to be broken down into sub companies. For example, if you wanted to account for policies issued as an IRA Annuity and 401K Annuity product separately you would assign statutory code 001 for all IRA Annuity policies and statutory code 002 for all 401K Annuity policies. This method allows you, through the use of Table 001's sort field value of STCO, to accumulate separate totals in this company code's reports for statutory code 001 and 002.

LOB CD

Line of Business Code
(3 positions, alphanumeric, conditionally required)
Enter the code that indicates the line of business for this table entry. The line of business code input must be coded in Table 008.

Valid entries:

The line of business code -	Your defined code
OR	
*** -	If not a factor or to indicate a default value

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter a date (MMDDYYYY) that enables a change to the plan code's characteristics without changing the historical aspects of the plan. By using this date the plan can point to different loan collateral, loan accumulation, and fund numbers.

The system sorts these dates in descending order. After the policy is added, the date access is based on the Policy Add (EA) transaction's policy effective date located in the Contract Segment. For transactions that require fund information, the date access is based on the transaction effective date.

For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with a policy effective date of 10/20/1983 would match the 09/18/1983 date.

MM CD

Memo Code
(2 positions, alphanumeric, conditionally required)
Enter the memo code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction which is to be applied to a fund or funds, then a table entry of ** must be input.

Valid entries:

The memo code -	Your defined code. The numbers 90 through 99 are reserved for CSC use only
OR	
** -	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

LOAN COLL FUND

Loan Collateral Fund Number
(3 positions, numeric, required)
Enter the fund number in which the policy's loan value is to be held as collateral. This fund value also establishes the loanable amount for the plan code. This number must be coded in Table 009, Fund Number field, and the Fund Type field, which must be coded C.

Valid entries:

The Loan Collateral Fund Number -	From 001 through 998

LOAN ACCUM FUND

Loan Accumulation Fund Number
(3 positions, numeric, required)
Enter the fund number in which policy's loan value is accumulated. This fund number must be coded in Table 009, the Fund Number field, and the Fund Type field, which must be coded L.

Valid entries:

The Loan Accumulation Fund Number -	From 001 through 998

FUND NUMBERS

Fund Number
(1-115 OCCURRENCES)(3 positions, numeric, required)
Enter the number of the fixed or variable fund. This fund number must be coded in Table 009, the Fund Number field and the Fund Type field, which must be coded F or V. There are 115 occurrences of this field.

Valid entries:

001 through 999

CODING INSTRUCTIONS

Refer to the Appendix for the A10 - Fund Pointer Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — To add a new table entry. D — To delete an existing table entry. R — To replace data that is not part of the key.
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (1 position, numeric, required) Enter A10.
8-10	Statutory Code (3 positions, alphanumeric, required) Enter the Statutory Company Code.
11-13	Table Entry Number (3 positions, numeric, required) Enter the number that Table A03, Fund Pointer Table Entry Number field points to.
14-16	Line Of Business Table Entry Number (3 positions, numeric, required) Enter your defined code identifying the line of business. This number must be input on Table 008, Line of Business Code field.
17-24	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
25-26	Memo Code (2 positions, alphanumeric, required) Enter Memo Code — Your defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** — If not a factor or to indicate a default value.
27-34	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.

Positions	Field
41-43	Loan Collateral Fund (3 positions, numeric, required) Enter the loan collateral fund for this plan code/LOB combination. 001 - 998
47-49	Fund Number (3 positions, numeric, required) Enter the Fund Number. This fund number must be coded in Table 009, Fund Number field.
50-79	Fund Numbers (3 positions, numeric, optional) Enter the Fund Number(s). If a Fund Number is input it must be coded in Table 009, Fund Number field.
40	Sequence Number (1 position, numeric, optional) Enter 2 through 9 depending on the number of funds being entered.
41-79	Fund Numbers (3 positions, numeric, optional) Enter the Fund Number(s). If a Fund Number is input it must be coded in Table 009, Fund Number field. A maximum of 115 entries can be made per table entry.

REPORT DESCRIPTION

Refer to the Appendix for the A10 - Fund Pointer Table report layout.

1. Statutory Code
2. Table Entry Number
3. Line of Business Code
4. Effective Date
5. Memo Code
6. User Area
7. Loan Collateral Fund Number
8. Loan Accumulation Fund Number
9. Fund Number
10. Fund Number

A11 - State Approval Table

The State Approval Table is required and is referenced by Plan Table - A03. This table establishes the approved states of issue for a plan code. The State Approval Table will be checked whenever a Policy Add (EA) transaction is processed to validate by use of the approval date of this table that the state of issue is valid. The state of residence will be edited against the Annuity Tax Table - AB6. The State Approval Table can vary by state code and/or user area for each statutory code and table entry number combination.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA11 - STATE APPROVAL TABLE

```
       COMMAND
             FILE  -      TA11--STATE APPROVAL TABLE
CO  ---    PROD  --    PLAN  ------    EFF DATE  ---------- TBL ENT  ---

AC    CO     TBL    STAT  STATE   MM    USER         APPROVAL    FREE-LOOK
CD    CD     ENT    CODE  CODE    CD    AREA           DATE       SUR IND
 -    ---    ---    ---    ---    --   --------     ----------       -
 -    ---    ---    ---    ---    --   --------     ----------       -
 -    ---    ---    ---    ---    --   --------     ----------       -

NXT TRX TA11  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the State Approval Table, enter TA11 in the NEXT TRX field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this State Approval Table entry number. Enter the number that is to be pointed to by Table A03.

Valid entries:

001 through 999

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter this State Approval Table entry number. Enter the number that is to be pointed to by Table A03.

Valid entries:

001 through 999

STAT CODE

Statutory Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the statutory company for this table entry. The statutory code allows the company code to be broken down into sub companies. For example, if you wanted to account for policies issued as IRA Annuity and 401K Annuity products separately you would assign statutory code 001 for all IRA Annuity policies and statutory code 002 for all 401K Annuity policies. This method allows you, through the use of Table 001s sort field value of STCO, to accumulate separate totals in this company code's reports for statutory code 001 and 002.

STATE CODE

State Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the issue state for this table entry. The residence state is defined in Table AB6.

MM CD

Memo Code
(2 positions, alphanumeric, conditionally required)
Enter the memo code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction which involves state approval, then a table entry of (**) must be input.

Valid entries:

The memo code -	Your defined code. The numbers 90 through 99 are reserved for CSC use only
OR	
** -	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

APPROVAL DATE

Approval Date
(8 positions, numeric, required)
Enter the date that the state approved the plan. This date is validated by the Policy Add (EA) transaction's policy effective date.

FREE-LOOK SUR IND

Free Look Indicator
(1 position, alphabetic, required)
Enter the code that identifies the type of premium refund to be calculated when a policy is issued on a free look basis.

Valid entries:

G	Gross refund of premiums (nontaxable)
V	Fund value plus front end charges (taxable)
*	If not applicable

CODING INSTRUCTIONS

Refer to the Appendix for the A11 - State Approval Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A Add a new table D Delete an existing table R Replace data that is not part of the key
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A11.
8-10	Statutory Code (3 positions, alphanumeric, required) Enter the statutory company code.
11-13	Table Entry Number (3 positions, numeric, required) Enter the number that is to be pointed to by Table A03, Annuity Plan Processing Table Entry Number field, and/or Table AB7, State Approval Table Entry Number field.
14-16	State Code (2 positions, alphanumeric, required) Enter the state code for this table.
17-18	Memo Code (2 positions, alphanumeric, required) Enter Memo Code Your defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** If not a factor or to indicate a default value.
24-31	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-48	Approval Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date of approval.

Positions	Field
49	Free Look Surrender Indicator (1 position, alphanumeric, required) Used to determine the type of refund to be calculated. Enter G — Gross refund of premiums (nontaxable) V — Fund value plus front end charges (taxable) * — If not applicable

REPORT DESCRIPTION

Refer to the Appendix for the A11 - State Approval Table report layout.

1. Statutory Code
2. Table Entry Number
3. State Code
4. Memo Code
5. User Area
6. Approval Date
7. Free Look Surrender Indicator

A19 - Payment Load Table

The Payment Load Table is optional and referenced by the Admin Payment Load, Sales Payment Load, and SEC Maximum Load fields on Plan Table - A03. The Payment Load Table establishes the administrative and/or sales loads to be taken out of remittances on a Policy Level. It also establishes the maximum sales load and setup fees per the Securities Exchange Commission (SEC). The system supports two different categories of payment loads: set up fee and percent of payment. This table establishes the cumulative premium paid to date or duration premium paid for payment loads. The set-up fee is only taken out of the first payment. The Payment Load Table can vary by Effective Date, Underwriting Basis, Transaction Code, Sex Code, Maximum Issue Age, Maximum Policy Duration, Cumulative Premiums-to-date, Duration Premium Amount, Rollover Code, Memo Code, and/or User Area for each table entry number.

Different loads may be specified for regular payments and dump-in payments. If the load calculated exceeds the amount of the payment, the payment rejects. The determination of the type of load is made in the Plan Table. If the table entry number for this entry is coded in Plan Table - A03 in the Administrative Payment Load field, the load will be an Administrative Load. If an entry is coded in the Sales Payment Load field, the load will be a Sales Load. If an entry is coded in the SEC Maximum Load field, the Maximum Sales Load will be indicated.

This table allows for either simple or ratchet banding. For example, consider three table entries:

Table Entry	Cumulative Premium	Load Charge
A	5,000.00	.02%
B	10,000.00	.01%
C	99,999.99	.005%

If the table entry indicates ratchet banding, and the first payment was $15,000.00, the payment load would equal:

$15,000.00	Payment			
- 5,000.00	x.02%	=	100.00	(first band)
$10,000.00				
-5,000.00	x.01%	=	50.00	(second band)
$ 5,000.00	x.005%	=	25.00	(maximum band)
			175.00	(total load)

NOTE: The SEC Maximum Load uses simple banded entries only. If R is coded in the Cumulative Premium Indicator or Duration Premium Indicator fields, the SEC Maximum Table entry will override this and use simple banding.

If the table entry indicates simple banding, and the first payment was $15,000.00, the payment load would equal.

$15,000.00	Because this payment amount is greater than band one and two, the maximum band entry will apply
x .005	
75.00	

The load charges are distributed to the individual funds based on an algorithm method of allocation which is described in the Fund Processing section of the Administrative System's User Documentation.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA19 - PAYMENT LOAD TABLE

```
      COMMAND
         FILE  -         TA19--PAYMENT LOAD TABLE
     CO  ---     PROD  --       PLAN  ------      EFF DATE  ----------

AC  CO   TBL   EFFECTIVE  TRX      ISS  POL        CUM            DUR
CD  CD   ENT     DATE     CD   SEX AGE  DUR   PREM TO DATE    PREM TO DATE
 -  ---  ---  ----------  ----  -  ---  --   --------------   --------------
     RL  MM    USER    CUM  DUR    LD      LOAD    FLAT DOL   PCT DOL
     CD  CD    AREA    PRM  PRM    PCT     PCT      SETUP      SETUP
      -  --  --------   -    -      -    -------- ---------   -------

 -  ---  ---  ----------  ----  -  ---  --   --------------   --------------
      -  --  --------   -    -      -    -------- ---------   -------

 -  ---  ---  ----------  ----  -  ---  --   --------------   --------------
      -  --  --------   -    -      -    -------- ---------   -------









NXT TRX TA19  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Payment Load Table, enter TA19 in the NEXT TRX field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)

M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the plan code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the effective date of the plan code.

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following action codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, numeric, conditionally required)
Enter the number that is referenced by Table A03.

Valid entries:

001 through 999

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the effective date of the plan for which the table entry applies. This field is right-justified.

TRX CD

Transaction Code
(4 positions, alphabetic, conditionally required, left-justified)
Enter the load charge by financial transaction code(s) for this table entry.

Valid entries:

NA	Normal Payment
MA	Dump In Payment
NE	Excess Loan Repayment
ND	Disability Payment
****	If not a factor or to indicate a default value

SEX

Sex Code
(1 position, alphabetic, conditionally required)
Enter the load charge by sex code(s) for this table entry. The sex code for loads is compared to the Name and Address segment of the primary insured on the Directory File. The accessing of Rider or Benefit segments (Target Loads) by sex code is **currently not supported**.

Valid entries:

M		Male
F		Female
	OR	
*		If not a factor or to indicate a default value

ISS AGE

Maximum Issue Age
(3 positions, numeric, conditionally required)
Enter the load charge by maximum issue age for this table entry. The maximum issue age is compared to the Base Plan's Contract segment only.

Valid entries:

000 through 999		
	OR	
999		If not a factor
999		Maximum issue age breakpoint. If you are banding at least one of your entries must contain the maximum band breakpoint.

POL DUR

Maximum Policy Duration
(2 positions, numeric, conditionally required)
Enter the load charge by maximum duration for this table entry. The maximum duration is calculated by the policy's effective date of the Base Plan code (beginning value) and the transaction's transaction effective date.

Valid entries:

01 through 99		
	OR	
99		If not a factor
	OR	
		Maximum duration breakpoint. If you are banding at least one of your entries must contain the maximum band breakpoint.

CUM PREM TO DATE

Cumulative Premium To-Date
(11 positions, numeric, conditionally required)
Enter the load charge by cumulative premium to-date for this table entry. The Coverage Premium To-Date is compared to the Total of the Regular Payments and Rollover Payments on the Base Plan's Contract segment. This field is right-justified.

Valid entries:

The premium amount	Two decimal positions are provided.
OR	
99999999999	If not a factor
99999999999	Maximum premium amount breakpoint. If you are banding at least one of your entries must contain the maximum band breakpoint.

DUR PREM TO DATE

Duration Premium To-Date
(11 positions, numeric, conditionally required)
Enter the load charge by duration premium to-date for this table entry. This field is right-justified.

Valid entries:

The premium amount	Two decimal positions are provided.
OR	
99999999999	If not a factor
99999999999	Maximum premium amount breakpoint. If you are banding at least one of your entries must contain the maximum band breakpoint.

RL CD

Rollover Code
(1 position, alphanumeric, conditionally required)
Enter the load charge by rollover code(s) for this table entry (i.e., Transfer, Special Deposit). If the Rollover Code field is left blank on a financial transaction which is to be applied to this load, then a table entry with (*) must be input.

Valid entries:

The Rollover Code	Your defined code
OR	
*	If not a factor or to indicate a default value

MM CD

Memo Code
(2 positions, alphanumeric, conditionally required)
Enter the load charge by memo code(s) for this table entry. If the Memo Code field is left blank on a financial transaction which is to be applied to this load, then a table entry with (**) must be input.

Valid entries:

The Memo Code	Your defined code. The numbers 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

CUM PRM

Cumulative Premium Indicator
(1 position, alphanumeric, required)
Enter a code that identifies whether the load by cumulative premium breakpoints will be ratchet or simple banded for this table entry.

Valid entries:

R	Ratchet banding
S	Simple banding or if not a factor

DUR PRM

Duration Premium Indicator
(1 position, alphanumeric, required)
Enter a code that identifies whether the load by duration premium breakpoints will be ratchet or simple banded for this table entry.

Valid entries:

R	Ratchet banding
S	Simple banding or if not a factor

LD PCT

Load Percent Indicator
(1 position, alphanumeric, required)
Enter a code that defines whether the load percent will be based on cumulative premium or duration premium.

Valid entries:

C	Load percent of cumulative premium-to-date
D	Load percent of duration premium
OR	
N	No load to be taken

LOAD PCT

Load Percent
(7 positions, numeric, required)
Enter the load percentage that will be assessed against each payment based on the Cumulative Premium To-Date or Duration Premium Amount. This field is right-justified.

Valid entries:

The percentage	Five decimal positions are provided
OR	
0000000	If not a factor

FLAT DOL SETUP

Flat Dollar Set-Up Fee
(7 positions, numeric, required)
Enter the flat dollar set-up fee that will be assessed against the first payment only. This field is right-justified.

Valid entries:

The amount	Two decimal positions are provided
OR	
0000000	If not a factor

The following edit applies:

T 3 1 1	Set-up fee is not numeric or is blank.

PCT DOL SETUP

Percentage Set-Up Fee
(6 positions, numeric, required)
Enter the percentage of payment set-up fee that will be assessed against the first payment only. This field is right-justified.

Valid entries:

The percentage	Three decimal positions are provided
OR	
000000	If not a factor

The following edit applies:

T 3 1 1	Set-up fee is not numeric or is blank.

NOTE: Either the Flat Dollar <u>or</u> the Percentage Set-up field should be entered. If both are entered, the Flat Dollar Set-up Fee is used.

CODING INSTRUCTIONS

Refer to the Appendix for the A19 - Payment Load Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A19.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that is to be pointed to by Table A03, Sales Payment Load Table Entry Number field, and/or Administrative Payment Load Table Entry Number field.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
19-22	Transaction Code (4 positions, alphanumeric, required, left-justified) Enter NA — Normal Payment MA — Dump in Payment ME — Excess Loan Repayment ND — Disability Payment **** — If not a factor or to indicate a default value.
23	Sex Code (1 position, alphanumeric, required) Enter M — Male F — Female * — Both

Positions	Field
24-26	Maximum Issue Age (3 positions, numeric, required) Enter Age 999 If not a factor or to indicate a default value 999 Maximum age breakpoint
27-28	Maximum Policy Duration (2 positions, numeric, required) Enter Duration 99 If not a factor or to indicate a default value. 99 Maximum duration breakpoint
38-39	Sub Key (2 positions, alphanumeric, optional) This field is used when two or more table entries have identical input, in columns 1 through 28, in the same table run. The Sub Key allows two or more table entries with the identical sort keys to pass an input edit by varying the sort key. For example, consider three table entries in which the keys only vary by the Cumulative Premium To-Date field: A00101900112151983*NA F9999 19999999999900015000000 A00101900112151983*NA F9999 01199999999999900020000000 A00101900112151983*NA F9999 02199999999999900025000000 By coding the Sub Key in the second and third table entry the input passed the table maintenance program's edit which requires that each sort key (column 1 thru 40) be unique.
40	Sequence Number (1 position, numeric, required) This field is used as a counter to sort the record input for a table entry. Enter 1.
41-51	Cumulative Premium-To-Date (11 positions, numeric, required [2 decimal positions]) Enter Amount 99999999999If not a factor 99999999999Maximum premium-to-date breakpoint

Positions	Field
52-62	Duration Premium Amount (11 positions, numeric, required [2 decimal positions]) Enter Amount 99999999999If not a factor 99999999999Maximum amount breakpoint
63	Rollover Code (1 position, alphanumeric, required) Enter Rollover Code * If not a factor or to indicate a default value
64-65	Memo Code (1 position, alphanumeric, required) Enter Memo CodeYour defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** If not a factor or to indicate a default value.
24-31	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
74	Cumulative Premium Indicator (1 position, alphanumeric, required) Enter R Ratchet banding S Single banding or if not a factor
75	Duration Premium Indicator (1 position, alphanumeric, required) Enter R Ratchet banding S Single banding or if not a factor
40	Sequence Number (1 position, numeric, required) Enter 2.
41	Load Percent Indicator (1 position, alphanumeric, required) Enter C Load percent of cumulative premium-to-date D Load percent of duration premium N No load to be taken

Positions	Field
42-48	Load Percent (7 positions, numeric, required, [5 decimal positions]) Enter Percentage 0000000 If not a factor
49-55	Flat Dollar Set Up Fee (7 positions, numeric, required, [2 decimal positions]) Enter Amount 0000000 If not a factor
56-61	Percentage Set-Up Fee (6 positions, numeric, required, [3 decimal positions]) Enter Percentage 0000000 If not a factor **NOTE:** Either the Flat Dollar or the Percentage Set-up field should be entered. If both are entered, the Flat Dollar Set-up Fee is used.

REPORT DESCRIPTION

Refer to the Appendix for the A19 - Payment Load Table report layout.

1. Table Entry Number
2. Effective Date
3. Transaction Code
4. Sex Code
5. Maximum Issue Age
6. Maximum Policy Duration
7. Cumulative Premium To Date
8. Duration Premium to Date
9. Rollover Code
10. Memo Code
11. User Area
12. Cumulative Premium Indicator
13. Duration Premium Indicator
14. Load Percent Indicator
15. Load Percent - Cumulative Premium
16. Flat Dollar Set-Up Fee
17. Percentage Set-Up Fee

A22 - Transaction Fee Table

The Transaction Fee Table is optional and is referenced by Plan Table - A03. This table establishes the transaction fee to be charged. The Transaction Fee charge can vary by effective date, transaction code, cumulative premium to-date, maximum transaction fees to-date, memo code, and/or user area for each table entry number.

When the Transaction Fee Table is accessed for remittance transactions, the transaction fee amount is assessed against the gross remittance before the setup fee, taxes and/or loads have been removed. If the Transaction Fee amount exceeds the amount of the gross remittance the financial transaction will reject.

The Transaction Fee Table can be simple banded only.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA22 - TRANSACTION FEE TABLE

```
       COMMAND
         FILE  -         TA22--TRANSACTION FEE TABLE
     CO  ---     PROD  --     PLAN  ------      EFF DATE  ----------

AC  CO   TBL  EFFECTIVE   TRX  PAY  PAY     CUMULATIVE      MAX TRANS     MM
CD  CD   ENT    DATE      CD   MDE  MTH    PREM TO DATE    FEE TO DATE    CD
 -  ---  ---  ----------  ----  --   -    --------------  --------------  --
    USER AREA --------   TRANSACTION FEE:  AMOUNT ---------  PCT -------

 -  ---  ---  ----------  ----  --   -    --------------  --------------  --
    USER AREA --------   TRANSACTION FEE:  AMOUNT ---------  PCT -------

 -  ---  ---  ----------  ----  --   -    --------------  --------------  --
    USER AREA --------   TRANSACTION FEE:  AMOUNT ---------  PCT -------

 -  ---  ---  ----------  ----  --   -    --------------  --------------  --
    USER AREA --------   TRANSACTION FEE:  AMOUNT ---------  PCT -------





NXT TRX TA22  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Transaction Fee Table, enter TA22 in the NEXT TRX field on line 24 of this screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change

D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter the number that is referenced by Table A03.

Valid entries:

001 through 999

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

TRX CD

Transaction Code
(4 positions, alphabetic, conditionally required, left-justified)
Enter the transaction fee charge by financial transaction code(s) for this table entry. The transactions listed below must have an entry in the table or a default value must be set up. If a transaction is not to have a fee charged, the table entry may be set to zeroes but the transaction must still have an entry in Table A22.

Valid entries:

MA	Dump-In Payment
NA	Normal Payment
ND	Disability Payment
NE	Loan Repayment
OE	Fund Transfer

QAC	Cancellation - Full Refund
QAG	Cancellation - Free Look Premium
QAN	Cancellation - Not Taken
QAS	Cancellation Rescind
QAV	Cancellation - Free Look Cash Value
QAZ	Cancellation Rescind (Status = W or X)
TA	Full Surrender
TB	Partial Surrender
TC	Loan Initiation
TK	Payout (Not Currently Supported)
TKM	MRD Payout
TKS	SUB Payout
TY	Partial Annuitization
TZ	Full Annuitization
OR	
****	If not a factor or to indicate a default value

PAY MDE

Payment Mode
(2 positions, numeric, conditionally required)
Enter the payment frequency for this table entry. Based on this field, administrative and sales charges can vary.

Valid entries:

00	Single premium only no further payments are anticipated
01	Annual
02	Semi-annual
04	Quarterly
12	Monthly
13	Every four (4) weeks
17	Every three (3) weeks
24	Twice a month
26	Every two (2) weeks

52	Every week
OR	
99	If not a factor

PAY MTH

Payment Method
(1 position, alphanumeric, conditionally required)
Enter a code that establishes the payment method for this table entry. Based on this field, administrative and sales charges can vary.

Valid entries:

N	Normal
P	Pre-authorized check
G	Government Allotment
S	Salary savings plan
OR	
*	If not a factor

CUMULATIVE PREM TO DATE

Cumulative Premiums To-Date
(11 positions, numeric, conditionally required)
Enter a value that identifies the transaction fee charge by cumulative premium to-date. The Cumulative Premium To-Date is compared to the Total Regular Payment, Dump-in Payments and Rollover Payments on the Annuity Plan's Contract segment. This field is right-justified.

Valid entries:

Cumulative Premiums to Date	Two decimal positions are provided.
OR	
99999999999	If not a factor
99999999999	Maximum premium breakpoint. If you are banding at least one of your entries must contain the maximum band breakpoint.

MAX TRANS FEE TO DATE

Maximum Transaction Fees To-Date
(11 positions, numeric, conditionally required)
Enter a value that identifies the transaction fee charge by maximum transaction fees to-date. The Maximum Transaction Fees To-Date is compared to the Annuity Plan's maximum transaction fees to-date on the Fund segment. This field is right-justified.

Valid entries:

Maximum Transaction Fees to Date	Two decimal positions are provided.
OR	
99999999999	If not a factor
99999999999	Maximum transaction fee breakpoint. If you are banding at least one of your entries must contain the maximum band breakpoint.

MM CD

Memo Code
(2 positions, alphanumeric, conditionally required)
Enter a value that identifies the transaction fee charge by memo code. If the Memo Code field is left blank on a financial transaction which is to be applied to this transaction fee, then a table entry with (**) must be input.

Valid entries:

The memo code	Your defined code. The numbers 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

TRANSACTION FEE: AMOUNT

Transaction Fee Amount
(7 positions, numeric, required)
Enter the transaction fee amount to be charged for the financial transaction that applies to this table entry. This field is right-justified.

Valid entries:

Transaction Fee Amount	Two decimal positions are provided.
OR	
0000000	If there is not a transaction fee dollar charge for this table entry.

TRANSACTION FEE: PCT

Transaction Fee Percent
(6 positions, numeric, required)
Enter the transaction fee percentage to be charged for the financial transaction that applies to this table entry. This field consists of three whole numbers and three decimals. This field is right-justified.

Valid entries:

000001 through 999999	
OR	
000000	If there is not a transaction fee percent charge for this table entry

CODING INSTRUCTIONS

Refer to the Appendix for the A22 - Transaction Fee Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A22.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that is to be pointed to by Table A03, Transaction Fee Table Entry Number field.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
19-22	Transaction Code (4 positions, alphanumeric, required, left-justified) Enter MA — Dump In Payment NA — Normal Payment ND — Disability Payment NE — Loan Repayment OE — Fund Transfer QAC — Cancellation - Full Refund QAG — Cancellation - Free Look Premium QAN — Cancellation - Not Taken QAS — Cancellation Rescind QAV — Cancellation - Cash Value QAZ — Cancellation Rescind (Status = W)

Positions	Field		
		TA	Full Surrender
		TB	Partial Surrender
		TC	Loan Initiation
		TK	Payout **(currently not supported)**
		TKM	MRD Payout
		TKS	SUB Payout
		TY	Partial Annuitization
		TZ	Full Annuitization
		****	If not a factor
23-24	Payment Mode (2 positions, numeric, required) Enter		
		00	Single premium only
		01	Annual
		02	Semi-annual
		04	Quarterly
		12	Monthly
		13	Every four (4) weeks
		17	Every three (3) weeks
		24	Twice a month
		26	Every two (2) weeks
		52	Every week
		99	If not a factor
25	Payment Method (1 position, alphanumeric, required) Enter		
		N	Normal
		P	Pre-authorized check
		G	Government allotment
		S	Salary Savings Plan
		*	If not a factor
38-39	Sub Key (2 positions, alphanumeric, optional) This field is used when the sort key (columns 1 through 34) is identical to another table entry in the same table run.		

Positions	Field
40	Sequence Number (1 position, numeric, required) Enter 1.
41-51	Cumulative Premium To-Date (11 positions, numeric, required, [2 decimal positions]) Enter Amount 99999999999If not a factor 99999999999Maximum premium breakpoint
52-62	Maximum Transaction Fees To-Date (11 positions, numeric, required, [2 decimal positions]) Enter Amount 99999999999If not a factor 99999999999Maximum fee breakpoint
63-64	Memo Code (2 positions, alphanumeric, required) Enter Memo CodeYour defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** If not a factor or to indicate a default value.
65-72	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 2.
41-47	Transaction Fee Amount (7 positions, numeric, required, [2 decimal positions]) Enter Amount 0000000 If not a factor
48-53	Transaction Fee Percent (6 positions, numeric, required, [3 decimal positions]) Enter Percentage 0000000 If not a factor

REPORT DESCRIPTION

Refer to the Appendix for the A22 - Transaction Fee Table report layout.

1. Table Entry Number - Field #4
2. Effective Date - Field #5
3. Transaction Code - Field #6
4. Payment Mode - Field #7
5. Payment Method - Field #8
6. Cumulative Premiums to Date - Field #11
7. Maximum Transaction Fees to Date - Field #12
8. Memo Code - Field #13
9. User Area - Field #14
10. Transaction Fee Amount - Field #16
11. Transaction Fee Percent - Field #17

A23 - Posting Method Control Table

The Posting Method Control Table is optional and is referenced by Plan Table - A03. The Posting Method Control Table is required if a fixed fund can ever be attached to the Plan Code to which the table entry applies. The Posting Method Control Table establishes the various posting methods. The Posting Method Control Table can vary by effective date and/or user area for each Table Entry Number. If a Posting Method of CURR (Current) is used for a particular Disbursement transaction, then CURR should be used for all Disbursement Transactions for that plan code.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA23 - POSTING METHOD CONTROL TABLE

```
      COMMAND
       FILE  -         TA23--POSTING METHOD CONTROL TABLE
CO  ---         PROD  --           PLAN  ------          EFF DATE  ----------
                                                         LOAN  LOAN  ANN  VALUE
AC  CO   TBL  FUND  EFFECTIVE  MM   USER     SURR TRANS ACCM  REPAY CHRG  AJUST
CD  CD   ENT  NUM     DATE     CD   AREA     MTHD MTHD  MTHD  MTHD  MTHD  MTHD
 -  ---  ---  ---  ----------  --  --------  ----  ----  ----  ----  ----  ----
 -  ---  ---  ---  ----------  --  --------  ----  ----  ----  ----  ----  ----
 -  ---  ---  ---  ----------  --  --------  ----  ----  ----  ----  ----  ----

NXT TRX TA23  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Posting Method Control Table, enter TA23 in the NEXT TRX field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)

M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete

L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter this Posting Method Control Table entry. Enter the number that is referenced by Table A03.

Valid entries:

001 through 999

FUND NUM

Fund Number
(3 positions, numeric, conditionally required)
This field is not currently supported for all funds. Only the Loan Accumulation funds and the Loan Collateral funds are currently supported.

Valid entries:

999

OR

Loan Accumulation Fund - Your defined code

Load Collateral Fund - Your defined code

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

MM CD

Memo Code
(2 positions, alphanumeric, conditionally required)
Enter the memo code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction which involves a posting method, then a table entry of (**) must be input.

Valid entries:

The memo code	Your defined code. The number 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

SURR MTHD

Surrender Method
(4 positions, alphanumeric, required)
Enter the method for posting surrender amounts against the Financial Flow File. If the Posting Method for surrenders equals CURR, the Posting Method for all other Disbursement transactions must be CURR for this table entry. The Posting Method cannot equal CURR if Surrender Penalty Methods 07, 08, 09, 10, 11, 12, or 14 are used.

Valid entries:

CURR	Do not post the adjustment against any particular payment element. Post as of the Effective Date of the transaction.
LIFO	Last In, First Out - The amounts are processed against the most recent contributions that exist on the Financial Flow File. Newest money is offset by the surrender amount first, followed by older money in descending order of dates on which that money was received until the full amount has been offset.

FIFO	First In, First Out - The amounts are processed against the earliest contributions that exist on the Financial Flow File. Thus, the oldest money is offset by the surrender amount first followed by newer money in ascending order of dates on which that money was received until the full amount has been offset.

TRANS MTHD

Transfer Method
(4 positions, alphanumeric, required)
Enter the method for posting fund transfers against the financial flow file.

Valid entries:

CURR	Do not post the adjustment against any particular payment element. Post as of the Effective Date of the transaction.
LIFO	Last In, First Out - The amounts are processed against the most recent contributions that exist on the Financial Flow File. Newest money is offset by the surrender/withdrawal amount first, followed by older money in descending order of dates on which that money was received until the full amount has been offset.
FIFO	First In, First Out - The amounts are processed against the earliest contributions that exist on the Financial Flow File. Thus, the oldest money is offset by the surrender/withdrawal amount first followed by newer money in ascending order of dates on which that money was received until the full amount has been offset.

LOAN ACCM MTHD

Loan Accumulation Method
(4 positions, alphanumeric, optional)
Enter the method for posting Accumulating Loans against the Financial Flow File.

Valid entries:

LIFO	Last In, First Out - The amounts are processed against the most recent contributions that exist on the Financial Flow File. Newest money is offset by the surrender/withdrawal amount first, followed by older money in descending order of dates on which that money was received until the full amount has been offset.
FIFO	First In, First Out - The amounts are processed against the earliest contributions that exist on the Financial Flow File. Thus, the oldest money is offset by the surrender/withdrawal amount first followed by newer money in ascending order of dates on which that money was received until the full amount has been offset.
****	If not applicable

LOAN REPAY MTHD

Loan Repayment Method
(4 positions, alphanumeric, optional)
Enter the method for posting Loan Repayment amounts against the Financial Flow File.

Valid entries:

LIFO	Last In, First Out - The amounts are processed against the most recent contributions that exist on the Financial Flow File. Newest money is offset by the surrender/withdrawal amount first, followed by older money in descending order of dates on which that money was received until the full amount has been offset.
FIFO	First In, First Out - The amounts are processed against the earliest contributions that exist on the Financial Flow File. Thus, the oldest money is offset by the surrender/withdrawal amount first followed by newer money in ascending order of dates on which that money was received until the full amount has been offset.
****	If not applicable

ANN CHRG MTHD

Annual Charge Method
(4 positions, alphanumeric, required)
Enter the method for posting Anniversary Charges against the Financial Flow File.

Valid entries:

CURR	Do not post the adjustment against any particular payment element. Post as of the Effective Date of the transaction.
LIFO	Last In, First Out - The amounts are processed against the most recent contributions that exist on the Financial Flow File. Newest money is offset by the surrender/withdrawal amount first, followed by older money in descending order of dates on which that money was received until the full amount has been offset.
FIFO	First In, First Out - The amounts are processed against the earliest contributions that exist on the Financial Flow File. Thus, the oldest money is offset by the surrender/withdrawal amount first followed by newer money in ascending order of dates on which that money was received until the full amount has been offset.

VALUE AJUST MTHD

Value Adjustment Method
(4 positions, alphanumeric, required)
Enter the code that identifies the method used to post value adjustments against the Financial Flow File if the adjustment is negative. If the Posting Method for value adjustments equals CURR, the Posting Method for all Disbursement Transactions for this table entry must equal CURR.

Valid entries:

CURR	Do not post the negative adjustment against any particular payment element. Post as of the Effective Date of the transaction.
FIFO	Post the negative adjustment against the earliest contribution remaining on the contract.
LIFO	Post the negative adjustment against the last contribution remaining on the contract.

CODING INSTRUCTIONS

Refer to the Appendix for the A23 - Posting Method Control Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A23.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that is to be pointed to by Table A03, Posting Method Table Entry Number field.
11-13	Fund Number (3 positions, numeric, required) Enter 999 — For all funds Loan Accumulation Fund - Your defined code Loan Collateral Fund - Your defined code
14-21	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
22-23	Memo Code (2 positions, alphanumeric, required) Enter Memo Code — Your defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** — If not a factor or to indicate a default value.
24-31	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.

Positions	Field
41-44	Surrender Method (4 positions, alphanumeric, optional) Enter LIFO Last In, First Out FIFO First In, First Out
45-48	Transfer Method (4 positions, alphanumeric, required) Enter LIFO Last In, First Out FIFO First In, First Out
49-52	Loan Accumulation Method (4 positions, alphanumeric, optional) Enter LIFO Last In, First Out FIFO First In, First Out
53-56	Loan Repayment Method (4 positions, alphanumeric, optional) Enter LIFO Last In, First Out FIFO First In, First Out **** If not applicable
57-60	Annual Charge Method (4 positions, alphanumeric, optional) Enter LIFO Last In, First Out FIFO First In, First Out **** If not applicable
61-64	Value Adjustment Method (4 positions, alphanumeric, optional) Enter CURR Post as of the Transaction Effective Date FIFO First In, First Out LIFO Last In, First Out

REPORT DESCRIPTION

Refer to the Appendix for the A23 - Posting Method Control Table report layout.

1. Table Entry Number
2. Fund Number
3. Effective Date
4. Memo Code
5. User Area
6. Surrender Method
7. Transfer Method
8. Loan Accumulation Method
9. Loan Repayment Method
10. Annual Charge Method
11. Value Adjustment Method

A24 - Interest Specification Table

The table's input fields are sorted in the same order in which they appear on the coding form.

This table controls how the interest is calculated and accrued on both Fixed and Money Funds. The Interest Specification Table establishes the controls for interest bearing Fixed Funds only. The Interest Specification Table also determines the frequency of Money Fund and Money Fund Segment rollovers and the rules surrounding the treatment of money during those rollovers. The Interest Specification Table can vary by Fund Number, Effective Date, and/or User Area for each Table Entry Number.

The Interest Specification Table is required and is pointed to by Plan Table - A03 and the Loan Specification Table - A38.

This table is used to point to the Declared Interest Rate Table (A25), the Guaranteed Annuity Interest Rate Table (A26), the Money Fund Threshold Table (AD3), and the Fund Table (009).

For Money Fund Processing, special coding consideration is required for various fields. Refer to Interest Selection Crediting Method Indicator field for further detail.

The fields on Table A24 are sorted for the Administrative Table Report Print and for table access by the Administrative System in the same order in which the fields appear on the online screen.

TA24 - INTEREST SPECIFICATION TABLE

```
      COMMAND
          FILE  -        TA24--INTEREST SPECIFICATION TABLE
CO  ---     PROD  --    PLAN  ------     EFF DATE  ---------- TBL ENT  ---

AC  CO   TBL  FND   EFFECTIVE   MM   USER       INT  RATE  INT ANN  CALC   YEAR
CD  CD   ENT  NUM     DATE      CD   AREA      DECL  GUAR  IND IND METHOD  DAYS
 -  ---  ---  ---   ----------  --  --------    ---   ---    -   -  -----   ---
ROLL  ROLL  ROLL    NEW   GUAR  GUAR  INT  MONEY SECURE  INCL  EXCL BONUS INT
FREQ  PRD   PCT    MONEY  TYPE  DUR   MTH  FUND   PRD    PRD   PRD    RATE
  -   --   -------   -    -----   ---  -    ---   ---    ---   ---   ------

 -  ---  ---  ---   ----------  --  --------    ---   ---    -   -  -----   ---
  -   --   -------   -    -----   ---  -    ---   ---    ---   ---   ------

 -  ---  ---  ---   ----------  --  --------    ---   ---    -   -  -----  ---
  -   --   -------   -    -----   ---  -    ---   ---    ---   ---   ------

 -  ---  ---  ---   ----------  --  --------    ---   ---    -   -  -----   ---
  -   --   -------   -    -----   ---  -    ---   ---    ---   ---   ------



NXT TRX TA24  VER AD PROD A1 CL/POL                SEC ID       CO  -- OVRD N
```

To access the Interest Specification Table, enter TA24 in the Next Trx field on line 24 of the screen.

FILE

File Code
(1 position, alphanumeric, required)
Enter the File Code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code Field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

TBL ENT

Table Entry Number
(3 positions, numeric, optional)
Enter this Interest Specification Table entry. Enter the number that is referenced by Table A03 and Table A38.

Valid entries:

000 through 999

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, numeric, conditionally required)
Enter this Interest Specification Table entry. Enter the number that is referenced by Table A03 and Table A38.

Valid entries:

001 through 999

FND NUM

Fund Number
(3 positions, numeric, conditionally required)
Enter the Fixed Fund Number to which this table entry applies. This number must be coded in Table 009. The Fund Type Field in Table 009 must be coded as F (Fixed Fund), L (Loan Accumulation Fund), C (Loan Collateral Fund) or M (Money Fund).

Valid entries:

001 through 998

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the plan to which the table entry applies. This field is right-justified.

MM CD

Memo Code
(2 positions, alphanumeric, conditionally required)
Enter the Memo Code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code Field is left blank on a financial transaction which involves interest, then a table entry of (**) must be input.

Valid entries:

The memo code	Your defined code. The number 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

INT DECL

Declared Interest Rate Table Entry Number
(3 positions, alphanumeric, required)
Enter the Table Entry Number that references the Declared Interest Rate Table - A25. The Declared Interest Rate Table establishes the declared interest rate for fixed funds. This number must be coded in Table A25.

Valid entries:

000 through 999	
OR	
N/A	If not applicable

The following edits apply:

T J 5 9	Interest Method is C/M/V, Declared Interest Pointer must be N/A.

RATE GUAR

Guaranteed Annuity Interest Rate Table Entry Number
(3 positions, alphanumeric, required)
Enter the Table Entry Number that references the Guaranteed Interest Rate Table - A26. This number must be coded in Table A26.

Valid entries:

000 through 999

INT IND

Interest Indicator
(1 position, alphanumeric, required)
Enter a value that identifies whether the Interest Crediting Method for this table entry's fixed fund is on a simple or compound interest basis. Simple interest is only used for Loan Interest Funds. Compound interest is allowed only for Collateral Funds.

Valid entries:

C	Compound interest
S	Simple interest

ANN IND

Anniversary Indicator
(1 position, alphanumeric, required)
Enter a value that indicates if the system is to calculate interest credits for Fixed Funds on a policy year, calendar year or contribution effective date basis.

Valid entries:

C	Calendar year basis
E	Contribution effective date basis
P	Policy year basis

The following edits apply:

T J 8 2	Interest Method is C/M/V, Anniversary Indicator must be E.

CALC METHOD

Interest Calculation Method
(5 positions, alphanumeric, required)
Enter a value that identifies how the interest is calculated for this table entry's Fixed Fund. This field establishes which portions of the fund's value accrue interest and the timing of that interest accrual. For Loan Collateral Funds, only a Daily Interest Method should be used.

Valid entries:

DAILY	Daily Interest Accrual/Accumulation. Interest is accrued on a daily basis. This means that interest is credited from day of deposit (interest effective date) to day of withdrawal.
WKBEG	Week Beginning. Regardless of when a deposit was received during a given week, it would be given interest credit from the first day of the week (Monday).
WKEND	Week Ending. Regardless of when a deposit was received during a given week, it will not begin receiving interest credit until the following Monday and the credit of the first weeks interest will not take place until the beginning of the second week following the week of receipt.
MOBEG	Month Beginning. Interest is credited the first of every month. Regardless of when a deposit was received during a given month, it would be given interest credit from the first day of the month.
MOEND	This code causes interest to be credited once a month, as of the last day of the month. This means that transactions processed during the month have a value equal to their net amount until the last day of the second following month. They would not have any interest credit until the first day of the second month following the interest effective month. The policy value at any point in time during the month is the policy value as of the first day of the month, plus the net value of any transactions processed during that month.

The following edits apply:

T J 8 3	Interest Method is C/M/V, Interest Calculation Method must be daily.

YEAR DAYS

Leap Year Days
(3 positions, numeric, required)
Enter the value that indicates if the year in question should be counted as a leap year. On a 365 day basis, February 29 is effectively ignored in interest calculations. In using 366, the system will count February 29 as a day to receive interest. If 365 is coded, the system will use that as the maximum in the numerator in its interest factor exponent. It will use 366 only if it is coded. Note that the denominator will remain at 365.

Valid entries:

365	February 29 is ignored
OR	
366	February 29 is included

ROLL FREQ

Rollover Frequency
(1 position, alphanumeric, optional)
Enter the value that indicates if funds will be rolled over for this table entry's Fixed Fund. This field can be used only with the Blended Interest Rate Option on Table A04.

Valid entries:

A	Annual rollover of funds will occur.
OR	
N	No, rollover of funds will not occur.

The following edits apply:

T J 8 4	Interest Method is C/M/V, Rollover Frequency must be N.

ROLL PRD

Rollover Period
(2 positions, numeric, conditionally required)
Enter the value that identifies when the rollover funds will occur for this table entry. This field is required if the Rollover Frequency field is coded A. This field can be used only with the Blended Interest Rate Option on Table A04.

Valid entries:

01	Annual
OR	
00	Not a factor

The following edits apply:

T J 8 5	Interest Method is C/M/V, Rollover Period must be zero.

ROLL PCT

Rollover Percent
(6 positions, numeric, conditionally required)
Enter the percent of the fixed fund to be rolled over automatically. This field is required if the Rollover Frequency field is coded A, and can be used only with the Blended Interest Rate Option on Table A04. (It consists of three whole numbers and three decimals and is right-justified).

Valid entries:

000.001 - 100.000	
OR	
000.0000	If not a factor

The following edits apply:

T J 8 6	Interest Method is C/M/V, Rollover Percent must be zero.

NEW MONEY

Rollover New Money Indicator
(1 position, alphanumeric, optional, **currently not supported**)
Identifies whether the rolled over money should be treated as new or old money in the Financial Flow File. This field must be left blank.

The following edits apply:

T J 8 7	Interest Method is C/M/V, New Money is not specified.

GUAR TYPE

Guaranteed Type
(5 positions, alphanumeric, required)
Enter the method of guaranteeing the Declared Interest Rate.

Valid entries:

POLYR	Premiums received during the Guarantee Period are credited with the interest rate in effect at the policy anniversary prior to the effective date of the payment. Premiums received, if any, after the end of the Guarantee Period receive the interest rate appropriate for the effective date of the premium.
CONT	Each premium received is credited with its own rate (based on its receipt date) and retains that rate for the Guarantee Period regardless of what table rates might have otherwise applied. After the Guarantee Period ends, all table rates apply to the premium and change whenever the table changes.
CONTR	Same as CONT during the first Guarantee Period. After the Guarantee Period ends, the current declared table rate applies, but remains in effect for a second (and third, etc.) Guarantee Period. This guarantee repeats automatically.
ISSUE	Each premium received is credited with the declared rate in effect on the Policy Effective Date. It remains in effect for the Guarantee Period. After the Guarantee Period ends, current table rates for the premium receipt period apply and change whenever the table changes.
MFND	All contributions are assigned an interest rate and a guarantee period based on the receipt period in which the contribution effective date is located. If Total Contribution (C) and Total Contract Value (V) Interest Methods are coded and multiple bands exist, the interest rate search is further extended to include the effective date within the receipt period within the band. Only one band is supported for Money Fund Interest Method (M).
PCAR	A deposit will be credited the interest in effect on its effective date until the next Policy or Calendar Anniversary. This function is table driven within VANTAGE-ONE.

At Policy/Calendar Anniversary all deposits will be credited the interest rate that is currently in effect.

REPET — Same as ISSUE during the first Guarantee Period. After the Guarantee Period ends, the next table rate applies, but remains in effect for a second (and third, etc.) Guarantee Period. This guarantee repeats automatically.

OR

NONE — The Declared Rate is not guaranteed and the normal date ranges in the Declared Interest Rate Table - A25 are to be used.

The following edits apply:

T J 8 8 — Interest Method is C/M/V, Guaranteed Type must be MFND.

GUAR DUR

Guarantee Duration
(3 positions, numeric, required)
Enter the number of months a Declared Interest Rate is guaranteed using a method other than None in the Guarantee Type field.

Valid entries:

001 through 999

OR

000 — If the Guarantee Type field is None

INT MTH

Interest Selection Crediting Method Indicator
(1 position, alphanumeric, required)
This field specifies the interest selection method for the Money Fund Segment.

If the value in this field is M, C or V then the following coding consideration must be used for the following fields:

Field #	Field Name	Coding Consideration
14	Declared Interest Rate Table Entry Number	N/A
16	Interest Indicator	C
17	Anniversary Indicator	E
18	Interest Calculation Method	Daily

Field #	Field Name	Coding Consideration
20	Rollover Frequency	N
21	Rollover Period	00
22	Rollover Percent	0.0
23	Rollover New Money Indicator	Blank
24	Guaranteed Type	MFUND
25	Guaranteed Duration	00-99
26	Interest Method	C.M.V.
27	Money Fund Threshold Table Pointer	001-999

Valid entries:

C	Contribution banded
M	Money Fund Processing
N	Current Valuation Processing
V	Value Banded

If the value N is used in this field, then the Money Fund Threshold Table Pointer (field #27) must be N/A.

The following edits apply:

T J 5 8	Invalid Interest Crediting Method.

MONEY FUND

Money Fund Threshold Table Entry Number
(3 positions, numeric, conditionally required)
This field specifies the pointer to the Money Fund Threshold Table (AD3). If the interest crediting method is C, M or V (Money Fund Processing), this field must be used. If the Interest Crediting Method is not N, use N/A in this field.

Valid entries:

001 through 999

OR

N/A	if Money Fund Processing is not required.

The following edits apply:

T J 5 7	Invalid Threshold Interest Table.

T J 6 1	Money Fund Threshold must be N/A.
T J 6 2	Money Fund Table pointer is not 001 - 999.

SECURE PRD

Secure Period
(3 positions, numeric, conditionally required)
This field determines the number of months the Bonus Interest Rate is applied to the payment. The Secure Period defaults to zeroes. No Bonus Interest processing occurs if this field is equal to zeroes. An entry of 999 indicates that the Secure Period is indefinite up until the Policy maturity Date. Money Funds **currently not supported**.

Valid entries:

Secure Period	From 001 through 999
OR	
000	Secure Period does not apply.

The following edits apply:

T G 8 2	Secure Period must be 001 - 999 or 000.
T G 8 3	Secure Period is not entered. (This edit does not occur if Inclusion Period and Exclusion Period are also equal to zeroes.)

INCL PRD

Inclusion Period
(3 positions, numeric, conditionally required)
This field specifies the number of months after the Policy Effective Date that the Bonus Interest Rate ceases to be in effect. It uses the Policy Effective Date as a start date and establishes an internal Bonus Interest Period End Date. Payments with Effective Dates prior to the Bonus Interest Period End Date qualify to receive the Bonus Interest Rate for the number of months of the Secure Period. When not used, this field defaults to zeroes. The Inclusion Period and Exclusion Period are mutually exclusive. No Bonus Interest Rate processing occurs if zeroes are found in both fields. Money Funds **currently not supported**.

Valid entries:

Inclusion Period	From 001 - 999
OR	
000	Inclusion Period does not apply

The following edits apply:

T G 8 4	Inclusion Period must be 001 - 999 or 000.
T G 8 5	Either Inclusion or Exclusion Period is required. (This edit will not occur if the Secure Period is also equal to zeroes.)
T G 8 6	Inclusion and Exclusion Periods are both entered. (Only one type of Bonus Interest Period parameter is allowed.)

EXCL PRD

Exclusion Period
(3 positions, numeric, conditionally required)
This field specifies the number of months from the Policy Effective Date that must pass before the Bonus Interest Rate is in effect. It establishes an internal Bonus Interest Period Start Date for the Bonus Interest processing. Payments with Effective Dates greater than the Bonus Interest Period Start Date qualify to receive the Bonus Interest Rate for the number of months of the Secure Period. When not used, this field defaults to zeroes. The Inclusion Period and Exclusion Period are mutually exclusive. No Bonus Interest Rate processing occurs if zeroes are found in both fields. Money Funds **currently not supported**.

Valid entries:

Inclusion Period	From 001 - 999
OR	
000	Inclusion Period does not apply

The following edits apply:

T G 8 5	Either Inclusion or Exclusion Period is required. (This edit does not occur if the Secure Period is also equal to zeroes.)
T G 8 6	Inclusion and Exclusion Periods are both entered. (Only one type of Bonus Interest Period parameter is allowed.)
T G 8 7	Exclusion Period must be 001 - 999 or 000.

BONUS INT RATE

Bonus Interest Rate
(5 positions, numeric, required)
The Bonus Interest Rate is added to the Declared Interest Rate for the defined Secure Period if payment is received within the Bonus Start/End Dates (as determined by the Inclusion/Exclusion Periods). Money Funds **currently not supported**.

Valid entries:

The Percentage	Three decimal places are provided for (i.e., 2.5% = 02.500)

The following edits apply:

T G 8 8	Invalid Bonus Interest Rate.
T G 8 9	Bonus Interest Rate is missing (edit does not occur if Table 25 is accessed for Declared Interest Rate only).
T 0 3 1	Interest Rate is greater than 35%.

CODING INSTRUCTIONS

Refer to the Appendix for the A24 - Interest Specification Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A24.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that is to be pointed to by Table A03, Interest Specification Table Entry Number field and Table A38, Loan Interest Specification Table Number field.
11-13	Fund Number (3 positions, numeric, required) Enter the Fund Number. The number must be coded on Table 009. The fund must be fixed, loan accumulation, or loan collateral funds or money fund.
14-21	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the Effective Date for this table entry.
22-23	Memo Code (2 positions, alphanumeric, required) Enter Memo Code — Your defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** — If not a factor or to indicate a default value.
24-31	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-43	Guaranteed Annuity Interest Rate Table Entry Number (3 positions, alphanumeric, required) The Table Entry Number input must be coded on Table A26.

Positions	Field
44-46	Declared Interest Rate Table Entry Number (3 positions, alphanumeric, required) The Table Entry Number input must be coded on Table A25.
47	Interest Indicator (1 position, alphanumeric, required) Enter C — Compound interest crediting method for Collateral Funds S — Simple interest crediting method for Loan Interest Funds
48	Anniversary Indicator (1 position, alphanumeric, required) Enter C — Calendar Year Basis E — Contribution Effective Date Basis P — Policy Year Basis
49-53	Interest Calculation Method (5 positions, alphanumeric, required) Enter DAILY — Daily Interest Accrual/Accumulation WKBEG — Week Beginning WKEND — Week Ending MOBEG — Month Beginning MOEND — Month Ending
54-56	Leap Year Days (3 positions, numeric, required) Enter 365 — February 29 is ignored 366 — February 29 is included
57	Rollover Frequency (1 position, alphanumeric, optional) Enter A — Annual rollover of funds occur N or Blank — Rollover of funds do not occur
58-59	Rollover Period (2 positions, numeric, conditionally required) Enter 01 — Annual (Rollover Frequency is A) 00 — Not a factor

Positions	Field
60-65	Rollover Percent (6 positions, numeric, conditionally required, [3 decimal positions]) Enter 000.001 - 100.000 00 Not a factor
66	Rollover New Money Indicator (1 position, alphanumeric, optional, **currently not supported**) Leave blank.
67-71	Guarantee Type (5 positions, alphanumeric, optional) Enter POLYR Declared rate in effect on the policy anniversary. CONT Declared rate in effect as of the initial contribution date. CONTR Declared rate in effect as of a contribution date at the end of a specified guaranteed period. ISSUE Declared rate in effect on the policy issue date. MFND Declared rate in effect based on the receipt period in which the contribution effective date is located. PCAR Declared rate is based on policy or calendar anniversary. REPET Declared rate in effect on the policy date. NONE Declared rate not guaranteed.
72-74	Guarantee Duration (3 positions, numeric, optional) Enter The duration 000 If the guarantee type is none
75	Interest Selection Crediting Method Indicator (1 position, alphanumeric, required) Enter C Contribution Bonus M Money Fund Processing N New Money Processing V Value Bonus

Positions	Field
76-78	Money Fund Threshold Table Entry Number (3 positions, numeric, conditionally required) This field is required if the Interest Crediting Method is M. Enter 001 - 999 N/A Not applicable
40	Sequence Number (1 position, numeric, required) Enter 2.
41-43	Secure Period (3 positions, numeric, conditionally required) This field is required for Bonus Interest Rate processing. Enter 001 - 999 000 If not applicable
44-46	Inclusion Period (3 positions, numeric, conditionally required) This field is required for Bonus Interest Rate processing if the Exclusion Period is equal to zeroes. Enter 001 - 999 000 If not applicable
47-49	Exclusion Period (3 positions, numeric, conditionally required) This field is required for Bonus Interest Rate processing if the Inclusion Period is equal to zeroes. Enter 001 - 999 000 If not applicable
50-54	Bonus Interest Rate (5 positions, numeric, required, [3 decimal positions]) Enter the Bonus Interest Rate associated with the Declared Interest Rate. 35.000 Maximum allowable value.

REPORT DESCRIPTION

Refer to the Appendix for the A24 - Interest Specification Table report layout.

1. Table Entry Number
2. Fund Number
3. Effective Date
4. Memo Code
5. User Area
6. Declared Interest Rate Table Entry Number
7. Guaranteed Annuity Interest Rate Table Entry Number
8. Interest Indicator
9. Anniversary Indicator
10. Interest Calculation Method
11. Leap Year Days
12. Rollover Frequency
13. Rollover Period
14. Rollover Percent
15. Rollover New Money Indicator
16. Guaranteed Type
17. Guaranteed Duration
18. Interest Selection Crediting Method
19. Money Fund Threshold Table Entry Number
20. Secure Period
21. Inclusion Period
22. Exclusion Period
23. Bonus Interest Rate

A25 - Declared Interest Rate Table

The Declared Interest Rate Table is required and is referenced by the Interest Specification Table - A24. The Declared Interest Rate Table establishes the Declared (current) Interest Rates which the system will use to calculate and accrue interest on fixed funds. The combination of this table and the Interest Specification Table - A24 allow fixed fund values to be calculated on a portfolio (aggregate), new/old money (investment period), or rollover basis. The annuity interest rate can vary by issue state, receipt period start date, effective date and/or user area for each table entry number. The bonus rate is not currently supported (e.g., if the Portfolio Method is being used, all that is needed in the Receipt Period Start Date field is the starting date of each particular interest rate pattern. The only day that changes is the Interest Rate Effective Date). Refer to the Policy Valuations section of the Annuities User Guide for more details.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA25 - Declared Interest Rate Table

```
       COMMAND
      FILE  -          TA25--DECLARED INTEREST RATE TABLE
 CO  ---      PROD  --   PLAN  ------    EFF DATE  ---------- TBL ENT  ---

 AC   CO    TBL  ISSUE  RECEIPT PERIOD     INTEREST RATE     USER     DECL INT
 CD   CD    ENT  STATE    START DATE         EFF DATE        AREA       RATE
  -   ---   ---   ---     ----------         ----------     --------   ------
  -   ---   ---   ---     ----------         ----------     --------   ------
  -   ---   ---   ---     ----------         ----------     --------   ------
  -   ---   ---   ---     ----------         ----------     --------   ------
  -   ---   ---   ---     ----------         ----------     --------   ------
  -   ---   ---   ---     ----------         ----------     --------   ------
  -   ---   ---   ---     ----------         ----------     --------   ------
  -   ---   ---   ---     ----------         ----------     --------   ------
  -   ---   ---   ---     ----------         ----------     --------   ------
  -   ---   ---   ---     ----------         ----------     --------   ------
  -   ---   ---   ---     ----------         ----------     --------   ------
  -   ---   ---   ---     ----------         ----------     --------   ------
  -   ---   ---   ---     ----------         ----------     --------   ------

 NXT TRX TA25  VER    PROD A1 CL/POL                  SEC ID       CO  -- OVRD N
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To access the Declared Interest Rate Table, enter TA25 in the Next Trx field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the File Code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the 'key area' fields up to the Action Code Field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

TBL ENT

Table Entry Number
(3 positions, numeric, optional)
Enter this Declared Interest Rate Table entry. Enter the number that is referenced by Table A24.

Valid entries:

001 through 999

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, numeric, conditionally required)
Enter this Declared Interest Rate Table entry. Enter the number that is referenced by Table A24.

Valid entries:

001 through 999

ISSUE STATE

Issue State
(3 positions, alphanumeric, conditionally required)
Enter the state in which the policy was issued. The field allows you to vary the declared interest rate by Issue State.

Valid entries:

Issue State Code	Your defined code
OR	
***	If not a factor or to indicate a default value.

RECEIPT PERIOD START DATE

Receipt Period Start Date
(8 positions, numeric, conditionally required)
Enter the beginning date (MMDDYYYY) of a receipt period for this table entry's declared (current) interest rate. The receipt period ends when a later receipt period is entered for the same table entry number and issue state. This field establishes the interest rate which applies to monies that are received by the fund on or after this date.

NOTE: If Guarantee Type is ISSUE on Table A24, then the Receipt Period Start Date must be less than or equal to the Policy Effective Date.

The system will sort the dates in descending order. The accessing of this date is based on the Transaction's Effective Date. For example, consider three table entries with the following Receipt Period Start Dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with a Transaction Effective Date of 10/20/1983 would match the 09/18/1983 date.

INTEREST RATE EFF DATE

Interest Rate Effective Date
(8 positions, numeric, conditionally required)
Enter a date (MMDDYYYY) that enables a change to the fund's characteristics without changing the historical aspects of the fund. By using this date, the fund can point to different declared interest rates.

The system will sort these dates in descending order. This field identifies the beginning Rate Effective Date for transactions pertaining to the corresponding receipt period. For a given receipt period multiple Interest Rate Effective Dates can be used. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with an Interest Effective Date of 10/20/1983 would match the 09/18/1983 date.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

DECL INT RATE

Declared Interest Rate
(5 positions, numeric, required)
Enter the Declared Interest Rate for this table entry. This field is right-justified.

Valid entries:

The percentage	Three decimal places are provided. The system performs an interest rate edit with a maximum allowable value of 35%. Any interest rate greater than this figure will cause the transaction to reject and an error message TO31 - INT RATE GREATER THAN 35% to be generated.

CODING INSTRUCTIONS

Refer to the Appendix for the A25 - Declared Interest Rate Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A25.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that is to be pointed to by Table A24, Declared Interest Rate Table Entry Number field.
11-13	Issue State (3 positions, alphanumeric, required) Enter Issue State Code *** — If not a factor or to indicate a default value
14-21	Receipt Period Start Date (8 positions, numeric, required, MMDDYYYY) Enter the start date for this table entry.
22-29	Interest Rate Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
30-37	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.

Positions	Field
41-45	Declared Interest Rate (5 positions, numeric, required, [5 decimal positions]) Enter Annual rate 35.000 Maximum allowable value

REPORT DESCRIPTION

Refer to the Appendix for the A25 - Declared Interest Rate Table report layout.

1. Table Entry Number
2. Issue State
3. Receipt Period Start Date
4. Interest Rate Effective Date
5. User Area
6. Declared Interest Rate
7. Natural Log - This field is not entered on the Declared Interest Rate Table. The natural log of the Declared Interest Rate is automatically calculated by the system when the table's master file is built. The natural log is used to facilitate the fractional exponential required by interest compounding formulas in policy valuation. This field is 11 positions in length and ten (10) decimal places are provided. This field is not carried on the Table Maintenance and Table Maintenance Error Report.

A26 - FIT Guaranteed Interest Rate Table

The Guaranteed Interest Rate Table is required and is referenced by the Interest Specification Table - A24. The Guaranteed Interest Rate Table is used for establishing a guaranteed rate on the policy specification pages and in policy valuation. The guaranteed interest rate can vary by policy duration or calendar year and issue state, effective date and user area for each table entry number.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA26 - GUARANTEED INTEREST RATE TABLE

```
       COMMAND
          FILE  -    TA26--GUARANTEED INTEREST RATE TABLE
CO  ---     PROD  --    PLAN  ------   EFF DATE  ---------- TBL ENT  ---

   AC    CO     TBL    ISS    EFFECTIVE     MAX        USER        GUAR
   CD    CD     ENT    ST       DATE        DUR        AREA      INT RATE
    -    ---    ---    ---    ----------    ---      --------     ------
    -    ---    ---    ---    ----------    ---      --------     ------
    -    ---    ---    ---    ----------    ---      --------     ------

NXT TRX TA26  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the FIT Guaranteed Interest Rate Table, enter TA26 in the NEXT TRX field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the plan code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the effective date of the plan code.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, optional)
Enter this FIT Guaranteed Interest Rate Table entry. Enter the number that is to be pointed to by Table A24.

Valid entries:

001 through 999

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following action codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter this FIT Guaranteed Interest Rate Table entry. Enter the number that is to be pointed to by Table A24.

Valid entries:

001 through 999

ISS ST

Issue State
(3 positions, alphanumeric, conditionally required)
Enter the state in which the policy was issued. This field allows you to vary the guaranteed interest rate by issue state.

Valid entries:

Issue State Code	Your defined code
OR	
***	If not a factor or to indicate a default value

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the effective date of the plan for which the table entry applies. This field is right-justified.

MAX DUR

Maximum Duration
(3 positions, numeric, conditionally required)
Enter the maximum duration to which the interest rate in this table entry is guaranteed for this policy. This field can be used for policies that vary interest guarantees by policy duration. If the interest guarantee is not by policy duration or is the same after a given duration, the default value of 999 should be entered.

Valid entries:

001 through 999	
OR	
999	If not a factor

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

GUAR INT RATE

Guaranteed Annuity Interest Rate
(5 positions, numeric, required)
Enter the guaranteed annual interest rate for this table entry. This field is right-justified.

Valid entries:

The percentage	Three decimal places are provided. The system performs an interest rate edit with a maximum allowable value of 35%. Any interest rate greater than this figure will cause the transaction to reject and an error message (TO31 - INT RATE GREATER THAN 35%) to be generated.

CODING INSTRUCTIONS

Refer to the Appendix for the A26 - FIT Guaranteed Interest Rate Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A26.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that is to be pointed to by Table A24, Guaranteed Annuity Interest Rate Table Entry Number field.
11-13	Issue State (3 positions, alphanumeric, required) Enter the issue state code. Maximum duration ** — if not a factor to indicate a default value.
14-21	Rate Effective Date (8 positions, alphanumeric, required, MMDDYYYY) Enter the rate effective date for this table entry.
22-24	Maximum Duration (3 positions, numeric, required) The durations are defined as the number of years since the policy's effective date. Enter Maximum duration 999 — If not a factor 999 — Maximum durational breakpoint
25-32	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.

Positions	Field
41-45	Guaranteed Annuity Interest Rate (5 positions, numeric, required, [3 decimal positions]) Enter Annual rate 35.000 Maximum allowable value

REPORT DESCRIPTION

Refer to the Appendix for the A26 - FIT Guaranteed Interest Rate Table report layout.

1. Table Entry Number
2. Issue State
3. Rate Effective Date
4. Maximum Duration
5. User Area
6. Guaranteed Annuity Interest Rate
7. Natural Log - This field is not entered on the Guaranteed Interest Rate Table. The natural log of the Guaranteed Interest Rate is automatically calculated when the table's master file is built. The natural log is used to facilitate the fractional exponential required by interest compounding formulas in policy valuation. This field is 11 positions in length and ten (10) decimal places are provided. This field is not carried on the Table Maintenance and Table Maintenance Error Report.

A33 - Surrender Withdrawal Limits Table

The Surrender Withdrawal Limits Table is used to define minimum and maximum rules and limits applicable to Surrender penalties and amounts surrendered. The actual penalty methods are defined in the Surrender Penalty Specification Table - AB1 and the charges are defined in the Surrender Penalty Calculation Table - AB2. The table entry accessed may be varied by transaction code, effective date, and/or duration.

The Surrender Withdrawal Limits Table is optional and referenced by the Surrender Penalty Specification Table - AB1. If it is not to be used, the Table AB1 entries should be coded with N/A.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA33 - SURRENDER WITHDRAWAL LIMITS TABLE

```
      COMMAND
         FILE  -      TA33--SURRENDER WITHDRAWAL LIMITS TABLE
 CO  ---   PROD  --    PLAN  ------     EFF DATE  ---------- TBL ENT  ---

     AC  CO   TBL     USER    SURR  MAX  MIN     REMAINING     REMAINING
     CD  CD   ENT     AREA    YEAR  TRX  RMG      AMOUNT        PERCENT
      -  ---  ---   --------    -    --   -    --------------   -------

              SURRENDER AMT                   PENALTY AMOUNT
          MIN:  --------------                --------------
          MAX:  --------------                --------------

      -  ---  ---   --------    -    --   -    --------------   -------

              SURRENDER AMT                   PENALTY AMOUNT
          MIN:  --------------                --------------
          MAX:  --------------                --------------





 NXT TRX TA33  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Surrender Withdrawal Limits Table, enter TA33 in the NEXT TRX field on line 24 of the screen.

FILE — <u>File Code</u>
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
This field identifies this Surrender Limits Table Entry. Enter the number that is pointed to by the Surrender Penalty Specification Table - AB1.

Valid entries:

001 through 999

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. A table record's Key cannot be changed.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
This field identifies this Surrender Limits Table Entry. Enter the number that is pointed to by the Surrender Penalty Specification Table - AB1.

Valid entries:

001 through 999

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

SURR YEAR

Surrender Year Indicator
(1 position, alphanumeric, required)
Enter the year for the number of allowable transactions per year as being either a calendar or policy year.

Valid entries:

C	Calendar year
P	Policy year
*	If not a factor

MAX TRX

Maximum Transactions Per Year
(2 positions, numeric, required)
Enter the number of partial surrenders that are permitted within a policy year. This field is required when the transaction code is TB or (**). If the transaction in question (plus others on the Transaction History File in the past policy year) exceeds the numeric value coded here, the transaction will reject.

Valid entries:

00 through 99

OR

99	If there are no limits on the number of transactions.

MIN RMG

Minimum Remaining Base Indicator
(1 position, alphanumeric, required)
Enter the basis for determining whether a partial surrender would remove more value than allowed.

Valid entries:

A	The annuity value as of the surrender effective date
C	Total contributions as of the transaction date
G	The guaranteed value as of the surrender effective date
T	Total policy value can be surrendered

REMAINING AMOUNT

Minimum Remaining Amount
(11 positions, numeric, required)
Enter the minimum amount of the cash surrender value (net of loans) before the partial surrender transaction that must remain after the transaction would be processed. This field is defined as nine whole numbers and two decimals. If the partial surrender transaction results in a remaining cash surrender value (net of loans) that is less than this amount, then the transaction will reject. This field is right-justified.

Valid entries:

00000000001 through 99999999999

OR

00000000000 If not a factor

REMAINING PERCENT

Minimum Remaining Percent
(6 positions, numeric, required)
Enter the minimum percentage of the cash surrender value (net of loans) before the partial surrender transaction that must remain after the transaction would be processed. This field consists of three whole numbers and three decimals. If the cash value would be less, then the partial surrender transaction is rejected. This field is right-justified.

Valid entries:

000001 through 999999

OR

000000 If not a factor

SURRENDER AMT MIN:

Minimum Surrender Amount
(11 positions, numeric, required, **currently not supported**)
Enter the minimum gross partial surrender amount permitted in nine whole numbers and two decimal positions. This field is right-justified.

Valid entries:

Minimum surrender amount - Your defined code

OR

00000000000 If not a factor

SURRENDER AMT MAX:

Maximum Surrender Amount
(11 positions, numeric, required, **currently not supported**)
Enter the maximum gross partial surrender amount permitted in nine whole numbers and two decimal positions. This field is right-justified.

Valid entries:

Maximum surrender amount - Your defined code

OR

99999999999 If not a factor

PENALTY AMOUNT MIN:

Minimum Penalty Amount
(11 positions, numeric, required, **currently not supported**)
Enter any minimum penalty amount for charges that are to be charged for a specific plan. If the system calculated penalty is below the amount defined in this field, then the amount in this field will be the sales charge. This field is defined in nine whole numbers and two decimal positions. This field is right-justified.

Valid entries:

Minimum penalty amount - Your defined code

OR

00000000000 If not a factor

PENALTY AMOUNT MAX:

Maximum Penalty Amount
(11 positions, numeric, required)
Enter the maximum penalty amount for charges that are to be charged for a specific plan. This field is right-justified.

Valid entries:

Maximum penalty amount - Your defined code

OR

99999999999 If not a factor

CODING INSTRUCTIONS

Refer to the Appendix for the A33 - Surrender Withdrawal Limits Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A Add a new table entry D Delete an existing entry R Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A33.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that is to be pointed to by Surrender Penalty Specification Table - AB1, Surrender Limits Table Entry Number field.
24-31	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-51	Minimum Surrender Amount (11 positions, numeric, required, [2 decimal positions]) Enter Minimum partial surrender or withdrawal amount permitted. 00000000000if there is no minimum.
52-62	Maximum Surrender Amount (11 positions, numeric, required, [2 decimal positions], **currently not supported**} Enter Maximum partial surrender or withdrawal amount permitted. 99999999999if there is no maximum
63-73	Minimum Penalty Amount (11 positions, numeric, required, [2 decimal positions], **currently not supported**) Enter Minimum amount that should be charged for the sales penalty 00000000000if there is no minimum

Positions	Field
40	Sequence Number (1 position, numeric, required) Enter 2.
41-51	Maximum Penalty Amount - Sales (11 positions, numeric, required, [2 decimal positions], **currently not supported**) Enter Maximum amount that should be charged for the sales penalty. 99999999999if there is no maximum.
52	Surrender Year Indicator (1 position, alphanumeric, required) Enter C Calendar Year P Policy Year * If not a factor
53-54	Number of Allowable Transactions Per Year (2 positions, numeric, required) Enter Number of partial surrenders that are allowed within a policy year. 99 if there are no limits on the number of transactions. 99 if the transaction code is TA.
55	Minimum Remaining Base Indicator (1 position, alphanumeric, required) Enter A Annuity value as of the surrender effective date. G Guaranteed value as of the surrender effective date. C Total contributions as of the transaction date. T Total policy value can be surrendered.
56-66	Minimum Remaining Amount (11 positions, numeric, required, [3 decimal positions]) Enter Minimum remaining cash surrender value 00000000000If there is no minimum
67-72	Minimum Remaining Percent (6 positions, numeric, required, [3 decimal positions]) Enter Minimum remaining percentage of the cash surrender value 000000 If there is no minimum

REPORT DESCRIPTION

Refer to the Appendix for the A33 - Surrender Withdrawal Limits Table report layout.

1. Table Entry Number
2. User Area
3. Minimum Surrender Amount
   Maximum Surrender Amount (**currently not supported**)
4. Minimum Penalty Amount (**currently not supported**)
   Maximum Penalty Amount (**currently not supported**)
5. Surrender Year Indicator
6. Number of Transactions Per Year
7. Minimum Remaining Base Indicator
8. Minimum Remaining Amount
9. Minimum Remaining Percent

A38 - Loan Specification Table

The Loan Specification Table is required and referenced by Plan Table - A03.

The Loan Specification Table is used to specify the Loan Interest and Collateral Interest Specification Tables. This table is accessed as part of the Loan Transaction Process, Loan Interest Capitalization, and Loan Interest Billing. It is pointed to by the Plan Table. The Loan Specification table also specifies the Loan Interest Method.

The table specifies a number of days prior to the policy anniversary in which a Loan transaction (TC) treats the loan, as a loan for the next year, plus the number of days to the policy anniversary. This only applies when the Loan Interest Method is Advance.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA38 - LOAN SPECIFICATION TABLE

```
      COMMAND
        FILE  -        TA38--LOAN SPECIFICATION TABLE
   CO  VCS     PROD  __    PLAN  ______       EFF DATE  __________

AC  CO   TBL  EFFECTIVE   MM   USER    ADV COL ANN INT    INT   RATE LOAN  COLL
CD  CD   ENT    DATE      CD   AREA    ARR FRQ DYS LN DY GRC PD OVRD INT   INT
 _  VCS  ___ __________ __  ________ ___  _   __  ___    ___   _   ___   ___
         GRC PER END  403B RULES ST  PRE 59.5 NOT DYS
             _         __________         ___
 _  ___  ___ __________ __  ________ ___  _   __  ___    ___   _   ___   ___
             _         __________         ___
 _  ___  ___ __________ __  ________ ___  _   __  ___    ___   _   ___   ___
             _         __________         ___
 _  ___  ___ __________ __  ________ ___  _   __  ___    ___   _   ___   ___
             _         __________         ___
 _  ___  ___ __________ __  ________ ___  _   __  ___    ___   _   ___   ___
             _         __________         ___
 _  ___  ___ __________ __  ________ ___  _   __  ___    ___   _   ___   ___
             _         __________         ___
 _  ___  ___ __________ __  ________ ___  _   __  ___    ___   _   ___   ___
             _         __________         ___


NXT TRX TA38  VER __ PROD A1 CL/POL _______________ SEC ID _____ CO VCS OVRD N
```

To access the Loan Specification Table, enter TA38 in the NEXT TRX field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry. This field is used to accommodate multi-company processing. The company code entered must exist on the Company Name Table.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add

C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter this Loan Specification Table entry. Enter the number that is referenced by Table A03.

Valid entries:

001 through 999

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

MM CD

Memo Code
(2 positions, alphanumeric, conditionally required)
Enter the memo code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction which is to be applied to this loan, then a table entry of (**) must be input.

Valid entries:

The memo code	Your defined code. The number 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

ADV ARR

Advance/Arrears Indicator
(3 positions, alphanumeric, required)
Enter the method in which loan interest is calculated.

Valid entries:

ADV	Interest is in advance.
ARR	Interest is in arrears.

COL FRQ

Collateral Interest Crediting Frequency
(1 position, alphanumeric, required)
Enter the Collateral Interest Crediting Frequency.

Valid entries:

A	Interest will be credited annually.

ANN DYS

Prior Anniversary Days
(2 positions, numeric, required)
Enter the number of days prior to the next policy anniversary in which the Loan Transaction Process treats the loan, as a loan for the next year, plus the number of days to the next policy anniversary. The number of days must be 00 when the Advance/Arrears Indicator is equal to ARR.

INT LN DY

Loan Interest Extract Days
(3 positions, numeric, required)
Enter the number of days prior to the Policy Anniversary on which a loan interest notice will be generated.

Valid entries:

001 through 999	
OR	
000	If not a factor

INT GRC PD

Interest Due Grace Period
(3 positions, numeric, required)
Enter the number of days after the loan interest due date after which the loan interest will be capitalized.

Valid entries:

001 through 999	
OR	
000	If not a factor

RATE OVRD

Rate Change Override
(1 position, alphanumeric, required)
Enter the method for changing the loan interest rate for this entry.

Valid entries:

A	Annual Rate; the rate may change on the anniversary of the policy or calendar anniversary. This field works in conjunction with the Anniversary Indicator on the Interest Specification Table - A24. If annual rate change override (A) is used, then you may specify whether rates as of the last calendar anniversary or last policy anniversary are used. These codes on Table A24 are C and P, respectively.
F	Fixed rate at issue; the rate will not change.
V	Variable Rate; the rate may change if the base plan changes. All policies with the base plan code would be affected.

LOAN INT

Loan Interest Specification Table Entry
(3 positions, alphanumeric, required)
Enter the Interest Specification Table number for the calculation of Loan Interest on the Outstanding Loan. Enter the table entry number to be pointed to by the Declared Interest Rate entry in Table A24, the Interest Specification Table.

COLL INT

Collateral Interest Specification Table Entry Number
(3 positions, alphanumeric, required)
Enter the Interest Specification Table number for the calculation of Interest on the Loan Collateral Fund. Enter the table entry number to be pointed to by the Declared Interest Rate entry in Table A24, the Interest Specification Table.

GRC PER END

Grace Period End Date Processing Indicator
(1 position, alphanumeric, required)
Enter the date which defines when Loan Default processing occurs for the annuity. This determines whether TG - 403(b) Loan Trigger transactions occur in the event of scheduled repayment default or not.

This indicator is moved to the individual Loan Segment and is used in subsequent system processing.

Valid entries:

D	Loan Default processing (TQ/NT) occurs on the Payment Due Date.
E	Loan Default processing (TQ/NT) occurs on the Grace Period End Date.
N	Does not apply (Non-qualified business, etc.)

The following edits apply:

T A C 1	Grace Period End Date Indicator must be D, E, or N.

403B RULES ST

Post 403(b) Rules Start Date
(8 positions, numeric, required)
This field defines the Start Date of VANTAGE-ONE Post 403(b) Processing Rules. Prior to this date, the system will surrender Post 403(b) funds for Automatic Loan Default. After this date, if repayments are missed, the system updates the 403(b) Tax Incurred fields.

NOTE: Once set, this date should not be changed for the Plan.

Valid entries:

Post 403(b) Rules Start Date	
OR	
99/99/99999	The default value

The following edits apply:

T A C 2	Invalid Post 403(b) Start Date.
T A C 3	Post 403(b) Rules Start Date required.

PRE 59.5 NOT DYS

Pre 59.5 Notice Days
(3 positions, numeric, required)
Enter the number of days prior to the annuity owner's 59 1/2 birthday that a notice extract is generated if Tax Incurred money exists for any loan. This extract is used to notify of Post TAMRA funds which will become available for loan repayments.

Valid entries:

000 to 300	The number of days
OR	
999	If not a factor

The following edits apply:

T A C 4	Pre 59.5 Days not 000 to 300, or 999.

CODING INSTRUCTIONS

Refer to the Appendix for the A38 - Loan Specification Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A38.
8-10	Table Entry Number (3 positions, numeric, required) If this field is input, then the number must be coded in Plan Table - A03.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
19-20	Memo Code (2 positions, alphanumeric, required) Enter Memo Code — Your defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** — If not a factor or to indicate a default value.
24-31	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-43	Advance/Arrears Indicator (3 positions, alphanumeric, required) Enter ADV — Advance Interest Loans ARR — Arrears Interest Loans

Positions	Field
44	Collateral Interest Crediting Frequency (1 position, alphanumeric, required) Enter A Annual Interest Crediting
45-46	Prior Anniversary Days (2 positions, numeric, required) Enter the number of days prior to the policy anniversary that a loan will be considered a loan for next year.
47-49	Loan Interest Extract Days (3 positions, numeric, required) Enter the number of days prior to the policy anniversary that a loan interest billing generates.
50-52	Interest Due Grace Period (3 positions, numeric, required) Enter the number of days from the policy anniversary that a loan remittance is considered an interest payment.
53	Rate Change Override (1 position, alphanumeric, required) Enter A Rate as of same anniversary F Fixed as of Issue V Variable Rate
54-56	Loan Interest Specification Table Number (3 positions, numeric, required) Enter the table number pointer for the Interest Specification Table - A24, Table Entry Number field.
57-59	Collateral Interest Specification Table Number (3 positions, numeric, required) Enter the table number pointer for the Interest Specification Table - A24, Table Entry Number field.
60	Grace Period End Date Processing Indicator (1 position, alphanumeric, required) Enter E Loan Default Processing (TQ/NT) occurs on the Grace Period End Date. D Loan Default Processing (TQ/NT) occurs on the Payment Due Date. N Does not apply; Nonqualified business, etc.
61-68	Post 403(b) Rules Start Date (8 positions, numeric, required) Enter the Start Date of VANTAGE-ONE Post 403(b) Processing Rules.

Positions	Field
69-71	Pre 59.5 Days (3 positions, numeric, required) Enter the number of days prior to the annuity owner's 59 1/2 birthday that a notice extract is generated if Tax Incurred money exists for any loan.

REPORT DESCRIPTION

Refer to the Appendix for the A38 - Loan Specification Table report layout.

1. Table Entry Number
2. Effective Date
3. Memo Code
4. User Area
5. Advance/Arrears Indicator
6. Collateral Interest Frequency
7. Prior Anniversary Days
8. Loan Interest Extract Days
9. Interest Grace Period Days
10. Rate Change Override
11. Loan Interest Table Entry Number
12. Collateral Interest Table Entry Number
13. Grace Period End Date Processing Indicator
14. 403B Rules Start
15. 59 1/2 Not Days

A39 - Loan Limits Table

The Loan Limits Table is optional and is referenced by Plan Table - A03.

The Loan Limits Table is used to specify limits that may be imposed on Policy Loans at various durations. This table is accessed as part of the Loan transaction (TC) Process and pointed to by the Plan Table.

The Loan Limits Table specifies the minimum and maximum gross loan amount as well as the number of loans per year. The minimum gross loan amount limit can be the greater or lesser of a flat amount or percent of cash value. The maximum gross loan amount is contingent upon the minimum cash value remaining after the loan.

The minimum cash value remaining is expressed as a flat amount.

A minimum and maximum, percent of cash value available for loan ceiling, can be established. This limit prevails in all instances. These limits specify the minimum amount of cash value that must be available for a loan as well as the maximum that can be made available.

The following diagrams illustrate how the minimum and maximum limit fields are set up:

Minimum Ceiling	Min. Def. Code	Minimum Amount	Minimum Percent of Cash Value
999.99	b	000000000.00	000.00
		000000000.00	999.99
	*I	999999999.99	000.00
000.00	G	999999999.99	999.99
	L	999999999.99	999.99

NOTE: If both the minimum ceiling and the minimum amount and/or the minimum percent are not zero, then the minimum ceiling is used to determine the minimum loanable amount.

When using the I for the minimum definition code, only the minimum amount or the minimum percent should be used; not both. Since one of these will always be the greater of the two, the I is handled like the G by definition.

Maximum Ceiling	Cash Value Remaining
999.99	000000000.00
000.00	999999999.99

NOTE: If both the maximum ceiling and cash value remaining are not zero, then the maximum ceiling is used to determine the maximum loanable amount.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA39 - LOAN LIMITS TABLE

```
       COMMAND
             FILE  -            TA39--LOAN LIMITS TABLE
     CO  ---      PROD  --     PLAN  ------     EFF DATE  ----------

 AC   CO    TBL   EFFECTIVE  MAX  MM   USER    MAX
 CD   CD    ENT     DATE     DUR  CD   AREA    LNS  MIN LOAN AMT   MIN LN PCT
  -   ---   ---  ----------  --   -- --------  --  --------------    ------
        MIN DF CD   RMG CASH VALUE            CEILING PERCENT
            -       --------------       MIN  ------   MAX  ------

  -   ---   ---  ----------  --   -- --------  --  --------------    ------
        MIN DF CD   RMG CASH VALUE            CEILING PERCENT
            -       --------------       MIN  ------   MAX  ------

  -   ---   ---  ----------  --   -- --------  --  --------------    ------
        MIN DF CD   RMG CASH VALUE            CEILING PERCENT
            -       --------------       MIN  ------    MAX  ------





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```

FILE

File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry. This field is used to accommodate multi-company processing. The company code entered must exist on the Company Name Table.

PROD

Product
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter this Loan Limits Table entry. Enter the number that is referenced by Table A03.

Valid entries:

001 through 999

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

MAX DUR

Maximum Duration
(2 positions, numeric, conditionally required)
Enter the maximum duration to which this table entry's limits apply. This field is used to establish variation in limits according to the duration of the policy. The breakpoint can be established by individual durations or by durational groupings. If the duration is less than this field, the limits in this table entry apply.

Valid entries:

01 through 99	
OR	
99	if not a factor

MM CD

Memo Code
(2 positions, alphanumeric, conditionally required)
Enter the memo code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction which is to be applied to this loan, then a table entry of (**) must be input.

Valid entries:

The memo code	Your defined code. The number 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

MAX LNS

Maximum Loans
(2 positions, numeric, required)
Enter the maximum number of loans allowed per policy year.

Valid entries:

00 through 99	
OR	
99	If not a factor

MIN LOAN AMT

Minimum Loan Amount
(11 positions, numeric, required)
Enter the lowest allowable dollar amount that can be requested for a policy loan. This dollars and cents field has nine whole numbers and two decimal positions. This field is right-justified.

Valid entries:

The Minimum Loan Amount	Two decimal places are provided
OR	
00000000000	If not a factor

MIN LN PCT

Minimum Percent of Cash Value
(5 positions, numeric, required)
Enter the lowest allowable percent of cash value that can be requested for a policy loan. This percent field has three whole numbers and two decimal positions. This field is right-justified.

Valid entries:

The Minimum Percent	Two decimal places are provided
OR	
00000	If not a factor

MIN DF CD

Minimum Definition Code
(1 position, alphanumeric, required)
Enter a code to designate whether Loan Amount and Percent of Cash Value are independent limits or if the greater or lesser is to prevail.

Valid entries:

I	The value are independent limits
G	The greater value is to prevail
L	The lesser value is to prevail

RMG CASH VALUE

Cash Value Remaining Amount
(11 positions, numeric, required)
Enter the amount of loanable cash value that is unavailable for a policy loan. This dollar and cents field has nine whole numbers and two decimal positions. This field is right-justified.

Valid entries:

The Remaining Cash Value	Two decimal places are provided
OR	
00000000000	If not a factor

CEILING PERCENT MIN

Minimum Ceiling Percent
(5 positions, numeric, required)
Enter the minimum amount of cash surrender value that must be included in the loanable cash value. This percent field has three whole numbers and two decimal positions. When entered it prevails over any other defined limits. This field is right-justified.

Valid entries:

The Minimum Percentage	Two decimal places are provided
OR	
00000	If not a factor

CEILING PERCENT MAX

Maximum Ceiling Percent
(5 positions, numeric, required)
Enter the maximum amount of accumulated cash value that can be included in the loanable cash value. This percent field has three whole numbers and two decimal positions. When entered it prevails over any other defined limits. This field is right-justified.

Valid entries:

The Maximum Percentage	Two decimal places are provided
OR	
00000	If not a factor

CODING INSTRUCTIONS

Refer to the Appendix for the A39 - Loan Limits Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A39.
8-10	Table Entry Number (3 positions, numeric, required) If this field is input, then the number must be coded in Plan Table A03, Loan Limits Table Entry Number field.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the Effective Date for this table entry.
19-20	Maximum Duration (2 positions, numeric, required) Enter the policy duration for these loan limits.
21-22	Memo Code (2 positions, alphanumeric, required) Enter Memo Code — Your defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** — If not a factor or to indicate a default value.
24-31	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-42	Maximum Loans (2 positions, numeric, required) Enter the maximum number of loans for this duration.

Positions	Field
43-53	Minimum Loan Amount (11 positions, numeric, required) Enter Minimum loan dollar amount 00000000000if not applicable.
54-58	Minimum Loan Percent (5 positions, numeric, required) Enter Minimum loan percent 00000 if not applicable.
59	Minimum Definition Code (1 positions, numeric, required) Enter G Greater of the two L Lesser of the two I Independent edit
60-70	Cash Value Remaining Value (11 positions, numeric, required) Enter Amount of cash value which must be remaining after the loan is taken 00000000000if not applicable.
71-75	Minimum Ceiling Percent (5 positions, numeric, required) Enter the minimum ceiling percent.
76-80	Maximum Ceiling Percent (5 positions, numeric, required) Enter the maximum ceiling percent.

REPORT DESCRIPTION

Refer to the Appendix for the A39 - Loan Limits Table report layout.

1. Table Entry Number
2. Effective Date
3. Maximum Duration
4. Memo Code
5. User Area
6. Maximum Loans
7. Minimum Loan Amount
8. Minimum Loan Percent
9. Minimum Definition Code
10. Cash Value Remaining
11. Minimum Ceiling Percent
12. Maximum Ceiling Percent

A40 - Fund Transfer Control Table

The Fund Transfer Control Table identifies the minimum remaining amount allowable per fund after a fund transfer. This table is pointed to by Plan Table - A03, field #12. It can vary by Fund Number, Effective Date, and Memo Code.

To access the Fund Transfer Control Table, enter TA40 in the Next Trx field and A1 in the Product Code field on line 24 of the screen.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA40 - FUND TRANSFER CONTROL TABLE

```
      COMMAND
          FILE  -    TA40 -- FUND TRANSFER CONTROL TABLE
    CO  ---         PROD  --         PLAN  ------        EFF DATE  ----------

 AC    CO     TBL   FUND    EFFECTIVE     MM       USER          MINIMUM
 CD    CD     ENT    NO.      DATE        CD       AREA          BALANCE
  -    ---    ---    ---    ----------    --     --------      ------------

  -    ---    ---    ---    ----------    --     --------      ------------

  -    ---    ---    ---    ----------    --     --------      ------------









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```

FILE

File Code
(1 position, alphanumeric, required)
Identifies the file for a browse and/or update.

Valid entries:

A	Administrative (Browse)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the Key Area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, conditionally required)
Identifies the company for this table entry.

Valid entries:

The Company Code	Your defined code

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Identifies the code for the product type for this table entry. It is required when the File Code equals A (Administrative).

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Identifies the Plan code for this table entry. It is required when the File Code equals A (Administrative).

Valid entries:

The Plan Code	Your defined code
OR	
Blank	Can be used when the File Code equals M (Maintenance).

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Identifies the company for this table entry.

Valid entries:

The Company Code	Your defined code

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
This field specifies this Fund Transfer Control Table Entry. Enter the number that is pointed to by the Plan Table - A03, field #27.

Valid entries:

001 - 999	The Table Entry Number

FUND NO.

Fund Number
(3 positions, numeric, conditionally required)
This field identifies the fund for this table entry.

Valid entries:

001 - 998	The Fund Number
OR	
999	If not a factor

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
This field identifies the date after which the Fund Transfer Control criteria will be accessed. It enables you to change the criteria at any given point in time without altering other characteristics of the plan. The date is entered in MMDDYYYY format. The Transaction Effective Date is compared to the date in this field. If the Transaction Effective Date is greater than or equal to the table entry's Effective Date, the fund transfer control criteria of that particular table will apply.

Valid entries:

MMDDYYYY	The Effective Date

MM CD

Memo Code
(2 positions, alphanumeric, conditionally required)
Your defined code which allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction which is to be applied to this fund transfer, then a table entry of (**) must be input.

Valid entries:

The Memo Code	Your defined code. The numbers 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, Plan Code, Line of Business or any other helpful notation.

MINIMUM BALANCE

Minimum Remaining Balance
(9 positions, numeric, required)
Establishes the minimum balance that must remain in a fund after a fund transfer. This field consists of nine whole numbers.

Valid entries:

000000001 - 999999999	The Minimum Balance
OR	
000000000	If not applicable

CODING INSTRUCTIONS

Refer to the Appendix for the A40 - Fund Transfer Control Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A40.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that Table A03, Fund Transfer Control Table Entry Number field, points to.
11-13	Fund Number (3 positions, numeric, required) Enter 001-998
14-21	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
22-23	Memo Code (2 positions, alphanumeric, required) Enter Memo Code — Your defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** — If not a factor or to indicate a default value.
24-31	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.

Positions	Field
41-49	Minimum Remaining Balance (9 positions, numeric, required) Enter 000000001 - 999999999 000000000 If not applicable

REPORT DESCRIPTION

Refer to the Appendix for the A40 - Fund Transfer Table report layout.

1. Table Entry Number
2. Fund Number
3. Effective Date
4. Memo Code
5. User Area
6. Minimum Remaining Balance

057 - Proxy Control Table

This table controls the creation of the original Proxy File and it allows 998 funds and edits against the Fund Information Table - 009. Proxies are generated for only those variable funds that have an entry on the Proxy Control Table.

The table's input fields are sorted in the same order in which they appear on the coding form.

T057 - PROXY CONTROL

```
      COMMAND
   FILE  -                  T057--PROXY CONTROL            CO CODE ---

AC  CO   FUND   USER     VOTE    PSP
CD  CD    NO    AREA    FACTOR   IND  Q1  Q2  Q3  Q4  Q5  Q6  Q7  Q8  Q9  Q10
 -  ---  ---  --------  ------    -   -   -   -   -   -   -   -   -   -   -
 -  ---  ---  --------  ------    -   -   -   -   -   -   -   -   -   -   -
 -  ---  ---  --------  ------    -   -   -   -   -   -   -   -   -   -   -

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```

To access the Proxy Control Table, enter T057 in the NEXT TRX field on line 24 of this screen.

FILE

File Code
(1 position, alphabetic, required)
The File Code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO CODE

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the Action Code for the activity desired. Action codes A, C, and D can be used only when the file code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

FUND NO

Fund Number
(3 positions, numeric, required)
Enter the Fund Number for which a proxy is generated.

Valid entries:

001 through 999

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

VOTE FACTOR

Vote Factor
(5 positions, numeric, required)
Enter the number that is multiplied by the Fund Value to yield the number of votes. It must be supplied as 0.0010 for variable funds.

Valid entries:

0.0010 or your defined code

PSP IND

Prospectus Indicator
(1 position, alphanumeric, required)
Enter the code that indicates the policy status requirements during the policy process.

Valid entries:

E	The policy must be in-force as of *both* the Proxy Record Date *and* the Proxy Extract Date.
R	The policy must be in-force as of the Proxy Record Date only.

Q1 - Q10

Question Number
(1 position, 10 occurrences of each, alphanumeric, required)
Enter the default value for each question if the proxy is not returned by the Proxy Terminate Date.

Valid entries for each question are:

A	Abstained
I	Invalid Question
N	No
Y	Yes

CODING INSTRUCTIONS

Refer to the Appendix for the 057 - Proxy Control Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter 057.
8-10	Fund Number (3 positions, numeric, required) Enter the fund number 001 through 998.
11-18	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-45	Vote Factor (5 positions, numeric, required) Enter your defined code identifying the vote factor. Prospectus Indicator (1 position, alphanumeric, required) Enter E — The policy must be in-force as of *both* the Proxy Record Date *and* the Proxy Extract Date. R — The policy must be in-force as of the Proxy Record Date only.
47-56	Questions #1 through #10 (1 position of 10 occurrences, alphanumeric required) Enter A — Abstained I — Invalid question Y — Yes N — No

REPORT DESCRIPTION

Refer to the Appendix for the 057 - Proxy Control Report report layout.

1. Fund Number
2. User Area
3. Vote Factor
4. Prospectus Indicator
5. Question #1
6. Question #2
7. Question #3
8. Question #4
9. Question #5
10. Question #6
11. Question #7
12. Question #8
13. Question #9
14. Question #10

A58 - Premium Waiver Disability Restriction Table

The Premium Waiver Disability Restriction Table is required and is referenced by Table A03.

The Premium Waiver Disability Restriction Table established the specific and unique processing rules in the event of a Premium Waiver disability claim.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA58 - PW DISABILITY RESTRICTION TABLE

```
       COMMAND
          FILE  -      TA58--PW DISABILITY RESTRICTION TABLE
   CO  ---       PROD  --      PLAN  ------        EFF DATE  ----------
                                       REG  DMP-IN  ALOC      PART FULL
AC CO   TBL  EFFECTIVE   MM    USER   REMIT REMIT  CHG LOANS SURR SURR TRS
CD CD   ENT    DATE      CD    AREA    IND   IND   IND  IND  IND  IND  IND
 - ---  ---  ----------  --  --------   -     -     -    -    -    -    -
 - ---  ---  ----------  --  --------   -     -     -    -    -    -    -
 - ---  ---  ----------  --  --------   -     -     -    -    -    -    -



NXT TRX TA58  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Premium Waiver Disability Table, enter TA58 in the NEXT TRX field on line 24 of the screen.

FILE — <u>File Code</u>
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter this Premium Waiver Disability Table entry. Enter the number that is referenced by Plan Code Table - A03

Valid entries:

001 - 999	The Table Entry Number

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

MM CD

Memo Code
(2 positions, alphanumeric, conditionally required)
Enter the memo code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction which is to be applied to this disability, then a table entry of (**) must be input.

Valid entries:

The memo code	Your defined code. The number 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

REG REMIT IND

Regular Remittance Indicator
(1 position, alphabetic, required)
Enter a value to indicate whether the stated transaction is allowed on a policy that has a Disabled Named Insured.

Valid entries:

Y	Yes, the transaction is allowed.
N	No, the transaction is not allowed.

DMP-IN REMIT IND

Dump-in Remittance Indicator
(1 position, alphabetic, required)
Enter a value to indicate whether the stated transaction is allowed on a policy that has a Disabled Named Insured.

Valid entries:

Y	Yes, the transaction is allowed.
N	No, the transaction is not allowed.

ALOC CHG IND

Allocation Changes Indicator
(1 position, alphabetic, required)
Enter a value to indicate whether the stated transaction is allowed on a policy that has a Disabled Named Insured.

Valid entries:

Y	Yes, the transaction is allowed.
N	No, the transaction is not allowed.

LOANS IND

Loans Indicator
(1 position, alphabetic, required)
Enter a value to indicate whether the stated transaction is allowed on a policy that has a Disabled Named Insured.

Valid entries:

Y	Yes, the transaction is allowed.
N	No, the transaction is not allowed.

PART SURR IND

Partial Surrender Indicator
(1 position, alphabetic, required)
Enter a value to indicate whether the stated transaction is allowed on a policy that has a Disabled Named Insured.

Valid entries:

Y	Yes, the transaction is allowed.
N	No, the transaction is not allowed.

FULL SURR IND

Full Surrender Indicator
(1 position, alphabetic, required)
Enter a value to indicate whether the stated transaction is allowed on a policy that has a Disabled Named Insured.

Valid entries:

Y	Yes, the transaction is allowed.
N	No, the transaction is not allowed.

TRS IND

Transfer Indicator
(1 position, alphabetic, required)
Enter a value to indicate whether the stated transaction is allowed on a policy that has a Disabled Named Insured.

Valid entries:

Y	Yes, the transaction is allowed.
N	No, the transaction is not allowed.

CODING INSTRUCTIONS

Refer to the Appendix for the A58 - Premium Waiver Disability Restriction Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A58.
8-10	Table Entry Number (3 positions, numeric, required) If this field is input, the number must be coded in plan table A03, PW Disability Restriction Table Entry Number field.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
19-20	Memo Code (2 positions, alphanumeric, required) Enter Memo Code — Your defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** — If not a factor or to indicate a default value.
21-28	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41	Regular Remittance Indicator (1 position, alphanumeric, required) Enter the values of Y or N.
42	Dump-in Remittance Indicator (1 position, alphanumeric, required) Enter the values of Y or N.

Positions	Field
43	Allocation Change Indicator (1 position, alphanumeric, required) Enter the values of Y or N.
44	Loans Indicator (1 position, alphanumeric, required) Enter the values of Y or N.
45	Partial Surrender Indicator (1 position, alphanumeric, required) Enter the values of Y or N.
46	Full Surrender Indicator (1 position, alphanumeric, required) Enter the values of Y or N.
47	Transfer Indicator (1 position, alphanumeric, required) Enter the values of Y or N.

REPORT DESCRIPTION

Refer to the Appendix for the A58 - Premium Waiver Disability Restriction Table report layout.

1. Table Entry Number
2. Effective Date
3. Memo Code
4. User Area
5. Regular Remittance Indicator
6. Dump-In Remittance Indicator
7. Allocation Change Indicator
8. Loans Indicator
9. Partial Surrender Indicator
10. Full Surrender Indicator
11. Transfer Indicator

A59 - Reserves Plan Specification Table

The Reserve Plan Specification Table is required and is referenced by the Plan Table - A03. This table establishes plan parameters for a plan of insurance. Reserve characteristics can vary by Statutory Company, Policy Effective Date, Line of Business, and Issue Year. This table also establishes Reserve differences based on the type of valuations used by a company.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA59 - RESERVE PLAN SPECIFICATION TABLE

```
      COMMAND
           FILE  -      TA59--RESERVE PLAN SPECIFICATION TABLE
   CO  ---      PROD  --       PLAN  ------        EFF DATE  ----------

   AC    CO     TBL   STAT     EFFECTIVE    ISS     LOB       USER
   CD    CD     ENT   CODE       DATE       YEAR     CD       AREA
    -    ---    ---    ---    ----------    ----    ---     --------
RT   STAT  GAAP   TAX  NEW    GAAP   MAX   INT     GAAP   GAAP   SURR   RIDER
AGE  VAL   VAL    VAL  YORK   RSRV   PROJ  RATE    BEN    EXP    SPEC    BEN
---   -     -      -    -      -     ---   ---     ---    ---    ---     ---

    -    ---    ---    ---    ----------    ----    ---     --------
---   -     -      -    -      -     ---   ---     ---    ---    ---     ---

    -    ---    ---    ---    ----------    ----    ---     --------
---   -     -      -    -      -     ---   ---     ---    ---    ---     ---





NXT TRX TA59  VER    PROD A1 CL/POL                SEC ID       CO     OVRD N
```

To access the Reserves Specification Table, enter TA59 in the NEXT TRX field on line 24 of the screen.

FILE

<u>File Code</u>
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, conditionally required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, conditionally required)
Enter the plan code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the effective date of the plan code.

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following action codes. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot be changed*.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter the table number referred to in the Reserves Plan Specification Table. Enter the number that is identified in the Plan Table - A03.

Valid entries:

001 - 999	The Table Entry Number

STAT CODE

Statutory Company Code
(3 positions, numeric, conditionally required)
Enter the statutory company code for this table entry. Allows for a further breakdown within a company code. It can be used to request different options for different statutory companies. If you want all policies associated with any and all statutory companies to use the same options, the default value of (***) should be entered.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the effective date of the plan for which the table entry applies. This field is right-justified.

ISS YEAR

Issue Year
(4 positions, numeric, conditionally required)
Enter the year of issue that the Reserve options are applicable. It is not necessary to code all years of issue. The system looks for an entry with an issue year that is greater than or equal to the policy issue year.

LOB CD

Line of Business Code
(3 positions, alphanumeric, conditionally required)
Enter the line of business for this table entry. The Line of Business Code input must be coded in Table 008.

Valid entries:

The Line of Business Code	Your defined code
OR	
***	If not a factor or to indicate a default value

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

RT AGE

Retirement Age
(3 positions, numeric, required)
Enter the retirement age for this table entry. This field allows all policies for this Plan Code/Line of Business combination to assume a retirement age different than the one stated on the policy. If the retirement age for the reserves calculation is based on the policy, enter 999.

STAT VAL

Statutory Cash/Surrender Value Indicator
(1 position, alphanumeric, required)
Enter the value that determines whether the Cash or Surrender Value is used for the statutory projections.

Valid entries:

C	Cash Value
S	Surrender Value

GAAP VAL

GAAP Cash/Surrender Value Indicator
(1 position, alphanumeric, required)
Enter the value that determines whether the Cash or Surrender Value is used for the GAAP projections.

Valid entries:

C	Cash Value
S	Surrender Value

TAX VAL

Tax Cash/Surrender Value Indicator
(1 position, alphanumeric, required)
Enter the value that determines whether the Cash or Surrender Value is used for the tax projections.

Valid entries:

C	Cash Value
S	Surrender Value

NEW YORK

New York State Indicator
(1 position, alphanumeric, required)
Enter a value to indicate if the New York State requirement is in effect. If Y is entered, the system uses the Guaranteed Rate to discount values if the Guaranteed Rate is greater than the Discount Rate. (The Discount Rate is the Statutory Interest Rate for the Statutory Reserves and the GAAP Interest Rate for the GAAP Reserves.)

GAAP RSRV

GAAP Reserve Method Indicator
(1 position, alphanumeric, required)
Enter the type of GAAP Reserves calculated. Enter I if the GAAP Reserves are calculated using the interest method. Enter F if the GAAP Reserves are calculated using the factor method.

MAX PROJ

Maximum Projection Years Table Number
(3 positions, numeric or N/A, required)
Enter the table entry number on Table AE1 where the Maximum Projection Years applicable to this Plan Code/Line of Business combination are coded. Indicates the number of policy years that Reserves must be calculated. If calculations are done until retirement, enter N/A.

INT RATE

Interest Rate Table Number
(3 positions, numeric, required)
Enter the Reserves Interest Rate Table Number applicable to this plan.

GAAP BEN

GAAP Benefit Factor Table
(3 positions, numeric or N/A, required)
Enter the table entry number on Table A61 where the GAAP Benefit Factors applicable to this Plan Code/Line of Business combination are coded. If the GAAP Reserve method is I, enter N/A.

GAAP EXP

GAAP Expense Factor Table Number
(3 positions, numeric or N/A, required)
Enter the table entry number on Table A62 where the GAAP Expense Factors applicable to this Plan Code/Line of Business combination are coded. If the GAAP Reserve method is I, enter N/A.

SURR SPEC

Surrender Specification Table Number
(3 positions, numeric or ADM, required)
Enter the table entry number on Table AB1 where the Surrender Penalty Specifications applicable to this Plan Code/Line of Business combination are coded. If the Surrender Penalty for the Reserves calculation is the same one used in the administrative system, enter N/A.

RIDER BEN	Rider Benefit Factor Table Entry (3 positions, numeric or N/A, required) Enter the table entry number on Table AE2 where the Rider Benefit Factors applicable to this Plan Code/Line of Business combination are coded. Enter N/A if riders are not present for this plan code.

CODING INSTRUCTIONS

Refer to the Appendix for the A59 - Reserves Plan Specification Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A Add a new table entry D Delete an existing entry R Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A59.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that is referenced in Table A03, Interest Specification Table Entry Number field.
11-13	Statutory Company Code (3 positions, alphanumeric, required) Enter Statutory company code *** Default value
14-21	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
22-25	Issue Year (4 positions, numeric, required) Enter the issue year. The system looks for an issue year that is greater than or equal to the policy issue year.
26-28	Line of Business Code (3 positions, alphanumeric, required) Enter The number that is pointed to in Table 008, Line of Business Code field. *** If not a factor or to indicate a default value.
29-36	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.

Positions	Field
40	Sequence Number (1 position, numeric, required) Enter 1.
41-43	Retirement Age (3 positions, numeric, required) Enter the retirement age for all policies within this plan code or 999 if the retirement age for Reserves calculation is based on the policy.
44	Statutory Cash/Surrender Value Indicator (1 position, alphanumeric, required) Enter C Cash Value S Surrender Value
45	GAAP Cash/Surrender Value Indicator (1 position, alphanumeric, required) Enter C Cash Value S Surrender Value
46	Tax Cash/Surrender Value Indicator (1 position, alphanumeric, required) Enter C Cash Value S Surrender Value
47	New York State Indicator (1 position, alphanumeric, required) Enter Y New York State ruling applies N New York State ruling does not apply
48	GAAP Reserves Method Indicator (1 position, alphanumeric, required) Enter I GAAP Reserves are calculated using the interest method F GAAP Reserves are calculated using the factor method
49-51	Maximum Projection Years Table Number (3 positions, numeric, required) Specifies the table entry number on Table AE1 where the Maximum Projection Years applicable to this Plan Code/Line of Business combination are coded. Indicates the number of policy years that Reserves must be calculated.
52-54	Interest Rate Table Number (3 positions, numeric, required) Identifies the Reserves Interest Rate Table A60 Number applicable to this plan.

Positions	Field
55-57	GAAP Benefit Factor Table Number (3 positions, numeric, required) Specifies the table entry number on Table A61 where the GAAP Benefit Factors applicable to this Plan Code/Line of Business combination are coded. If the GAAP Reserve method is I, enter N/A.
58-60	GAAP Expense Factor Table Number (3 positions, numeric, required) Identifies the table entry number on Table A62 where the GAAP Expense Factors applicable to this Plan Code/Line of Business combination are coded. If the GAAP Reserve method is I, enter N/A.
61-63	Surrender Specification Table (3 positions, numeric, required) Specifies the table entry number on Table AB1 where the Surrender Penalty Specifications applicable to this Plan Code/Line of Business combination are coded. If the Surrender Penalty for the Reserves calculation is the same one used in the administrative system, enter N/A.
64-66	Rider Benefit Factor Table Number (3 positions, numeric, required) Specifies the table entry number on Table AE2 where the Rider Benefit Factors applicable to this Plan Code/Line of Business combination are coded. Enter N/A if riders are not present for this plan code.

REPORT DESCRIPTION

Refer to the Appendix for the A59 - Reserves Plan Specification Table report layout.

1. Table Entry Number
2. Statutory Company Code
3. Effective Date
4. Issue Year
5. Line of Business Code
6. User Area
7. Retirement Age
8. Statutory Cash/Surrender Value Indicator
9. GAAP Cash/Surrender Value Indicator
10. Tax Cash/Surrender Value Indicator
11. New York Indicator
12. GAAP Reserves Method Indicator
13. Maximum Projection Table Entry Number
14. Interest Rate Table Entry Number
15. GAAP Benefit Factor Table Entry Number
16. GAAP Expense Factor Table Entry Number
17. Surrender Specification Table Entry Number
18. Rider Benefit Table Entry Number

A60 - Reserves Interest Rate Table

This table is referenced by the Reserve Plan Specification Table - A59, and is required by the VANTAGE-ONE Reserve Subsystem. It contains the Statutory, Guaranteed, and Tax rates. The Guaranteed and Tax Rates are used to discount future values back to the valuation date.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA60 - RESERVES INTEREST RATE TABLE

```
      COMMAND
   FILE  -              TA60--RESERVES INTEREST RATE TABLE
CO  ---    PROD  --   PLAN  ------  EFF DATE  ----------  TBL ENT  ---

AC CO  TBL FUND EFFECTIVE  ISSUE MAX     USER     GUAR    STAT    GAAP   TX INT
CD CD  ENT NUM    DATE     YEAR POL YR   AREA     RATE    RATE    RATE    RATE
 - --- --- --- ----------  ----   ---  --------  ------  ------  ------  ------
 - --- --- --- ----------  ----   ---  --------  ------  ------  ------  ------
 - --- --- --- ----------  ----   ---  --------  ------  ------  ------  ------

NXT TRX TA60  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Reserves Interest Rate Table, enter TA60 in the NEXT TRX field on line 24 of the screen.

FILE

File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Identifies the company for this table entry.

Valid entries:

The Company Code	Your defined code

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that enables a change in the plan code's characteristics without changing the historical aspects of the plan. By using this date, the plan can indicate different reserve options.

The system sorts these dates in descending order. The accessing of this date is based on the Policy Add (EA) transaction's policy effective date in the Contract Segment. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with a policy effective date of 10/20/1983 would match the 09/18/1983 effective date.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the Reserves Interest Rate Table. Enter the number that is identified in Table A59.

Valid entries:

001 - 999	The Table Entry Number

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the 'key area' must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the Reserves Interest Rate Table. Enter the number that is identified in Table A59.

Valid entries:

001 - 999	The Table Entry Number

FUND NUM

Fund Number
(3 positions, numeric, required)
Enter the number of fixed or variable funds.

Valid entries:

001 - 998

OR

999 If not a factor or to indicate a default value

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

ISSUE YEAR

Issue Year
(4 positions, numeric, required)
Enter the year of issue that the Reserve options are applicable. It isn't necessary to code all years of issue. The system looks for an entry with an issue year that is greater than or equal to the policy issue year.

MAX POL YR

Maximum Policy Year
(3 positions, numeric, required)
Enter the policy year that the Reserve options are applicable. It is not necessary to code all policy years. The system looks for an entry with a policy year that is greater than or equal to the policy issue year.

Valid entries:

001 - 100

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

GUAR RATE

Guaranteed Interest Rate
(5 positions, numeric, required)
Enter the Guaranteed Interest Rate for this table entry.

6.75 is coded 06750.

STAT RATE

Statutory Interest Rate
(5 positions, numeric, required)
Enter the Statutory Interest Rate for this table entry.

6.75 is coded 06750.

GAAP RATE

GAAP Interest Rate
(5 positions, numeric, required)
Enter the GAAP Interest Rate for this table entry.

6.75 is coded 06750.

TX INT RATE

Tax Interest Rate
(5 positions, numeric, required)
Enter the Tax Interest Rate for this table entry.

6.75 is coded 06750.

CODING INSTRUCTIONS

Refer to the Appendix for the A60 - Reserves Interest Rate Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A60.
8-10	Interest Table Entry Number (3 positions, numeric, required) Enter the number that is referenced in Table A59, Interest Rate Table Number field.
11-13	Fund Number (3 positions, alphanumeric, required) Enter Fund Number 999 — If not a factor or to indicate a default value.
14-21	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
22-25	Issue Year (4 positions, numeric, required) Enter the Issue Year. The system looks for an Issue Year that is greater than or equal to the policy issue year.
26-28	Maximum Policy Year (3 positions, numeric, required) Enter the policy year applicable to this interest rate. Leading zeros are required.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-45	Guaranteed Interest Rate (5 positions, numeric, required) Enter the Guaranteed Interest Rate applicable to the policy years specified. Leading zeros are required. 6.75 is coded 06750.

Positions	Field
46-50	Statutory Interest Rate (5 positions, numeric, required) Enter the Statutory Interest Rate applicable to the policy years specified. Leading zeros are required. 6.75 is coded 06750.
51-55	GAAP Interest Rate (3 positions, numeric, required) Enter the GAAP Interest Rate applicable to the policy years specified. Leading zeros are required. 6.75 is coded 06750.
56-60	Tax Interest Rate (3 positions, numeric, required) Enter the Tax Interest Rate applicable to the policy years specified. Leading zeros are required. 6.75 is coded 06750.

REPORT DESCRIPTION

Refer to the Appendix for the A60 - Reserves Interest Rate Table report layout.

1. Table Entry Number
2. Fund Number
3. Effective Date
4. Issue Year
5. Maximum Policy Year
6. User Area
7. Guaranteed Interest Rate
8. Statutory Interest Rate
9. GAAP Interest Rate
10. Tax Interest Rate

A61 - Reserves GAAP Benefit Factor Table

This table is optional and is referenced by the Reserve Plan Specification Table - A59. It contains the factors that are used in combination with the policy accumulated cash value to calculate a GAAP Benefit Reserve.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA61 - GAAP BENEFIT RESERVE FACTOR TABLE

```
      COMMAND
      FILE  -        TA61--GAAP BENEFIT RESERVE FACTOR TABLE
CO  ---   PROD  --   PLAN  ------    EFF DATE  ----------  TBL ENT  ---

  AC    CO     TBL   FUND  EFFECTIVE  ISS   MAX POL      USER       GAAP BENE
  CD    CD     ENT   NUM     DATE     AGE    YEAR        AREA         FACTOR
   -    ---    ---   ---  ----------  ---     ---      --------      --------
   -    ---    ---   ---  ----------  ---     ---      --------      --------
   -    ---    ---   ---  ----------  ---     ---      --------      --------

NXT TRX TA61  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Reserves GAAP Benefit Factor Table, enter TA61 in the NEXT TRX field on line 24 of the screen.

FILE

<u>File Code</u>
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the plan code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that enables a change in the plan code's characteristics without changing the historical aspects of the plan. By using this date, the plan can indicate different reserve options.

The system sorts these dates in descending order. The accessing of this date is based on the Policy Add (EA) transaction's policy effective date in the Contract Segment. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with a policy effective date of 10/20/1983 would match the 09/18/1983 effective date.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the GAAP Benefit Factor Table entry number. Enter the number that is identified in Table A59.

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the GAAP Benefit Factor Table entry number. Enter the number that is identified in Table A59.

FUND NUM

Fund Number
(3 positions, numeric, required)
Enter the number of fixed or variable funds.

Valid entries:

001 - 998	
OR	
999	If not a factor or to indicate a default value

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the effective date of the plan for which the table entry applies. This field is right-justified.

ISS AGE

Issue Age
(3 positions, numeric, required)
Enter the age of issue that the Reserve options are applicable. It isn't necessary to code all ages of issue. The system looks for an entry with an issue age that is greater than or equal to the policy issue age. If all issues ages are applicable, enter 999.

MAX POL YEAR

Maximum Policy Year
(3 positions, numeric, required)
Enter the policy year that the Reserve options are applicable. It isn't necessary to code all policy years. The system looks for an entry with a policy year that is greater than or equal to the policy issue year.

Valid entries

001 - 130

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business or any other helpful notation.

GAAP BENE FACTOR

Factor
(7 positions, numeric, required)
Enter the GAAP Benefit Factor applicable to this policy.

1.02 is coded 0102000.

CODING INSTRUCTIONS

Refer to the Appendix for the A61 - Reserves GAAP Benefit Factor Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A61.
8-10	GAAP Benefit Factor Table Number (3 positions, numeric, required) Enter the number that is referenced in Table A59.
11-13	Fund Number (3 positions, numeric, required) Enter Fund Number 999 — If not a factor or to indicate a default value.
14-21	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
22-24	Issue Age (3 positions, numeric, required) Enter the issue age. If all issue ages are applicable, enter 999.
25-27	Maximum Policy Year (3 positions, numeric, required) Enter the policy year applicable to this interest rate. Leading zeros are required.
28-35	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.

Positions	Field
41-47	Factor (7 positions, numeric, required) Enter the GAAP Benefit Factor applicable to this policy. Leading zeros are required. 1.02 is coded 0102000.

REPORT DESCRIPTION

Refer to the Appendix for the A61 - Reserves GAAP Benefit Factor Table report layout.

1. Table Entry Number
2. Fund Number
3. Effective Date
4. Issue Age
5. Maximum Policy Year
6. User Area
7. GAAP Benefit Factor

A62 - Reserves GAAP Expense Factor Table

This table is optional and is referenced by the Reserve Plan Specification Table - A59. It calculates the GAAP Expense Reserve.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA62 - GAAP EXPENSE RESERVE FACTOR TABLE

```
       COMMAND
         FILE -       TA62--GAAP EXPENSE RESERVE FACTOR TABLE
   CO  ---   PROD  --   PLAN  ------  EFF DATE  ----------  TBL ENT  ---

AC   CO    TBL    FUND  EFFECTIVE   ISS    POL     USER      GAAP EXPENSE
CD   CD    ENT    NUM     DATE      AGE    YR      AREA         FACTOR
 -   ---   ---    ---   ----------  ---    ---   --------      --------
 -   ---   ---    ---   ----------  ---    ---   --------      --------
 -   ---   ---    ---   ----------  ---    ---   --------      --------

NXT TRX TA62  VER    PROD A1 CL/POL                SEC ID       CO     OVRD N
```

To access the Reserves GAAP Expense Factor Table, enter TA62 in the NEXT TRX field on line 24 of the screen.

FILE

File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

Valid entries:

The Company Code	Your defined code

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the plan code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that enables a change in the plan code's characteristics without changing the historical aspects of the plan. By using this date, the plan can indicate different reserve options.

The system sorts these dates in descending order. The accessing of this date is based on the Policy Add (EA) transaction's policy effective date in the Contract Segment. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with a policy effective date of 10/20/1983 would match the 09/18/1983 effective date.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the GAAP Expense Factor Table entry. Enter the number that is identified in Table A59.

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the GAAP Expense Factor Table entry. Enter the number that is identified in Table A59.

FUND NUM

Fund Number
(3 positions, numeric, required)
Identifies the number of fixed or variable funds.

Valid entries:

The Fund Number	001 - 998
OR	
999	If not a factor or to indicate a default value

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the effective date of the plan for which the table entry applies. This field is right-justified.

ISS AGE	Issue Age (3 positions, numeric, required) Identifies the age of issue that the Reserve options are applicable. It isn't necessary to code all ages of issue. The system looks for an entry with an issue age that is greater than or equal to the policy issue age. If all issue ages are applicable, enter 999.
POL YR	Maximum Policy Year (3 positions, numeric, required) Identifies the policy year that the Reserve options are applicable. It isn't necessary to code all policy years. The system looks for an entry with a policy year that is greater than or equal to the policy issue year. Valid entries: 001 - 130
USER AREA	User Area (8 positions, alphanumeric, optional) This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business or any other helpful notation.
GAAP EXPENSE FACTOR	GAAP Expense Factor (7 positions, numeric, required) Identifies the GAAP Expense Factor applicable to this policy. 1.025 is coded 0102500.

CODING INSTRUCTIONS

Refer to the Appendix for the A62 - Reserves GAAP Expense Factor Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A62.
8-10	GAAP Expense Factor Table Number (3 positions, numeric, required) Enter the number that is referenced in Table A59.
11-13	Fund Number (3 positions, numeric, required) Enter Fund Number 999 — If not a factor or to indicate a default value.
14-21	Effective Date (8 positions, numeric, required) Enter the effective date for this table entry.
22-24	Issue Age (3 positions, numeric, required) Enter the issue age. If all issue ages are applicable, enter 999.
25-27	Maximum Policy Year (3 positions, numeric, required) Enter the policy year applicable to this interest rate. Leading zeros are required.
28-35	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.

Positions	Field
41-47	Factor (7 positions, numeric, required) Enter the GAAP Expense applicable to this policy. Leading zeros are required. 1.025 is coded 0102500.

REPORT DESCRIPTION

Refer to the Appendix for the A62 - Reserves GAAP Expense Factor Table report layout.

1. Table Entry Number
2. Fund Number
3. Effective Date
4. Issue Age
5. Maximum Policy Year
6. User Area
7. GAAP Expense Factor

A97 - Projection Specification Table

The Projection Specification Table - A97 is used to calculate projected values for a specific plan. It is pointed to by the Annuity Plan Table - A03. The plan code interest, expenses, and loads are designated using Table Entry Numbers that reference other tables. Table A97 can vary by Plan Code, Effective Date, Calculation Type, Duration, and User Area information.

The table's input fields are sorted in the same order in which they appear on the coding form.

TA97 - PROJECTION SPECIFICATION TABLE

```
      COMMAND
      FILE          TA97 - PROJECTION SPECIFICATION TABLE

 CO CD  AGL     PROD  A1      PLAN CD              EFF DATE

 AC   CO    TBL    EFFECTIVE    POL    CALC    LOB     USER       FUND
 CD  CODE   ENT      DATE       DUR    TYPE            AREA       NUM


      TABLE NAME       NO.        TABLE NAME     NO.        TABLE NAME     NO.
 A19-SALES PAY LOAD         A19-ADMIN PAY LOAD        A22-TRANSACTION FEE
 A24-INTEREST SPEC          AB1-SURR PENAL SPEC       AB3-SALES CHRGE TBL
 AB3-ADMIN CHARGE TBL       AE3-ANNUITY FACTOR        A23-POSTING METH
 AB6-ANNUITY TAX TBL        AB7-PREM WAIV PLAN


 RENL PREM INCL IND         GUAR INT PROJ IND         EFF RATE OF RET IND





NXT TRX TA97  VER    PROD A1 CL/POL                 SEC ID       CO AGL OVRD N
```

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

Valid entries:

Company Code	Your defined code

The following edits apply:

T 0 1 0	The Company Code field must be completed with a valid code.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that enables a change in the plan code's characteristics without changing the historical aspects of the plan. By using this date, the plan can indicate different reserve options.

The system sorts these dates in descending order. The accessing of this date is based on the Plan Add (EA) transaction's policy effective date in the Contract Segment. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with a policy effective date of 10/20/1983 would match the 09/18/1983 effective date.

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the 'key area' must match those on the actual table.

CO CODE

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

Valid entries:

Company Code	Your defined code

The following edits apply:

T 0 1 0	Company Code required.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the number that identifies this Projection Table entry.

Valid entries:

001 - 999	Your defined table entry number
OR	
N/A	Not applicable

The following edits apply:

T 3 5 9	The Table Entry Number field must be completed with a valid entry.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the date that enables you to change a plan code's characteristics without changing the historical aspect of the plan. By using this field, the plan can point to different guideline parameters. The system will sort the Effective Dates in descending order. The accessing of this date is based on the Effective Date of the IPS trigger.

Valid entries:

The Effective Date	Your defined date

The following edits apply:

T 0 0 1	The Effective Date field must be completed with a valid numeric date.

POL DUR

Policy Duration
(3 positions, alphanumeric, required)
Enter the value that identifies the policy duration.

Valid entries:

01 - 99	The maximum duration that this table entry applies to.

The following edits apply:

T 2 0 1	The Policy Duration field must be completed with a numeric value.

CALC TYPE

Calculation Type
(1 position, alphanumeric, required)
Enter the code that identifies the type of calculation as current basis or guaranteed basis.

Valid entries:

1	Current Basis Projection
2	Guaranteed Basis Projection

The following edits apply:

T 1 9 5	The Calculation Type field must be completed with a 1 (Current Basis) or 2 (Guaranteed Basis).

LOB

Line of Business
(3 positions, alphanumeric, required)
Enter the line of business associated with the projection. The default is (***).

Valid entries:

Line of Business Code

OR

*** - for a default

The following edits apply:

T 2 2 0	The Line of Business Code is required.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field may be used to indicate customer modifications or for processing by user exits.

FUND NUM

Fund Number
(3 positions, numeric, required)
Enter the valid fund number associated with this table entry. The fund number is used to reference the first year interest rate for policy projections. This fund number must also be coded on the Interest Specification Table - A24; if the pointer to Table A24 is N/A, this field should be completed with 999.

Valid entries:

001 - 998	The Fund Number
OR	
999	

The following edits apply:

T 0 2 1	The Fund Number must equal a value between 001 - 200 or 999.
T L 0 7	The Interest Specification Table Entry Number is numeric, but the Fund number field does not equal a value between 001 - 200.
T R 7 7	If the pointer to the Interest Specification Table equals N/A, the Fund Number must equal 999.

A19 - SALES PAY LOAD

Sales Payment Load Table Entry Number
(3 positions, alphanumeric, required)
Enter the value used to point to the Payment Load Table - A19. Table A19 establishes the sales payment loads that are to be taken out of remittances during projections. If this field is completed with an entry number, the same number must also be coded on the Payment Load Table.

Valid entries:

001 - 999	Your defined table entry number
OR	
N/A	Sales payment loads are not applicable

The following edits apply:

T A 0 7	The Sales Payment Load Table Entry Number must equal 001 - 999 or N/A.
T F 5 3	The Payment Load Table Entry Number cannot be found.

A19 - ADMIN PAY LOAD

Administrative Payment Load Table Entry Number
(3 positions, alphanumeric, required)
Enter the value used to point to the Payment Load Table - A19. Table A19 establishes the administrative payment loads that are to be taken out of remittances during projections. If this field is completed with an entry number, the same number must also be coded on the Payment Load Table.

Valid entries:

001 - 999	Your defined table entry number
OR	
N/A	Administrative payment loads are not applicable

The following edits apply:

T A 0 6	The Administrative Payment Load Table Entry Number must equal 001 - 999 or N/A.
T F 5 3	The Payment Load Table Entry Number cannot be found.

A22 - TRANSACTION FEE

Transaction Fee Table Entry Number
(3 positions, alphanumeric, required)
Enter the value used to point to the Transaction Fee Table - A22. Table A22 establishes the transaction charges that are to be taken out of remittances during projections. If this field is completed with an entry number, the same number must also be coded on the Transaction Fee Table.

Valid entries:

001 - 999	Your defined table entry number
OR	
N/A	Transaction fees are not applicable

The following edits apply:

T A 0 5	The Transaction Fee Table Entry Number must equal 001 - 999 or N/A.
T F 7 7	The Transaction Fee Table Entry Number cannot be found.

A24 - INTEREST SPEC

Interest Specification Table Entry Number
(3 positions, alphanumeric required)
Enter the value used to point to the Interest Specification Table - A24. Table A24 establishes the controls for interest bearing fixed funds and points to the Declared Interest Rates to be used during projection calculations. If this field is completed with an entry number, the same number must also be coded on the Interest Specification Table.

Valid entries:

001 - 999	Your defined table entry number
OR	
N/A	Interest specification not applicable

The following edits apply:

T 2 9 6	The Interest Specification Table Entry Number must equal 001 - 999 or N/A.
T F 5 2	The Interest Specification Table Entry Number cannot be found.

AB1 - SURR PENAL SPEC

Surrender Penalty Specification Table Entry Number
(3 positions, alphanumeric, required)
Enter the value used to point to the Surrender Penalty Specification Table - AB1. Table AB1 specifies the surrender penalty method that will be imposed during the projection process. If this field is completed with an entry number, the same number must also be coded on the Surrender Penalty Specification Table.

Valid entries:

001 - 999	Your defined table entry number
OR	
N/A	Surrender penalties are not applicable

The following edits apply:

T A 1 0	The Surrender Penalty Specification Table Entry Number must equal 001 - 999 or N/A.
T F 6 3	The Surrender Penalty Specification Table Entry Number cannot be found.

AB3 - SALES CHRGE TBL

Sales Charge Table Entry Number
(3 positions, alphanumeric, required)
Enter the value used to point to the Sales/Admin Charge Table - AB3. Table AB3 establishes the regular sales charges that are to be taken out of the projected cash value during the projection process. If this field is completed with an entry number, the same number must also be coded on the Sales/ Admin Charge Table.

Valid entries:

001 - 999	Your defined table entry number
OR	
N/A	Sales charges are not applicable

The following edits apply:

T B 5 2	The Sales Charge Table Entry Number must equal 001 - 999 or N/A.
T F 6 7	The Sales Charge Table Entry Number cannot be found.

AB3 - ADMIN CHARGE TBL

Administrative Charge Table Entry Number
(3 positions, alphanumeric, required)
Enter the value used to point to the Sales/Admin Charge Table - AB3. Table AB3 establishes the regular administrative charges that are to be taken out of the projected cash value during the projection process. If this field is completed with an entry number, the same number must also be coded on the Sales/Admin Charge Table.

Valid entries:

001 - 999	Your defined table entry number
OR	
N/A	Administrative charges are not applicable

The following edits apply:

T B 5 3	The Administrative Charge Table Entry Number must equal 001 - 999 or N/A.
T F 6 7	The Admin/Sales Charge Table Entry Number cannot be found.

AE3 - ANNUITY FACTOR

Annuity Factor Table Entry Number
(3 positions, alphanumeric, required)
Enter the value used to point to the Annuity Factor Table - AE3. Table AE3 carries the settlement option rates. If this field is completed with an entry number, the same number must also be coded on the Annuity Factor Table or Plan Table A03 if ADM is coded.

Valid entries:

001 - 999	Your defined table entry number
OR	
N/A	Annuity Factors are not applicable
OR	
ADM	Use Plan Table A03 pointers

The following edits apply:

T L 0 8	The Annuity Factor Table Entry Number cannot be found.
T L 0 9	The Annuity Factor Table Entry Number must equal 001 - 999, N/A, or ADM.

A23 - POSTING METH

Posting Method Table Entry Number
(3 positions, alphanumeric, required)
Enter the value used to point to the Posting Method Table - A23. Table A23 identifies the posting methods used during the projection process. If this field is completed with an entry number, the same number must also be coded on the Posting Method Table or Plan Table A03 if ADM is coded.

Valid entries:

001 - 999	Your defined table entry number
OR	
N/A	Posting Methods are not applicable
OR	
ADM	Use Plan Table A03 pointers

The following edits apply:

T 3 5 2	The Posting Method Table Entry Number must equal 001 - 999, N/A, or ADM.
T F 2 0	The Posting Method Table Entry Number cannot be found.

AB6 - ANNUITY TAX TBL

Annuity Tax Table Entry Number
(3 positions, alphanumeric, required)
Enter the value used to point to the Annuity Tax Table - AB6. Table AB6 identifies the taxes applied during the projection process. If this field is completed with an entry number, the same number must also be coded on the Annuity Tax Table or on Plan Table A03 if ADM is coded.

Valid entries:

001 - 999	Your defined table entry number
OR	
N/A	Annuity Taxes are not applicable
OR	
ADM	Use Plan Table A03 pointers

The following edits apply:

T A 0 4	The Annuity Tax Table Entry Number must equal 001 - 999, N/A, or ADM.
T F 7 3	The Annuity Tax Table Entry Number cannot be found.

AB7 - PREM WAIV PLAN

Premium Waiver Plan Table Entry Number
(3 positions, alphanumeric, required)
Enter the value used to point to the Premium Waiver Plan Table - AB7. Table AB7 defines the plan for any premium waivers associated with this projection. If this field is completed with an entry number, the same number must also be coded on the Premium Waiver Plan Table or Plan Table A03 if ADM is coded.

Valid entries:

001 - 999	Your defined table entry number
OR	
N/A	Premium Waivers are not applicable
OR	
ADM	Use Plan Table A03 pointers

The following edits apply:

T B 5 8	The Premium Waiver Plan Table Entry Number must equal 001 - 999, N/A, or ADM.

T F 7 4	The Premium Waiver Plan Table Entry Number cannot be found.

RENL PREM INCL IND

Renewal Premium Inclusion Indicator
(1 position, alphanumeric, required)
Enter the code that indicates if renewal premiums should be included in the projection.

Valid entries:

N	No, do not include renewable premiums in the projection (**currently not supported**)
Y	Yes, include renewable premiums (based on billing information) in the projection

The following edits apply:

T L 0 5	The Renewal Premium Inclusion Indicator must equal Y or N.

GUAR INT PROJ IND

Guaranteed Interest Projection Indicator
(1 position, alphanumeric, conditionally required)
Enter the code that indicates if guaranteed projections should include short term declared interest. The value in this field is dependent on the value entered in the Calculation Type field.

Valid entries:

1	Applies only if the Calculation Type equals 2 (Projection - Guaranteed Basis). Include declared rates, bonus interest rates for quoted duration (money funds not currently supported).
2	Applies only if the Calculation Type equals 2 (Projection - Guaranteed Basis). Base projection on guaranteed rate alone (**currently not supported**).
Blank	Applies only if the Calculation Type equals 1 (Projection - Current Basis)

The following edits apply:

T L 0 2	If the Calculation Type equals 2, the Guaranteed Interest Projection Indicator must be completed with a valid entry.

T L 0 3	The Guaranteed Interest Projection Indicator must equal 1, 2, or blank.
T L 0 4	If the Calculation Type equals 1, the Guaranteed Interest Projection Indicator must be left blank.

EFF RATE OF RET IND

Effective Rate of Return Indicator
(1 position, alphanumeric, required)
Enter the code that indicates if the effective rate of return should be based on the cash surrender value or the annuity value.

Valid entries:

1	Use cash surrender value
2	Use annuity value

The following edits apply:

T L 0 6	The Effective Rate of Return Indicator must equal 1 or 2.

CODING INSTRUCTIONS

Refer to the Appendix for the A97 - Projection Specification Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter A97.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number referenced in the Plan Table A03 that points to this table.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the Effective Date for a given table entry.
19-21	Policy Duration (3 positions, numeric, required) Enter the policy duration for a given table entry.
22	Calculation Type (1 position, alphanumeric, required) Enter the code that indicates the type of projection. 1 — Current Basis Projection 2 — Guaranteed Basis Projection
23-25	Line of Business (3 positions, alphanumeric, required) Enter the line of business code for a given table entry.
26-33	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-43	Fund Number (3 positions, numeric, required) Enter the fund number associated with the projection table entry.

Positions	Field
44-46	Sales Payment Load Table Entry Number (3 positions, alphanumeric, required) Enter the table entry number used to point to the Payment Load Table - A19 for sales payment loads on this entry.
47-49	Administrative Payment Load Table Entry Number (3 positions, alphanumeric, required) Enter the table entry number used to point to the Payment Load Table for administrative payment loads on this entry.
50-52	Transaction Fee Table Entry Number (3 positions, alphanumeric, required) Enter the table entry number used to point to the Transaction Fee Table for transaction fees on this entry.
53-55	Interest Specification Table Entry Number (3 positions, alphanumeric, required) Enter the table entry number used to point to the Interest Specification Table for interest related to this entry.
56-58	Surrender Penalty Specification Table Entry Number (3 positions, alphanumeric, required) Enter the table entry number used to point to the Surrender Penalty Specification Table for surrender penalties associated with this entry.
59-61	Sales Charge Table Entry Number (3 positions, alphanumeric, required) Enter the table entry number that points to the Sales Charge Table for any sales charges associated with this entry.
62-64	Administrative Charge Table Entry Number (3 positions, alphanumeric, required) Enter the table entry number that points to the Admin Charge Table for any admin charges associated with this entry.
65-67	Annuity Factor Table Entry Number (3 positions, alphanumeric, required) Enter the table entry number that points to the Annuity Factor Table for any annuity factors associated with this entry.
68-70	Posting Method Table Entry Number (3 positions, alphanumeric, required) Enter the table entry number that points to the Posting Method Table which identifies the posting method used with this entry.
71-73	Annuity Tax Table Entry Number (3 positions, alphanumeric, required) Enter the table entry number that points to the Annuity Tax Table for any annuity taxes associated with this entry.
74-76	Premium Waiver Plan Table Entry Number (3 positions, alphanumeric, required) Enter the table entry number that points to the Premium Waiver Plan Table for plan information on any premium waivers associated with this entry.

Positions	Field
77	Renewal Premium Inclusion Indicator (1 position, alphanumeric, required, **currently not supported**) Enter Y — Include renewable premiums N — Do not include renewable premiums
78	Guaranteed Interest Projection Indicator (1 position, alphanumeric, conditionally required) Leave blank if the Calculation Type equals 1 for current basis projection. Enter 1 — If the Calculation Type equals 2 and is to include declared rates, bonus interest rates for quoted duration. 2 — If the Calculation Type equals 2 for base projections on guaranteed rate alone (**currently not supported**).
79	Effective Rate of Return (1 position, alphanumeric, required) Enter 1 — If the effective rate of return is based on cash surrender value 2 — If based on the annuity value.

REPORT DESCRIPTION

Refer to the Appendix for the A97 - Projection Specification Table report layout.

1. Table Entry Number
2. Effective Date
3. Calculation Type
4. Duration
5. Life of Business
6. User Area
7. Fund Number
8. Administrative Payment Load Table Entry Number
   Administrative Charge Load Table Entry Number
   Annuity Tax Table Entry Number
   Renewal Premium Inclusion Indicator
9. Sales Payment Load Table Entry Number
   Surrender Specification Table Entry Number
   Premium Waiver Table Entry Number
   Guaranteed Interest Projection Indicator
10. Transaction Fee Table Entry Number
    Annuity Factor Table Entry Number
11. Interest Specification Table Entry Number
    Posting Method Table Entry Number
12. Administrative Charge Load Table Entry Number

AB1 - Surrender Penalty Specification Table

The Surrender Penalty Specification Table establishes the basic criteria for assessing a penalty for a full, partial, or auto-generated loan repayment surrender. This table is referenced by the Plan Table - A03. In turn, this table points to the Surrender Calculation Table - AB2 and the Surrender Limits Table - A33. This table can vary by transaction code, duration, issue age, years to policy maturity, effective date, user comparison data, and/or user area for each table entry number. It is strongly advised that the same surrender method is used for both Full and Partial Surrenders within a particular table pointer.

Refer to the Surrender Calculations section in the User Guide for further information.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAB1 - SURRENDER PENALTY SPECIFICATION TABLE

```
      COMMAND
    FILE  -          TAB1--SURRENDER PENALTY SPECIFICATION TABLE
    CO  ---     PROD  --    PLAN  ------     EFFECTIVE DATE  ----------

AC  CO   TBL  TRX   FUND  EFFECTIVE   POL  CAL  MAX  YRS  CMP  USER CMP   MM
CD  CD   ENT  CDE   NUM     DATE      YR   YR   ISS  MAT  CDE    DATA     CD
 -  ---  ---  ----  ---   ----------  ---  ---  ---  ---   --  ---------  --
       PENALTY     PEN  SUR  USR  SUR  SUR  VAL  MIN  ADM  DLR   PCT
       BASE AMT    BAS  MTH  MTH  CLC  LIM  BAS  RTN  FEE  REQ   REQ
     ------------   -    --   --  ---  ---   -    -    -    -     -

 -  ---  ---  ----  ---   ----------  ---  ---  ---  ---   --  ---------  --
     ------------   -    --   --  ---  ---   -    -    -    -     -

 -  ---  ---  ----  ---   ----------  ---  ---  ---  ---   --  ---------  --
     ------------   -    --   --  ---  ---   -    -    -    -     -









NXT TRX TAB1  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Surrender Penalty Specification Table, enter TAB1 in the NEXT TRX field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the Plan Code for this table entry.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the date after which these Surrender Penalty Specification criteria are accessed. It enables you to change the criteria at any given point in time without altering other characteristics of the plan. The date is entered in MMDDYYYY format. The Policy Effective Date is compared to the date in this field. If the Policy Effective Date is greater than or equal to the table entry's effective date, the Surrender Penalty Specification criteria of that table applies.

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the 'key area' must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this Surrender Penalty Specification Table Entry. Enter the number that is referenced by the Plan Table - A03.

Valid entries:

001 through 999

TRX CDE

Transaction Code
(4 positions, alphanumeric, required, left-justified)
Enter the Surrender Penalty Specification criteria by transaction code(s) for this table entry. The transactions listed below must have an entry in the table or a default value must be set up. If a penalty is not charged for a transaction, the table entry may be set to zeroes but the transaction entry in Table TAB1 is required.

Valid entries:

TA	Full Surrender
TB	Partial Surrender
TQ	Automatically Generated Loan Repayment
TK	Payout
TKM	MRD Payout
TKS	SUB Payout

TY	Partial Annuitization
TZ	Full Annuitization
OR	
****	If not a factor or to indicate a default value

FUND NUM

Fund Number
(3 positions, numeric, required, **currently not supported**)
Enter the fund number to which this table entry applies.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

POL YR

Policy Year Duration
(3 positions, numeric, required)
Enter the policy year duration for this table entry.

Valid entries:

The policy duration	From 001 through 999
OR	
999	If not a factor or to indicate maximum duration breakpoint. This number must be input when banding is used.

CAL YR

Calendar Year Duration
(3 positions, numeric, required)
Enter the calendar year duration for this table entry.

Valid entries:

The calendar duration	From 001 through 999
OR	
999	If not a factor or to indicate maximum duration breakpoint. This number must be input when banding is used.

MAX ISS

Maximum Issue Age
(3 positions, numeric, required)
Enter the surrender penalty criteria by maximum issue age for this table entry. The maximum issue age is compared to the Annuity Contract Segment only.

Valid entries:

000 through 999	
OR	
999	If not a factor or to indicate maximum duration breakpoint. This number must be input as the maximum band breakpoint when banding is used.

YRS MAT

Years to Maturity
(3 positions, numeric, required)
Enter the surrender penalty criteria by the number of years between the effective date of the policy and the policy retirement date.

Valid entries:

000 through 999	
OR	
999	If not a factor or to indicate years to maturity breakpoint. This number must be input when banding is used as the maximum band breakpoint.

CMP CDE

User Comparison Code
(2 positions, alphanumeric, optional)
Enter your defined code if additional comparison code criteria is needed.

Valid entries:

01 to 10	
OR	
**	If not applicable

USER CMP DATA

User Comparison Data
(9 positions, alphanumeric, optional)
Enter your defined data if additional user comparison data is needed.

MM CD

Memo Code
(2 positions, alphanumeric, required)
Enter the memo code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction which is applied to this surrender, then a table entry of (**) must be input.

Valid entries:

The Memo Code	Your defined code. The numbers 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value.

PENALTY BASE AMT

Penalty Base Amount
(9 positions, numeric, required)
Enter the breakpoint amounts as indicated by the Penalty Base Indicator. This field is accessed on a greater than or equal to basis. There are seven whole numbers and two decimal places. This field is right-justified and defaults to 99999999.

Valid entries:

00000001 through 999999999

PEN BAS

Penalty Base Indicator
(1 position, alphanumeric, required)
This field further defines the value used as the Penalty Base Amount (field #19). In the case of TA, a Full Surrender, options V and W would be identical since Transaction Surrender Amount would equal the Annuity Value. This field is the end of the Table Key Data.

Valid entries:

A	Annuity Premium (net of loads, fees)
C	Total gross annuity contributions
N	No penalty base amount
P	Total of prior partial surrenders (check amounts) and loan capitalizations
V	Annuity value as of surrender effective date
W	Transaction surrender amount

SUR MTH

Surrender Penalty Method
(2 positions, alphanumeric, required)
Enter the Surrender Penalty Method to be used for the plan code. Refer to Appendix for descriptions of the various methods which VANTAGE-ONE supports. Refer to Surrender Calculations section in the Annuities User Guide for further information.

Valid entries:

01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12, or 14

OR

99	If User Method is used

The following edit applies to this field:

T A 5 1	User Method is not blank, Surrender method must be 99.

USR MTH

User Method
(2 positions, alphanumeric, optional)
Enter a value to allow for the addition of logic to support a surrender penalty method not established in the table.

Valid entries:

01 through 10

OR

**	If this field is not a factor

The following edit applies to this field:

T A 5 1	User Method not blank, Surrender method must be 99.

SUR CLC

Surrender Penalty Calculation Table Entry Number
(3 positions, alphanumeric, required)
Enter the table entry number that references the Surrender Penalty Calculation Table - AB2. It specifies any free partial surrender amount, the actual penalty charge, and other criteria necessary to properly calculate or waive a penalty.

Valid entries:

001 through 999

OR

N/A	If not a factor

SUR LIM

Surrender Limits Table
(3 positions, alphanumeric, required)
Enter the table entry number that references the Surrender Limits Table - A33. This table defines the minimum and maximum rules and limits applicable to partial surrender amounts and penalties.

Valid entries:

001 through 999	
OR	
N/A	If not a factor

VAL BAS

Value/Base Indicator
(1 position, alphanumeric, required)
Enter a value to indicate whether calculations of penalties use the annuity value or the guaranteed value as the base for any penalty calculation. The value selected has any penalties deducted from it and is the maximum amount available for penalties.

Valid entries:

A	Annuity Value
G	Guaranteed Value
OR	
*	If not a factor

MIN RTN

Minimum Return Indicator
(1 position, alphanumeric, required)
Enter the minimum returned in the event of a full (TA) surrender. If one of these indicators is set, a comparison is made between the calculated surrender value and the amount indicated by this field. The greater value is paid.

Valid entries:

C	Total Annuity Contributions
G	Guaranteed Value
N	Net Annuity Contributions
OR	
*	If not applicable

ADM FEE

Administrative Fee Indicator
(1 position, alphanumeric, required)
Enter a value that specifies whether or not the annual administrative fee is assessed on a full (TA) surrender.

Valid entries:

Y	Charge the annual administrative fee
OR	
N	Do not charge the annual administrative fee

NOTE: If this field is coded as Y, the Administrative Fee Timing field on the Administrative/Sales Charge Table (AB3) must be coded with the values A, C or E.

The following edit applies to this field:

T A A 0	Administrative Fee must be N if Transaction is not equal to TA.

DLR REQ

Dollar Request Formula Indicator
(1 position, alphanumeric, required)
Enter a value that indicates the formula that determines the check amount of a partial surrender (TB) when a dollar amount is requested. Net amount (N) equals the check amount. The check amount plus any penalty and fees equals the amount of value surrendered. Gross amount (G) equals the amount of value surrendered. The gross amount minus any penalty and fees equals the check amount.

Valid entries:

G	Amount in the transaction is the gross (surrender) amount
N	Amount in the transaction is the net (check) amount

PCT REQ

Percent Request Formula Indicator
(1 position, alphanumeric, required)
Enter a value that indicates the formula that determines the check amount for a partial surrender (TB) when a percentage value is requested. Net percent (N) times the annuity value equals the check amount. The check amount plus any penalty and fees equals the amount of value surrendered. Gross percent (G) times the annuity value equals the amount of value surrendered. This gross amount minus any penalty and fees equals the check amount.

Valid entries:

G	Percent input in the transaction times the annuity value is the gross (surrender) amount
N	Percent input in the transaction times the annuity value is the net (check) amount

CODING INSTRUCTIONS

Refer to the Appendix for the AB1 - Surrender Penalty Specification Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AB1.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that is to be pointed to by Table A03, Surrender Penalty Specification Table Entry Number field.
11-14	Transaction Code (4 positions, alphanumeric, required) Enter TA — Full Surrender TB — Partial Surrender TK — Payout TKM — MRD Payout TKS — SUB Payout TQ — Auto/Gen Repayment TY — Partial Annuitization TZ — Full Annuitization **** — If not a factor or to indicate a default value
15-17	Fund Number (3 positions, numeric, required, **currently not supported**) Enter 999 - not a factor.
18-25	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.

Positions	Field
26-28	Policy Year Duration (3 positions, numeric, required) Enter Duration by policy year 999 If not a factor or to indicate maximum duration breakpoint.
29-31	Calendar Year Duration (3 positions, numeric, required) Enter Duration on a calendar year basis 999 If not a factor or to indicate maximum duration breakpoint.
32-34	Maximum Issue Age (3 positions, numeric, required) Enter Maximum issue age 999 If not a factor or to indicate maximum issue age breakpoint.
35-37	Years to Maturity (3 positions, numeric, required) Enter Number of years between the policy effective date and retirement date 999 If not a factor or to indicate years to maturity break.
38-39	Sub-Key (2 positions, alphanumeric, optional) This field is used when the sort key (columns 1 through 37) is identical to another table entry in the same run.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-42	User Comparison Code (2 positions, alphanumeric, optional) Enter the Comparison Code 01-10 ** If not applicable
43-51	User Comparison Data (9 positions, alphanumeric, optional) Enter your defined code if user comparison data is needed.

Positions	Field
52-53	Memo Code (2 positions, alphanumeric, required) Enter Memo CodeYour defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** If not a factor or to indicate a default value.
54-62	Penalty Base Amount (9 positions, numeric, required, [2 decimal positions]) Enter Base amount of any penalty 99999999
63	Penalty Base Indicator (1 position, alphanumeric, required) Enter C Total gross annuity contributions P Total of prior partial surrenders V Annuity value as of surrender effective date W Transaction surrender amount N No penalty base amount A Annuity Premium (net of loads, fees)
64-65	Surrender Penalty Method (2 positions, alphanumeric, required) Enter 01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12, 14 99 If Field 20 is used
66-67	User Method (2 positions, alphanumeric, optional) Enter 01-10 If user method ** If not applicable
68-70	Surrender Penalty Calculation Table Entry Number (3 positions, alphanumeric, required) The entry number input must be coded in Table AB2, Table Entry Number field. OR N/A If not applicable

Positions	Field
71-73	Surrender Limits Table Entry Number (3 positions, alphanumeric, required) The entry number input must be coded in Table A33, Table Entry Number field. OR N/A If not applicable
74	Value Base Indicator (1 position, alphanumeric, required) Enter A Annuity Value G Guaranteed Value
75	Minimum Return Indicator (1 position, alphanumeric, required) Enter C Total Annuity Contributions G Guaranteed Value N Net Annuity Contributions * If not applicable
76	Administrative Fee Indicator (1 position, alphanumeric, required) Enter Y Charge the annual administrative fee N Do not charge the annual administrative fee **NOTE:** If this field is coded as Y, the Administrative Fee Timing field on the Administrative/Sales Charge Table (AB3) must be coded with the values A, C or E.
77	Dollar Request Indicator (1 position, alphanumeric, required) Enter G Gross amount N Net amount
78	Percent Request Indicator (1 position, alphanumeric, required) Enter G Percent times annuity value is gross amount N Percent times annuity value is net amount

REPORT DESCRIPTION

Refer to the Appendix for the AB1 - Surrender Penalty Specification Table report layout.

1. Table Entry Number
2. Transaction Code
3. Fund Number
4. Effective Date
5. Policy Year Duration
6. Calendar Year Duration
7. Maximum Issue Age
8. Years to Maturity
9. User Comparison Code
10. User Comparison Data
11. Memo Code
12. Penalty Base Amount
13. Penalty Base Indicator
14. Surrender Penalty Method
15. User Method
16. Surrender Penalty Calculation Table
17. Surrender Limits Table
18. Value Base Indicator
19. Minimum Return Indicator
20. Administrative Fee Indicator
21. Dollar Request Indicator
22. Percent Request Indicator

AB2 - Surrender Penalty Calculation Table

The Surrender Penalty Calculation Table specifies the penalty amount (expressed as a dollar or percentage), the number of free partial surrenders per calendar or policy year, the maximum penalty-free amount (expressed as a dollar or percentage), and other criteria. This table is referenced by the Surrender Penalty Specification Table - AB1. It can vary by policy duration, transaction code, effective code, and/or user area.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAB2 - SURR/WITH PENALTY CALCULATION TABLE

```
      COMMAND
      FILE  -          TAB2--SURR/WITH PENALTY CALCULATION TABLE
   CO  ---   PROD  --   PLAN  ------    EFF DATE  ----------  TBL ENT  ---

AC   CO    TBL  CSH   CSH     USER      SURR       SURR   FR PR   NUM   FR PCT
CD   CD    ENT  BAS   YRS     AREA     PEN AMT    PEN PCT  YR    FR PT   BAS
 -   ---   ---   -    ---   --------  ---------   -------   -     ---     -
  MAX FR   FRE    MAX FREE    EXC AMT INT  IN PEN BAIL  BAIL OUT  BAIL OUT
   PCT     AMT    PART AMT      PEN   PEN    MON  OUT     MON       RATE
  -------   -   -------------    -     -     ---   -      ---      -------

 -   ---   ---   -    ---   --------  ---------   -------   -     ---     -
  -------   -   -------------    -     -     ---   -      ---      -------

 -   ---   ---   -    ---   --------  ---------   -------   -     ---     -
  -------   -   -------------    -     -     ---   -      ---      -------





NXT TRX TAB2  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Surrender Penalty Calculation Table, enter TAB2 in the NEXT TRX field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this Surrender Penalty Calculation Table entry. Enter the number that is referenced by the Surrender Penalty Specification Table - AB1.

Valid entries:

001 through 999

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the 'key area' must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this Surrender Penalty Calculation Table entry. Enter the number that is referenced by the Surrender Penalty Specification Table - AB1.

Valid entries:

001 through 999

CSH BAS

Cash Flow Duration Basis Indicator
(1 position, alphanumeric, required)
Enter the type of year or duration which will be used to calculate the penalty. This field is used only with Surrender Penalty Methods 12 and 14 because the penalty is based on the age of affected cash flow elements.

Value C, calendar year duration, is based on the difference between the cash flow element interest effective date and the next 01/01/19XX occurring after the surrender effective date. Value E, cash flow element year duration, is based on the difference between the cash flow element interest effective date and the surrender effective date. Value P, policy year duration, is determined by subtracting the cash flow element interest effective date from the next policy anniversary date following the surrender effective date and then rounding up to the next full year.

When using Surrender Penalty Methods 12 and 14, multiple calculation table entries under the same table will be made. Each entry will have a different Cash Flow Duration with the appropriate penalty percentage. The Cash Flow Duration Basis Indicator must be the same for all entries.

Valid entries:

C	Calendar year duration
E	Cash flow element year duration
P	Policy year duration
OR	
*	If not applicable

CSH YRS

Cash Flow Duration Years
(3 positions, numeric, required)
Enter the duration applicable to the Cash Flow Duration Basis Indicator. This field is used only with Surrender Penalty Methods 12 and 14 because the penalty is based on the age of affected cash flow elements. The cash flow element for the specific transaction will be compared with the cash flow duration in the table. It will use the entry duration that is greater than or equal to it.

Valid entries:

001 through 999	
OR	
999	If not a factor or to indicate cash flow duration years breakpoint. This number must be input, when banding is used, as the maximum band breakpoint.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

SURR PEN AMT

Surrender Penalty Amount
(7 positions, numeric, required)
Enter the dollar amount of surrender penalty when using this table. This field is only used with Surrender Penalty Methods 02, 04, and 05. Refer to Surrender Penalty Methods in the Surrender Calculations section of the Annuities User Guide for a full explanation of each Surrender method.

Valid entries:

0000000 through 9999998 - The Surrender Penalty

OR

9999999	If not applicable

If User Method on the Surrender Penalty Specification Table - AB1, is used and a dollar amount is applicable, this field may be entered. There are five whole numbers and two decimals. This field is right-justified.

SURR PEN PCT

Surrender Penalty Percent
(6 positions, numeric, required)
Enter the percent of surrender penalty when using this table.This field is only used with Surrender Penalty Methods 03, 04, 05, 06, 08, 09, 10, 11, and 12. Refer to Surrender Penalty Methods in the Surrender Calculations section of the Annuities User Guide for a full explanation of each Surrender method. If User Method on the Surrender Penalty Specification Table - AB1, is used and a percentage is applicable, this field may be entered. There are three whole numbers and three decimals. This field is right-justified.

The actual percent entered is used to determine the penalty for partial (TB) and full (TA) surrenders.

Valid entries:

000001 through 999999

OR

000000	If none

FR PR YR

Free Partial Year Indicator
(1 position, alphanumeric, required)
Enter a value that indicates whether the number of free partial surrenders is based on the number occurring in a given calendar year or a given policy year.

Valid entries:

C	Calendar Year
P	Policy Year
T	Transaction Year
*	If not applicable

NUM FR PT

Number of Free Partials Per Year
(3 positions, numeric, required)
Enter the number of allowable free partial surrenders (TB) in either a calendar or policy year. The entry for this field must be 0 for Surrender Methods 07, 08, 09, 10, and 11.

Valid entries:

001 through 999	
OR	
000	If not applicable

FR PCT BAS

Free Percent Basis Indicator
(1 position, alphanumeric, required)
Enter the value or amount used as the basis for determining allowable free partial (TB) surrender amounts.

Valid entries:

A	Value at last policy anniversary
C	Current total contributions (total contributions ever received in this policy) Fund Segment info- Gross Premium - Premium tax - Area tax - Sales fee - Admin fee - Trx fee - Prem Waiver - Prev Gross Withdrawal Amts
F	Value as of the first partial surrender in current policy year
P	Value as of the first partial surrender in the current calendar year
T	Value as of the first partial surrender in the current transaction year
V	Current annuity value
Y	Value at last 01/01/19--
*	If not applicable

MAX FR PCT

Maximum Free Partial Percent
(6 positions, numeric, required)
Enter the percent of the amount stipulated in the Free Percent Basis Indicator field that can be surrendered without penalty. It contains three whole numbers and three decimal places. This field is right-justified.

Valid entries:

000001 through 999999	
OR	
000000	If not applicable

FRE AMT

Free Amount Basis Indicator
(1 position, alphanumeric, required)
Enter a value that establishes the time period for the surrender amount to accumulate.

Valid entries:

C	Calendar year
L	Life of the policy
P	Policy year
*	If not applicable

MAX FREE PART AMT

Maximum Free Partial Amount
(10 positions, numeric, required)
Enter the amount stipulated in the Free Amount Basis Indicator field that can be surrendered without penalty. It contains eight whole numbers and two decimal places. This field is right-justified.

Valid entries:

0000000001 through 9999999999	
OR	
0000000000	If not applicable

EXC AMT PEN

Excess Amount Penalty Indicator
(1 position, alphanumeric, required)
Enter a value that specifies the amount on which the penalty is to be based when the free number of surrenders or free percent or both is exceeded.

Valid entries:

E	Transaction excess
T	Transaction total
Y	Year total
OR	
*	If not applicable

INT PEN

Interest Penalty Indicator
(1 position, alphanumeric, required)
Enter a value to indicate whether the penalty is to be all interest or excess interest earned for the period specified in the Interest Penalty Months field. This field is only available for Surrender Penalty Methods 07 and 08.

Valid entries:

A	All interest
E	Excess interest
*	If not applicable

IN PEN MON

Interest Penalty Months
(3 positions, numeric, required)
Enter the number of calendar months prior to the surrender effective date that the loss of either all or a percent of the total or excess interest is to be calculated as the penalty. This field is only available for Surrender Penalty Methods 07 and 08.

Valid entries:

001 through 999	The number of months
OR	
000	If not applicable

BAIL OUT

Bail Out
(1 position, alphanumeric, required)
Enter the bail out rate is applicable either for a limited number of calendar months prior to the surrender effective date or from the policy date. This field can be used with all Surrender Penalty Methods except 01.

Valid entries:

L	Limited time period
U	Unlimited time period
OR	
*	If not applicable or the Surrender Penalty Method is 01

BAIL OUT MON

Bail Out Months
(3 positions, numeric, required)
Enter the number of calendar months prior to the surrender effective date that the bail out rate is applicable. This field is available for all Surrender Penalty Methods except 01. The Bail Out Indicator field must be L.

Valid entries:

001 through 999	
OR	
000	If not applicable or the Bail Out Indicator field is not L

BAIL OUT RATE

Bail Out Rate
(6 positions, numeric, required)
Enter the interest rate to be checked against the declared interest rate table to determine if the bail out provision is operative. This field is available for all Surrender Penalty Methods except 01. It is utilized in conjunction with the Bail Out Indicator field. This field is composed of three whole numbers and three decimal places. This field is right-justified.

Valid entries:

000001 through 999999	
OR	
000000	If not applicable or the Bail Out Indicator is not L or U

CODING INSTRUCTIONS

Refer to the Appendix for the AB2 - Surrender Penalty Calculation Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AB2.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that Table AB1, Surrender Penalty Calculation Table Entry Number field points to. OR N/A — If not applicable
11	Cash Flow Duration Basis Indicator (1 position, alphanumeric, required) Enter C — Calendar Year Duration E — Cash Flow Element Year Duration P — Policy Year Duration * — If not applicable
12-14	Cash Flow Duration Years (3 positions, numeric, required) Enter Cash flow duration years 999 — If not a factor or to indicate cash flow duration years breakpoint
15-22	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.

Positions	Field
41-47	Surrender Penalty Amount (7 positions, numeric, required, [2 decimal positions]) Enter Amount of the surrender penalty 9999999 If not applicable
48-53	Surrender Penalty Percent (6 positions, numeric, required, [3 decimal positions]) Enter Percentage of the surrender penalty 000000 If none
54	Free Partial Year Indicator (1 position, alphanumeric, required) Enter C Calendar Year P Policy Year * If not applicable
55-57	Number Free Partials Per Year (3 positions, numeric, required) Enter the number of allowable free partial surrenders per year. The entry must be 0 for Surrender Methods 07, 08, 09, 10, and 11. OR 000 If none
58	Free Percent Basis Indicator (1 position, alphanumeric, required) Enter A Value at last policy anniversary C Current total contributions (total contributions ever received in this policy) Fund Segment info - Gross Premium - Premium tax - Area tax - Sales fee - Admin fee - Trx fee - Prem Waiver - Prev Gross Withdrawal Amts F Value as of the first partial surrender in current policy year P Value as of the first partial surrender in the current calendar year T Value as of the first partial surrender in the current transaction year

Positions	Field
	V Current annuity value
	Y Value at last 01/01/19--
	* If not applicable
59-64	Maximum Free Partial Percent (6 positions, numeric, required, [3 decimal positions]) Enter
	Percentage of the amount that can be surrendered without penalty
	000000 If none
65	Free Amount Basis Indicator (1 position, alphanumeric, required) Enter
	C Calendar Year
	L Life of the policy
	P Policy Year
	T Transaction Year
	* If not applicable
66-75	Maximum Free Partial Amount (10 positions, numeric, required [2 decimal positions]) Enter
	Amount that can be surrendered without penalty
	0000000000If none
40	Sequence Number (1 position, numeric, required) Enter 2.
41	Excess Amount Penalty Indicator (1 position, alphanumeric, required) Enter
	E Transaction excess
	T Transaction total
	Y Year total
	* If not applicable
42	Interest Penalty Indicator (1 position, alphanumeric, required) Enter
	A All interest
	E Excess interest
	* If not a factor or if surrender penalty method is not 07 or 08

Positions	Field
43-45	Interest Penalty Months (3 positions, numeric, required) Enter the number of calendar months prior to the surrender effective date that the loss of either total or excess interest is calculated as the penalty OR 000 If none or not surrender methods 07 or 08
46	Bail Out Indicator (1 position, alphanumeric, required) Enter L Limited time period U Unlimited time period * If not applicable or surrender method is ’01’
47-49	Bail Out Months (3 positions, numeric, required) Enter Number of calendar months 000 If none or Bail Out Indicator is not L
50-55	Bail Out Rate (6 positions, numeric, required, [3 decimal positions]) Enter Interest rate 000000 If none or Bail Out Indicator is L or U.

REPORT DESCRIPTION

Refer to the Appendix for the AB2 - Surrender Penalty Calculation Table report layout.

1. Table Entry Number
2. Cash Flow Duration Basis Indicator
3. Cash Flow Duration Years
4. User Area
5. Surrender Penalty Amount
6. Surrender Penalty Percent
7. Free Partial Year Indicator
8. Number of Free Partials Per Year
9. Free Percent Basis Indicator
10. Maximum Free Partial Percent
11. Free Amount Indicator
12. Maximum Free Partial Amount
13. Excess Amount Penalty Indicator
14. Interest Penalty Indicator
15. Interest Penalty Months
16. Bail Out Indicator
17. Bail Out Months
18. Bail Out Rate

AB3 - Administrative/Sales Charge Table

The Administrative/Sales Charge Table establishes the administrative and sales charges to be assessed against the value of the cumulative premium paid for a fund or policy. This may be accomplished on a one time or periodic basis. The charge may be expressed in a flat dollar amount or percentage. All administrative/sales charges are automatically deducted from the policy's fund(s).

The table is referenced by the Plan Code Table - A03. It can vary by fee timing, fund number effective date, maximum issue age, maximum policy duration, payment mode, payment method, cumulative premium to-date, and/or user area.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAB3 - ADMIN/SALES CHARGE TABLE

```
      COMMAND
        FILE  -      TAB3--ADMIN/SALES CHARGE TABLE
   CO  ---     PROD  --     PLAN  ------       EFF DATE  ----------

AC  CO   TBL FUND  EFFECTIVE   ISS  POL PAY  PAY   CUMULATIVE      MM   USER
CD  CD   ENT  NUM    DATE      AGE  DUR MDE  MTH   CASH VALUE      CD   AREA
 -  ---  ---  ---  ----------  ---  ---  --   -  ----------------  -- --------
 ADM FEE TM -  CHG IND -  ADM/SLS PCT -------   ADM/SLS FLAT CHG ------------

 -  ---  ---  ---  ----------  ---  ---  --   -  ----------------  -- --------
            -          -              -------                    ------------

 -  ---  ---  ---  ----------  ---  ---  --   -  ----------------  -- --------
            -          -              -------                    ------------









NXT TRX TAB3  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Administrative/Sales Charge Table, enter TAB3 in the NEXT TRX field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter the date (MMDDYYYY) after which these Administrative/Sales charge criteria will be accessed. It enables you to change the criteria at any given point in time without altering other characteristics of the plan. The Transaction Effective Date is compared to the date in this field. If the Transaction Effective Date is greater than or equal to the table entry's effective date, the Administrative/Sales charge criteria of that table will apply.

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the 'key area' must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this Administrative/Sales Charge Table Entry. Enter the number that is referenced by the Plan Table - A03.

Valid entries:

001 through 999

FUND NUM

Fund Number
(3 positions, numeric, required, **currently not supported**)
Enter the fund number to which this table entry applies. This fund number must be coded in the Fund Pointer Table - A10.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

ISS AGE

Maximum Issue Age
(3 positions, numeric, required)
Enter the maximum issue age for this table entry.

Valid entries:

001 through 999	
OR	
999	If not a factor or to indicate maximum issue age breakpoint. This number must be input as the last entry when banding is used.

POL DUR

Maximum Policy Duration
(3 positions, numeric, required)
Enter the maximum policy year duration for this table entry.

Valid entries:

001 through 999	
OR	
999	If not a factor or to indicate maximum policy duration breakpoint. This number must be input as the last entry when banding is used.

PAY MDE

Payment Mode
(2 positions, numeric, required)
Enter the payment frequency for this table entry. Based on this field, administrative and sales charges can vary.

Valid entries:

00	Single premium only no further payments are anticipated
01	Annual
02	Semi-annual
04	Quarterly
12	Monthly
13	Every four (4) weeks
17	Every three (3) weeks
24	Twice a month
26	Every two (2) weeks

52	Every week
OR	
99	If not a factor

PAY MTH

Payment Method
(1 position, alphanumeric, required)
Enter the value that establishes the payment method for this table entry. Based on this field, administrative and sales charges can vary.

Valid entries

N	Normal
P	Pre-authorized check
G	Government Allotment
S	Salary savings plan
OR	
*	If not a factor

CUMULATIVE CASH VALUE

Cumulative Premium To-Date
(12 positions, numeric, required)
Enter the maximum cumulative premium for this table entry. This field consists of ten whole numbers and two decimal places. Based on this field, administrative and sales charges can vary. This field can be used in simple banding. This field is right-justified.

Valid entries:

000000000000 through 999999999999	
OR	
999999999999	If not a factor or to indicate cumulative premium to-date breakpoint. This number must be input as the last entry when banding is used.

MM CD

Memo Code
(2 positions, alphanumeric, required)
Enter your defined memo code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction which is to be applied to this charge, then a table entry of (**) must be input.

Valid entries:

The memo code	The number 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

ADM FEE TM

Administrative/Sales Fee Timing
(1 position, alphanumeric, required)
Enter the code that identifies the frequency that the administrative/sales charge is assessed.

Valid entries:

A	At policy anniversary (on anniversary of policy effective date)
B	First payment and at the beginning of each policy year
C	At the end of each calendar year only (12/31) (Calendar Anniversary minus one day)
E	At the end of each policy year only (Policy Anniversary minus one day)
F	First payment only
M	First payment and at the beginning of each month
N	No fee for this table entry
Q	First payment and at the beginning of each quarter
S	First payment and at the beginning of every semi-annual period
OR	
*	If not applicable

NOTE: A, C and E are deducted at termination (full surrender).

CHG IND

Charge Indicator
(1 position, alphanumeric, required)
Enter a value that indicates if the administrative or sales charge is a flat dollar amount or a percentage of cash value.

Valid entries:

D	Flat dollar amount
OR	
P	Percentage of Cash Value

ADM/SLS PCT

Administrative/Sales Percentage Charge
(6 positions, numeric, required)
Enter the administrative or sales percentage charge of the cash value. There are three whole numbers and three decimal places. This field is right-justified.

Valid entries:

000001 through 999999	
OR	
000000	If not applicable

ADM/SLS FLAT CHG

Administrative/Sales Flat Dollar Charge
(9 positions, numeric, required)
Enter the administrative or sales flat dollar charge. This field includes seven whole numbers and two decimal places. This field is right-justified.

Valid entries:

000000001 through 999999999	
OR	
000000000	If not applicable

CODING INSTRUCTIONS

Refer to the Appendix for the AB3 - Administrative/Sales Charge Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AB3.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that is to be pointed to by Table A03, Sales Charge Table Entry Number and Administrative Charge Table Entry Number fields.
11-13	Fund Number (3 positions, numeric, required, **currently not supported**)
14-21	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
22-24	Maximum Issue Age (3 positions, numeric, required) Enter Issue age 999 — If not a factor or to indicate a maximum issue age breakpoint
25-27	Maximum Policy Duration (3 positions, numeric, required) Enter Duration 999 — If not a factor or to indicate a maximum policy duration breakpoint

Positions	Field
28-29	Payment Mode (3 positions, numeric, required) Enter 00 Single premium only 01 Annual 02 Semiannual 04 Quarterly 12 Monthly 13 Every four (4) weeks 17 Every three (3) weeks 24 Twice a month 26 Every two weeks 52 Every week 99 If not a factor
30	Payment Method (1 position, alphanumeric, required) Enter G Government allotment N Normal P Preauthorized check S Salary savings plan * If not a factor
38-39	Sub-Key (2 positions, alphanumeric, optional) This field is used when the sort key (columns 1 through 37) is identical to another table entry in the same run.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-52	Cumulative Premium to Date (12 positions, numeric, required) Enter Amount 999999999999If not a factor or to indicate a cumulative premium-to-date breakpoint.

Positions	Field
53-54	Memo Code (2 positions, alphanumeric, required) Enter Memo CodeYour defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** If not a factor or to indicate a default value.
55-62	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
63	Administrative Fee Timing (1 position, alphanumeric, required) Enter A At each policy anniversary B First payment and at the beginning of each policy year C At the end of each calendar year only (12/31) E At the end of each policy year only F First payment only M First payment and at the beginning of each month N No fee for this table entry Q First payment and at the beginning of each quarter S First payment and at the beginning of every semiannual period * If not applicable **NOTE:** A, C and E are also deducted at termination (full surrender).
64	Charge Indicator (1 position, alphanumeric, required) Enter D Flat dollar amount P Percentage of cash value
65-70	Administrative/Sales Charge/Fee Percentage (6 positions, numeric, required, [3 decimal positions]) Enter Percentage 000000 If not applicable

Positions	Field
71-79	Administrative/Sales Charge/Fee Flat Dollar Amount (9 positions, numeric, required, [2 decimal positions]) Enter Amount 000000000 If not applicable

REPORT DESCRIPTION

Refer to the Appendix for the AB3 - Administrative/Sales Charge Table report layout.

1. Table Entry Number
2. Fund Number
3. Effective Date
4. Maximum Issue Age
5. Maximum Policy Year
6. Payment Mode
7. Payment Method
8. Cumulative Premium-To-Date
9. Memo Code
10. User Area
11. Administrative/Sales Fee Timing
12. Charge Indicator
13. Administrative/Sales Percentage Charge
14. Administrative/Sales Flat Dollar Charge

AB6 - Annuity Tax Table

The Annuity Tax Table - AB6 establishes the valid Residence States for the Policy Add transaction (EA), the state and local taxes on premiums paid and the timing of any tax payment. The tax rate can vary from state to state.

Some local areas, such as cities, counties, or parishes, have taxes on annuities. This table offers a means of providing for this circumstance by inputting the tax rate in the Area Tax Rate field.

This Annuity Tax Table is pointed to by the Annuity Tax Rate field on the Plan Table - A03. It can vary by Statutory Company Code, State Code, Area Code, Transaction Code, Line of Business, Duration, Memo Code, Effective Date, Sub Key, and/or User Area.

The Annuity Tax Table offers the ability to tax premiums as they are paid into the policy or to tax monies as they are removed from the policy.

When the Tax Method field is A, the tax is based on the annuity premium paid. The only valid transaction codes for Tax Method A are MA and/or NA.

When the Tax Method field is S, the tax is based on the policy's surrender value. All transaction codes <u>except</u> MA and NA may be used for Tax Method S. Using MA or NA with Tax Method S may result in double taxation.

When the Tax Method field is P, the tax is based on the cumulative annuity premium paid into the policy. The only valid transaction codes for Tax Method P are TA and/or TZ.

If (****) is used in the Transaction Code field, the Tax Method is determined as follows:

Tax Method A:	Tax is based on annuity premium for MA and NA transactions only. Tax is not charges on other transactions.
Tax Method S:	Tax is based on annuity surrender value for TA, TB, TK, TKM, TKS, TQ, TY and TZ transactions. Tax is not charged for other transactions. If the Transaction Code is (****), TA or TZ, any outstanding policy loans are included in the value against which the tax rate is applied.
Tax Method P:	Tax is based on the cumulative annuity premium paid into the policy for TA and TX transactions. Tax is not charged for other transactions.

When the (****) is used in the Transaction Code field, the Tax Method field should remain consistent for that Table Entry Number. Tax Methods A, S, and P are mutually exclusive for table entries with identical sort keys.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAB6 - ANNUITY TAX TABLE

```
      COMMAND
          FILE  -            TAB6--ANNUITY TAX TABLE
   CO  ---     PROD  --     PLAN  ------       EFF DATE  ----------

 AC  CO   TBL STAT STATE  AREA   TRX   LOB      MM   EFFECTIVE      USER
 CD  CD   ENT  CD   CD     CD    CD    CD  DUR  CD     DATE         AREA
  -  ---  ---  ---  ---  ------  ----  ---  --  --   ----------   --------
       TAX MTH -    STATE TAX RATE ------    AREA TAX RATE ------

  -  ---  ---  ---  ---  ------  ----  ---  --  --   ----------   --------
               -                   ------                  ------

  -  ---  ---  ---  ---  ------  ----  ---  --  --   ----------   --------
               -                   ------                  ------

 NXT TRX TAB6  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Annuity Tax Table, enter TAB6 in the NEXT TRX field on line 24 of the screen.

FILE

File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the Table Entry Number for the Annuity Tax Table. Enter the number that is referenced by the Annuity Tax Rate or State Withholding Tax Rate fields on Plan Table - A03.

Valid entries:

001 through 999

STAT CD

Statutory Code
(3 positions, alphanumeric, required)
Enter the statutory code for this table entry. The statutory code allows the company code to be broken down into sub companies. For example, if you wanted to account for policies issued as IRA and 401K products separately, you would assign statutory code 001 for all IRA policies and statutory code 002 for all 401K policies. This method allows you, through the use of Table 001's sort field value of STCO, to accumulate separate totals in this company code's reports for statutory code 001 and 002.

Valid entries:

Statutory code	Your defined code
OR	
***	If not a factor or to indicate a default value

STATE CD

State Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the state of residence for this table entry.

AREA CD

Area Code
(6 positions, alphanumeric, required)
Enter the area code(s) for this table entry. This allows you to vary the premium tax with the state of residence. For example, the tax can be varied by county or city.

Valid entries:

The area code	Your defined code
OR	
******	If not a factor or to indicate a default value

TRX CD

Transaction Code
(4 positions, alphanumeric, required)
Enter the Transaction Code(s) for this table entry. This field should be coded with the intended tax method for this entry in mind. Refer to the Tax Method field definition for details.

Valid entries:

MA	Dump-in payment
NA	Normal payment
TA	Full Surrender
TB	Partial Surrender
TK	Payout
TKM	MRD Payout
TKS	SUB Payout
TQ	Automatic Loan Repayment
TY	Partial Annuitization
TZ	Full Annuitization
****	Not a factor

LOB CD

Line of Business
(3 positions, alphanumeric, required)
Enter the line of business code(s) for this table entry. The line of business code input must be coded in Table 008.

Valid entries:

Line of business code	Your defined code
OR	
***	If not a factor or to indicate a default value

DUR

Duration
(2 positions, numeric, required)
Enter the policy duration for this table entry.

Valid entries:

01 through 99	
OR	
99	If not a factor or indicates the maximum duration breakpoint. This must be input when banding is used.

MM CD

Memo Code
(2 positions, alphanumeric, required)
Enter the memo code(s) for this table entry. This field provides the capability to support special processing. For example, direct a payment with a certain memo code to a special Premium Tax Table entry.

Valid entries:

The memo code	Your defined code
OR	
**	If not a factor or to indicate a default value

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) to enable a change to the plan codes characteristics without changing the historical aspects of the plan. By using this date, the plan can point to different tax rates.

The system will sort these dates in descending order. The accessing of this date is based on the Policy Add (EA) transaction's policy effective date. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A policy effective date or a financial transaction effective date of 10/20/1983 would match the 09/18/1983 date.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

TAX MTH

Tax Method
(1 position, alphanumeric, required)
Enter a value that indicates the basis for the tax.

Valid entries:

A	Tax based on annuity premium for transaction codes NA, MA, (****) only
P	Tax based on the cumulative annuity premium paid into the policy for Transaction Codes TA, TZ
S	Tax based on the surrender value for transaction codes TA, TB, TK, TKM, TKS, TQ, TY, TZ, (****) only
OR	
*	No Taxation

STATE TAX RATE

State Tax Rate
(5 positions, numeric, required)
Enter the state tax rate for this table entry. This field consists of two whole numbers and three decimals. This field is right-justified.

Valid entries:

The percentage	00001 through 99999
OR	
00000	If a premium tax does not apply to this residence state

AREA TAX RATE

Area Tax Rate
(5 positions, numeric, required)
Enter the area tax rate for this table entry. This field consists of two whole numbers and three decimals. An area can represent a city, county, district, parish, etc. This field is right-justified.

Valid entries:

00001 through 99999	
OR	
00000	If a premium tax is not a factor

CODING INSTRUCTIONS

Refer to the Appendix for the AB6 - Annuity Tax Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AB6.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that Table A03, Annuity Tax Table Entry Number field points to.
11-13	Statutory Company Code (3 positions, alphanumeric, required) Enter your defined code identifying the Statutory Company that breaks the Company Code into sub-companies.
14-16	State Code (3 positions, alphanumeric, required) Enter your defined code identifying the state for this table entry.
17-22	Area Code (6 positions, alphanumeric, required) Enter your defined code identifying the Area Code, which describes an area with a state of residence for this table entry. OR ****** — If not a factor or to indicate a default value

Positions	Field
23-26	Transaction Code (4 positions, alphanumeric, required) Enter NA Normal Payment MA Dump-in Payment TA Full Surrender TB Partial Surrender TK Payout TKM MRD Payout TKS SUB Payout TQ Automatic Loan Repayment TY Partial Annuitization TZ Full Annuitization **** If not a factor
27-29	Line of Business (3 positions, alphanumeric, required) Enter your defined code identifying the line of business.
30-31	Duration (2 positions, numeric, required) Enter Policy duration 99 If not a factor or to indicate the duration breakpoint
32-33	Memo Code (2 positions, alphanumeric, required) Enter Memo CodeYour defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** If not a factor or to indicate a default value.
38-39	Sub Key (2 positions, alphanumeric, optional) This field is used when the sort key (columns 1 through 33) is identical to another table entry in the same run.
40	Sequence Number (1 positions, numeric, required) Enter 1.
41-48	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date of the tax rate for this table entry.

Positions	Field
49-56	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
57	Tax Method (1 position, alphanumeric, required) Enter A — Tax based on annuity premium for Transaction Codes NA, MA, (****) only P — Tax based on cumulative premium paid into the policy for Transaction Codes TA, TZ S — Tax based on surrender value for TA, TB, 'PA', TK, TQ, TY, TZ, (****) only * — No taxation
58-62	State Tax Rate (5 positions, numeric, required, [3 decimal positions]) Enter State tax percentage 00000 — No premium tax
63-67	Area Tax Rate (5 positions, numeric, required, [3 decimal positions]) Enter Area tax percentage 00000 — No premium tax

REPORT DESCRIPTION

Refer to the Appendix for the AB6 - Annuity Tax Table report layout.

1. Table Entry Number
2. Statutory Company Code
3. State Code
4. Area Code
5. Transaction Code
6. Line of Business
7. Duration
8. Memo Code
9. Effective Date
10. User Area
11. Tax Method
12. State Tax Rate
13. Area Tax Rate

AB7 - PW Plan Table

The PW Plan Table is optional and is referenced by the Plan Table - A03. It establishes the coverage and premium termination points. Further, the table identifies which states have approved the benefit and points to the appropriate PW Cost Table. The PW Plan Table can vary by effective date and/or user area for each product code.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAB7 - PREMIUM WAIVER PLAN TABLE

```
      COMMAND
       FILE  -         TAB7--PREMIUM WAIVER PLAN TABLE
CO  ---         PROD  --           PLAN  ------          EFF DATE  ----------

AC CO  TBL EFFECTIVE  MM   USER   CVG-TERM  PRM-TERM  STAT WV WV AV  PW    LPS
CD CD  ENT   DATE     CD   AREA   BAS  AGE  BAS  AGE  APPR PR PY YR COST  GR PD
 - --- --- ---------- -- --------  -   ---   -   ---   ---  -  -  -  ---   ---
 - --- --- ---------- -- --------  -   ---   -   ---   ---  -  -  -  ---   ---
 - --- --- ---------- -- --------  -   ---   -   ---   ---  -  -  -  ---   ---

NXT TRX TAB7  VER    PROD A1 CL/POL                SEC ID       CO     OVRD N
```

To access the PW Plan Table, enter TAB7 in the NEXT TRX field on line 24 of the screen.

FILE

<u>File Code</u>
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the Area Code which describes an area with a state of residence for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that enables a change to the Premium Waiver's characteristics without changing the historical aspects of the plan. By using this date, the plan can point to different coverage and premium termination age/years, state approvals and PW costs.

The system will sort these effective dates in descending order. The accessing of this data is based on the effective date of the Annuity Add transaction and/or Premium Waiver Benefit Add (GF) transaction. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with a effective date of 10/20/83 would match the 09/18/1983 date.

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this PW Plan Table Entry. Enter the number that is pointed to by the Plan Table - A03.

Valid entries:

001 through 999

MM CD

Memo Code
(2 positions, alphanumeric, required)
Enter the memo code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction which is to be applied to this premium waiver, then a table entry of (**) must be input.

Valid entries:

Memo code	The number 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

CVG-TERM BAS

Coverage Termination Basis
(1 position, alphabetic, optional)
Enter a value that indicates whether the coverage termination is to be calculated as age or durations. This field must be blank if the Coverage Termination Age/Years field is blank and input if the Coverage Termination Age/Years field is input.

Valid entries:

A	Age
D	Duration
OR	
N	If not applicable

CVG-TERM AGE

Coverage Termination Age/Years
(3 positions, numeric, optional)
Enter the period by which the coverage termination is to be calculated. This field must be blank if the Coverage Termination Basis field is blank and input if the Coverage Termination Basis field is input.

Valid entries:

001 through 999	
OR	
000	If not applicable

NOTE: When the Coverage Termination field is not input the Administrative System requires that you input the Coverage Termination Date on all PW Add transactions. The Administrative System will allow you to override the date calculated by these fields in the PW Add transaction. The field is called Waiver Termination Date.

PRM-TERM BAS

Premium Termination Basis
(1 position, alphabetic, optional, **currently not supported**)
Enter a value that indicates whether the premium termination is to be calculated as age or durations. This field must be blank if the Premium Termination Age/Years field is blank and input if the Premium Termination Age/Years field is input.

Valid entries:

A	Age
D	Duration
OR	
N	If not applicable

PRM-TERM AGE

Premium Termination Age/Years
(3 positions, numeric, optional, **currently not supported**)
Enter the period by which the premium termination is to be calculated. This field must be blank if the Premium Termination Basis field is blank and input if the Premium Termination Basis field is input.

Valid entries:

001 through 999

OR

000

STAT APPR

State Approval Table Entry Number
(3 positions, alphanumeric, required)
Enter the table entry number that references the State Approval Table - A11. The State Approval Table establishes the issue states in which the benefit is approved. If any entry is input, it must be coded in Table A11.

Valid entries:

001 through 999

OR

N/A	If not applicable

WV PR

Type of Waiver of Premium/Annuitant Indicator
(1 position, alphanumeric, required)
Enter a value that identifies if annuity premium waiver is allowed on the annuitant. Further, if it is allowed, the type of premium waiver is defined.

Valid entries:

A	AP, Average Payment over last x years
B	MP, Modal Premium
C	SA, Stipulated Amount
N	Not allowed

WV PY

Type of Waiver of Premium/Payor Indicator
(1 position, alphanumeric, required, **currently not supported**)
Enter a value that identifies if annuity premium waiver is allowed on the payor. Further, if it is allowed, the type of premium waiver is defined. However, a value of N must be coded.

Valid entries:

N

AV YR

Average Payment Years
(1 position, numeric, required, **currently not supported**)
Enter the number of years used in averaging payments for the AP type of premium waiver benefit.

PW COST

PW Cost Table Entry Number
(3 positions, alphanumeric, required)
Enter the table entry number that references the PW Cost Table - AB8. The table identifies the charge for the PW benefit. If an entry number is input, it must be coded in Table AB8.

Valid entries:

001 through 999

OR

N/A Not applicable

LPS GR PD

Lapse Grace Period
(3 positions, numeric, required)
Enter the number of days in the premium waiver's grace period.

Valid entries:

001 through 999

OR

000 If not a factor

CODING INSTRUCTIONS

Refer to the Appendix for the AB7 - PW Plan Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A Add a new table entry D Delete an existing entry R Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AB7.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that Table A03, PW Plan Table Entry Number field points to.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
19-20	Memo Code (2 positions, alphanumeric, required) Enter Memo Code Your defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** If not a factor or to indicate a default value.
21-28	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41	Coverage Termination Basis (1 position, alphanumeric, optional) Enter A Age D Duration N Not applicable

Positions	Field
42-44	Coverage Termination Age/Years (3 positions, numeric, optional) Enter Duration years or age 000 If not applicable
45	Premium Termination Basis (1 position, alphanumeric, optional) Enter A Age D Duration N Not applicable
46-48	Premium Termination Age/Years (3 positions, numeric, optional) Enter Duration years or age 000 If not applicable
49-51	State Approval Table Entry Number (3 positions, alphanumeric, required) The table entry number input must be coded in the Table Entry Number field on Table A11. OR N/A If not applicable
52	Type of PW/Annuitant Indicator (1 position, alphanumeric, required) Enter A AP, average payment of the last X years B MP, modal premium C SA, stipulated amount N Benefit is not allowed
53	Type of PW/Payor Indicator (1 position, alphanumeric, required, **currently not supported**) Enter N.
54	Average Payment Years (1 position, numeric, required, **currently not supported**) Enter Years 0 If not applicable

Positions	Field
55-57	PW Cost Table Entry Number The table entry number input must be coded in the Table Entry Number field on Table AB8. OR N/A If not applicable
58-60	Lapse Grace Period (3 positions, numeric, required) Enter Number of days 000 If not a factor

REPORT DESCRIPTION

Refer to the Appendix for the AB7 - PW Plan Table report layout.

1. Table Entry Number
2. Effective Date
3. Memo Code
4. User Area
5. Coverage Termination Basis
6. Coverage Termination Age/Years
7. Premium Termination Basis
8. Premium Termination Age/Years
9. State Approval Table Entry Number
10. Type of Waiver of Premium/Participant Indicator
11. Type of Waiver of Premium/Payor Indicator
12. Average Payment Years
13. PW Cost Table Entry Number
14. Lapse Grace Period

AB8 - PW Cost Table

The PW Cost Table is optional and is referenced by Table AB7. It establishes the cost of the Premium Waiver benefit which is assessed against the annuity premium payment. The PW Cost Table supports a percentage of premium fee, which is calculated at the time of the premium payment. The table can vary by issue age, underwriting basis code, sex code, effective date, and/or user area for each table entry number.

NOTE: A flat dollar amount fee (vs. a percentage of premium fee) may be charged at the time the policy is added to the data base using the Flat Fee field on the Policy Add - EA2 screen.

A flat dollar amount fee may be charged at the time a Premium Waiver benefit is added to the policy using the Flat Fee field on the Premium Waiver Benefit Add - GF1 screen.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAB8 - PREMIUM WAIVER COST TABLE

```
      COMMAND
       FILE  -            TAB8--PREMIUM WAIVER COST TABLE
CO  ---    PROD  --      PLAN  ------     EFF DATE  ----------  TBL ENT  ---

   AC  CO   TBL  EFFECTIVE   ISS       UND    MM     USER        PCT OF
   CD  CD   ENT    DATE      AGE  SEX  BAS    CD     AREA        PREMIUM
    -  ---  ---  ----------  ---   -    -     --    --------     -------
    -  ---  ---  ----------  ---   -    -     --    --------     -------
    -  ---  ---  ----------  ---   -    -     --    --------     -------

NXT TRX TAB8  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the PW Cost Table, enter TAB8 in the NEXT TRX field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

Valid entries:

The Company Code	Your defined code

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the plan code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that enables a change to the Premium Waiver's characteristics without changing the historical aspects of the plan. By using this date, the plan can point to different coverage and premium termination age/years, state approvals and PW costs.

The system will sort these effective dates in descending order. The accessing of this data is based on the Payment transaction's transaction effective date. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with a effective date of 10/20/83 would match the 09/18/1983 date.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this PW Cost Table Entry. Enter the number that is referenced by the Plan Table - AB7.

Valid entries:

001 through 999

AC CD

Action
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this PW Cost Table Entry. Enter the number that is referenced by the Plan Table - AB7.

Valid entries:

001 through 999

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the effective date of the plan for which the table entry applies. This field is right-justified.

ISS AGE

Maximum Issue Age
(3 positions, numeric, required)
Enter the PW Cost by maximum issue age. This table entry will be accessed when the insured's underwriting age at issue is equal to or less than the age input in this entry. The breakpoints can be established as individual ages or groups of ages. If there is an issue age cutoff after which no loads will be accessed, the last entry for this table entry number should be 999 followed by zeros entered in the load fields.

Valid entries:

000 through 999	
OR	
999	Maximum age breakpoint. If you are banding, at least one of your entries must contain the maximum banding breakpoint.
999	If not a factor

SEX

Sex Code
(1 position, alphabetic, required)
Enter the code that identifies the PW Cost by sex code(s) for this table entry. The Sex Code from the Name and Address segment of the Directory field is compared to this field.

Valid entries:

M	Male
F	Female
*	Both

UND BAS

Underwriting Basis Code
(1 position, alphanumeric, required)
Enter the code that identifies the PW Cost by underwriting basis (i.e., medical non-medical, etc.). The Underwriting Basis Code from the Premium Waiver segment is compared to this field.

Valid entries:

Underwriting Basis Code	Your defined code
OR	
*	If not a factor or to indicate a default value

MM CD

Memo Code
(2 positions, alphanumeric, required)
Enter the memo code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction which is to be applied to this premium waiver charge, then a table entry of (**) must be input.

Valid entries:

Memo code	The numbers 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

PCT OF PREMIUM

Percentage of Premium
(6 positions, numeric, required)
Enter the percentage of each annuity payment which is assessed to cover the cost of the Premium Waiver cost. This field is right-justified.

Valid entries:

The percentage of premium	Three decimal places are provided.
OR	
000000	If not applicable

CODING INSTRUCTIONS

Refer to the Appendix for the AB8 - PW Cost Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AB8.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that Table AB7, PW Cost Table Entry Number field points to.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
19-21	Issue Age (3 positions, numeric, required) Enter 001-130 — Issue Age 999 — If not a factor or the maximum age breakpoint
22	Sex Code (1 position, alphanumeric, required) Enter M — Male F — Female * — Both
23	Underwriting Basis Code (1 position, alphanumeric, required) Enter Your defined code * — If not a factor or to indicate a default value

Positions	Field
24-25	Memo Code (2 positions, alphanumeric, required) Enter Memo CodeYour defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** If not a factor or to indicate a default value.
26-33	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-46	Percentage of Premium (6 positions, numeric, required, [3 decimal positions] Enter Percentage of premium to be charged as a fee for this benefit 000000 If not applicable

REPORT DESCRIPTION

Refer to the Appendix for the AB8 - PW Cost Table report layout.

1. Table Entry Number
2. Effective Date
3. Maximum Issue Age
4. Sex Code
5. Underwriting Basis Code
6. Memo Code
7. User Area
8. Percentage of Premium

AB9 - Withholding Tax Rate Schedule Table

This table establishes the withholding tax rates for taxable distributions from qualified and non-qualified non-exempt contracts with verified and non-verified SSNs. This table is required. SSN Not Verified Flat Withholding Tax Amount and Percent fields are distinguished from SSN Verified Flat Withholding Tax Amount and Percent fields. The Withholding Tax Rate Schedule Table - AB9 can vary by Line of Business, Effective Date, Transaction Code, Minimum Taxable Distribution, Maximum Taxable Distribution Amount, Memo Code and/or User Area.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAB9 - WITHHOLDING TAX RATE SCHEDULE TABLE

```
      COMMAND ___________________________
      FILE  _        TAB9--WITHHOLDING TAX RATE SCHEDULE TABLE
   CO  ___     PROD  __       PLAN  ______            EFF DATE  __________

AC  CO   TBL  LOB  EFFECTIVE   TRX     MIN TOT    MAX TOT     MM    USER
CD  CD   ENT  CD     DATE      CD      DISTRIB    DISTRIB     CD    AREA
 _  ___  ___  ___  __________ ____   _________  _________   __   ________
    VERIFIED SSN: FLAT WITH TAX _________    WITH TAX PCT ________
NOT VERIFIED SSN: FLAT WITH TAX _________    WITH TAX PCT ________
 _  ___  ___  ___  __________ ____   _________  _________   __   ________
                               _________                 ________
                               _________                 ________
 _  ___  ___  ___  __________ ____   _________  _________   __   ________
                               _________                 ________
                               _________                 ________
 _  ___  ___  ___  __________ ____   _________  _________   ___  ________
                               _________                 ________
                               _________                 ________




NXT TRX TAB9  VER __ PROD A1 CL/POL _______________ SEC ID _____ CO ___ OVRD _
```

To access the Withholding Tax Rate Schedule Table, enter TAB9 in the NEXT TRX field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that enables a change to the plan code's characteristics without changing the historical aspects of the plan. By using this date, the plan can point to different withholding tax rates.

The system will sort the dates in descending order. The accessing of this date is based on the Full Surrender (TA), Partial Surrender (TB), Cancellation (QA), Death Claim (PA), Loan (TC), and Loan Interest Capitalization (TD) transaction's transaction effective date. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with an effective date of 10/20/1983 would match the 09/18/1983 date.

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the 'key area' must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this Withholding Tax Rate Schedule Table Entry. Enter the number that is referenced by Table A03.

Valid entries:

001 through 999

LOB CD

Line of Business Code
(3 positions, numeric, required)
Enter the line of business code(s) for this table entry. The line of business code input must be coded in Table 008. The line of business code provides the capability to account by Qualified, Non-Qualified, Group and Individual parameters.

Valid entries:

Line of business code	Your defined code
OR	
***	If not a factor or to indicate a default value

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

TRX CD

Transaction Code
(4 positions, alphabetic, required)
Enter the withholding tax rate by financial transaction code(s) for this table entry. The transactions listed below must have an entry in the table or a default value must be set up. If a transaction is not to have a withholding tax rate, the table entry may be set to zeroes but the transaction must still have an entry in Table AB9.

Valid entries:

QA	Cancellation
PA	Death Claim
TA	Full Surrender
TB	Partial Surrender
TC	Loan
TD	Loan Interest Capitalization
TQ	Automatically Generated Loan Repayment
TK	Payout
TKM	MRD Payout
TKS	SUB Payout
XIC	Interest Reporting
OR	
****	If not a factor or to indicate a default value

MIN TOT DISTRIB

Minimum Total Distribution
(7 positions, numeric, required)
Enter the minimum total distribution amount for this entry's flat withholding tax and percentage of withholding tax rates. This field is right-justified.

Valid entries:

The minimum total distribution	7 whole numbers
OR	
0000000	If not a factor

MAX TOT DISTRIB

Maximum Total Distribution
(7 positions, numeric, required)
This field identifies the maximum total distribution parameter for this entry's flat withholding tax and percentage of withholding tax rates. This field is right-justified.

Valid entries:

The maximum total distribution	No decimal places are provided
OR	
9999999	If not a factor

MM CD

Memo Code
(2 positions, alphanumeric, required)
Enter the memo code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction which is to be applied to this tax rate schedule, then a table entry of (**) must be input.

Valid entries:

Memo code	The numbers 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

VERIFIED SSN: FLAT WITH TAX

Flat Withholding Tax Amount
(7 positions, numeric, required)
Enter the flat withholding tax amount for this entry. This field is right-justified.

Valid entries:

The flat withholding tax- No decimal places are provided

VERIFIED SSN: WITH TAX PCT

Withholding Tax Percentage
(7 positions, numeric, required)
Enter the withholding tax percentage which is multiplied by the amount above the minimum total distribution amount of this entry. This field is right-justified.

Valid entries:

Withholding tax percentage - 4 decimal places are provided

NOT VERIFIED SSN: FLAT WITH TAX

SSN Not Verified Flat Withholding Tax Amount
(7 positions, numeric, required)
Enter the flat withholding tax amount applicable for this entry when SSN has not been verified (Social Security Verification Indicator = 0,1,2,N).

Valid entries:

The Flat Withholding Tax - no decimal places are provided.

The following edits apply:

T A A 8	SSN Not Verified withholding amount is required.

NOT VERIFIED SSN: WITH TAX

SSN Not Verified Withholding Tax Percent
(7 positions, numeric, required)
Enter the withholding tax percent applicable for this entry when SSN has not been verified (Social Security Verification Indicator = 0,1,2,N). This field is multiplied by the amount greater than the Minimum Total Distribution amount of this entry.

Valid entries:

The Withholding Tax Percent - 4 decimal places are provided.

The following edits apply:

T A A 9	SSN Not Verified withholding percent is required.

CODING INSTRUCTIONS

Refer to the Appendix for the AB9 - Withholding Tax Rate Schedule Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AB9.
8-10	Table Entry Number Enter the number that Table A03, Withholding Tax Rate Schedule Table Entry Number field points to.
11-13	Line of Business (3 positions, alphanumeric, required) Enter the line of business code.
14-21	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
22-25	Transaction Code (4 positions, alphanumeric, required) Enter QA — Cancellation PA — Death Claim TA — Full Surrender TB — Partial Surrender TC — Loan TD — Loan Interest Capitalization TK — Payout TKM — MRD Payout TKS — SUB Payout XIC — Interest Reporting **** — If not a factor or to indicate a default value

Positions	Field
26-32	Minimum Total Distribution Amount (7 positions, numeric, required) Enter the minimum total distribution amount.
38-39	Sub-Key (2 positions, alphanumeric, optional) This field is used when the sort key (columns 1 through 32) is identical to another table entry in the same run.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-47	Maximum Total Distribution Amount (7 positions, numeric, required) Enter the amount.
48-49	Memo Code (2 positions, alphanumeric, required) Enter Memo CodeYour defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** If not a factor or to indicate a default value.
50-57	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
58-64	Flat Withholding Tax (7 positions, numeric, required) Enter the flat withholding tax amount.
65-71	Withholding Tax Percentage (7 positions, numeric, required) Enter the withholding tax percentage amount.
72-78	SSN Not Verified Flat Withholding Tax Amount (7 positions, numeric, required) Enter the flat withholding tax amount when the SSN has not been verified.
40	Sequence Number (1 position, numeric, required) Enter 2.
41-47	SSN Not Verified Withholding Tax Percent (7 positions, numeric, required) Enter the withholding percent when the SSN has not been verified.

REPORT DESCRIPTION

Refer to the Appendix for the AB9 - Withholding Tax Rate Schedule report layout.

1. Table Entry Number
2. Line of Business
3. Effective Date
4. Transaction Code
5. Minimum Total Distribution
6. Maximum Total Distribution
7. Memo Code
8. User Area
9. Flat Withholding Tax
10. Withholding Tax Percentage
11. SSN Not Verified Flat Withholding Tax Amount
12. SSN Not Verified Withholding Tax Percent

AC1 - Canadian Tax Rate Table

The Canadian Tax Rate Table - AC1 is optional and referenced by the Plan Table - A03. This table is used to calculate the tax on partial and full dispositions for registered Canadian Annuities. The taxable amount (gross disposition net of fees and loads) is multiplied by the tax rate established in Table AC1.

The Canadian Tax Rate Table can vary by Statutory Company Code, Province Code, Area Code, Line of Business, Memo Code, Effective Date, Maximum Disposition Amount and/or User Area.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAC1 - CANADIAN TAX RATE TABLE

```
       COMMAND
        FILE  -         TAC1--CANADIAN TAX RATE TABLE
CO  ---         PROD  --           PLAN  ------          EFF DATE  ----------

AC CO  TBL STA PRV/ AREA  LOB MM EFFECTIVE USE  MAXIMUM        USER      TAX
CD CD  ENT CD  CNTY  CD   CD  CD    DATE   IND  DISPOS AMT     AREA      RATE
 - --- --- --- --- ------ --- -- ---------- -  -------------- -------- --------
 - --- --- --- --- ------ --- -- ---------- -  -------------- -------- --------
 - --- --- --- --- ------ --- -- ---------- -  -------------- -------- --------
 - --- --- --- --- ------ --- -- ---------- -  -------------- -------- --------
 - --- --- --- --- ------ --- -- ---------- -  -------------- -------- --------
 - --- --- --- --- ------ --- -- ---------- -  -------------- -------- --------

NXT TRX TAC1  VER    PROD A1 CL/POL                 SEC ID       CO CAN OVRD N
```

To access the Canadian Tax Rate Table, enter TAC1 in the NEXT TRX field on line 24 of the screen.

FILE

<u>File Code</u>
(1 position, alphanumeric, required)
Enter the File Code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the Product Type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter the Effective Date of the Plan Code.

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code is M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If a C is entered, only the table's record's data fields can be changed. *A table record's Key cannot* be changed.

If a D is entered, all of the table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
Enter the Canadian Tax Rate Table Entry. Enter the number that is referenced by Table A03.

Valid entries:

001 to 999

STA CD

Statutory Company Code
(3 positions, alphanumeric, conditionally required)
Enter the statutory code for this table entry. The statutory code allows the company code to be broken down into subcompanies.

Valid entries:

The Statutory Code	Your defined code
OR	
***	If not a factor or to indicate a default value.

PRV/CNTY

Province Code
(3 positions, alphanumeric, conditionally required)
Enter the Province Code for this table entry. If the entry is for Federal Tax, FED must be coded.

Valid entries:

The Province Code	Your defined code
OR	
FED	Federal Tax (Non-Quebec Residents)
FEQ	Federal Tax (Quebec Residents)
PQ	Provincial Tax (Quebec Residents)
OR	
***	If not a factor or to indicate a default value

LOB CD

Line of Business Code
(3 positions, alphanumeric, conditionally required)
Enter the Line of Business Code(s) for this table entry. The Line of Business Code input must be coded in Table 008. The Line of Business Code provides the capability to account by Qualified, Non-Qualified, Group and Individual Parameters.

Valid entries:

Line of Business Code	Your defined code
OR	
***	If not a factor or to indicate a default value.

MM CD

Memo Code
(2 positions, alphanumeric, conditionally required)
Enter the Memo Code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code Field is left blank on a financial transaction which is to be applied to this tax rate schedule, a table entry of (**) must be input.

Valid entries:

The Memo Code	Your defined code. The numbers 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, conditionally required)
Enter a date (MMDDYYYY) that enables a change to the Plan Code's characteristics without changing the historical aspects of the plan. By using this date, the plan can point to different withholding tax rates.

The system sorts the dates in descending order. The accessing of this date is based on the Full Surrender (TA) and Partial Surrender (TB) Transaction Effective Date. For example, consider three table entries with the following Effective Dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with an Effective Date of 10/20/83 would match the 09/18/1983 date.

USE IND

Use Indicator
(1 position, alphanumeric, required)
This field is used to support Canadian tax withholding computations.

Valid entries:

L	This value contains the tax percent for 'Lump Sum' money on Non-resident RRIF and LIF contracts.
N	Non-resident, Non-registered contract.
P	This value contains the tax percent for 'Pension Payment' money on Non-resident RRIF and LIF contracts.
S	Non-resident, RRSP contract.
*	This value is used in all cases for resident contracts.

The following edits apply:

T G 7 4	Use Indicator must be L, N, P, S or *.
T G 7 6	Use Indicator must be * if Province Code is FED, FEQ or PQ.
T G 7 7	Use Indicator must be P, L, N or S if Province Code is country.

MAXIMUM DISPOS AMT

Maximum Disposition Amount
(11 positions, numeric, conditionally required)
Enter the Maximum Disposition Amount parameter for this entry's tax rate. If banding is done using this field, at least one all 9's entry must be coded. This field is right-justified.

Valid entries:

The Maximum Disposition Amount -	9 whole numbers, 2 decimal positions are provided
OR	
99999999999	If not a factor.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, Plan Code, Line of Business, or any other helpful notation.

TAX RATE

Tax Rate
(7 positions, numeric, required)
Enter the tax rate as a percent for this table entry. This field consists of two whole numbers and five decimals. This field is right-justified.

Valid entries:

0000000 through 9999999

CODING INSTRUCTIONS

Refer to the Appendix for the AC1 - Canadian Tax Rate Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AC1.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that Table A03, Canadian Tax Rate Table Entry Number field points to.
11-13	Statutory Company Code (3 positions, alphanumeric, required) Enter Statutory Code *** if not a factor or to indicate a default value.
14-16	Province Code (3 positions, alphanumeric, required) Enter Province codeFED, FEQ, PQ *** if not a factor or to indicate a default value.
17-22	Area Code (6 positions, alphanumeric, required) Enter Area Code ****** if not a factor or to indicate a default value.
23-25	Line of Business (3 positions, alphanumeric, required) Enter LOB Code *** if not a factor or to indicate a default value

Positions	Field
26-27	Memo Code (2 positions, alphanumeric, required) Enter Memo CodeYour defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only **If not a factor or to indicate a default value.
28-35	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
36	Use Indicator (1 position, alphanumeric, required) Enter L Lump Sum for Non-resident RRIF/LIF contracts N Non-resident, Non-registered contract P Pension Payment for Non-resident RRIF/LIF contracts S Non-resident, RRSP contract * Resident contracts
38-39	Sub Key (2 positions, numeric, optional) This field is used when the Sort Key (columns 1 through 35) is indicated to equal another table entry in the same run.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-51	Maximum Disposition Amount (11 positions, numeric, required) Enter the Maximum Disposition Amount or 99999999999 if not a factor. There must be a 99999999999 line in each table entry.
52-59	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
60-66	Tax Rate (7 positions, numeric, required) Enter the Tax Rate for this table entry or 0000000 if not a factor.

REPORT DESCRIPTION

Refer to the Appendix for the AC1 - Canadian Tax Rate Table report layout.

1. Table Entry Number
2. Statutory Company Code
3. Province Code
4. Area Code
5. Line of Business
6. Memo Code
7. Effective Date
8. Maximum Disposition Amount
9. Use Indicator
10. User Area
11. Tax Rate

AC2 - Canadian Minimum/Maximum Factor Table

The Canadian Minimum/Maximum Factor Table - AC2 is optional and referenced by the Plan Table - A03. Use this table to calculate the minimum and maximum tabular values for LIF and RRIF contracts.

The Canadian Minimum/Maximum Factor Table can vary by Statutory Company Code, Line of Business Code, Province Code, Attained Age, Effective Date, User Area and/or Minimum/Maximum Factor Amount.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAC2 - CANADIAN MIN/MAX FACTOR TABLE

```
       COMMAND
        FILE  -           TAC2--CANADIAN MIN/MAX FACTOR TABLE
CO  ---         PROD  --             PLAN  ------      EFF DATE  ----

AC CO  TBL STA LOB PRV   O/N ATT EFFECTIVE  USER       MINIMUM      MAXIMUM
CD CD  ENT CO      CD L/R    AGE DATE       AREA       FACTOR       FACTOR
 - --- --- --- --- --- -   - --- ---------- -------- ------------ ------------
 - --- --- --- --- --- -   - --- ---------- -------- ------------ ------------
 - --- --- --- --- --- -   - --- ---------- -------- ------------ ------------
 - --- --- --- --- --- -   - --- ---------- -------- ------------ ------------
 - --- --- --- --- --- -   - --- ---------- -------- ------------ ------------









NXT TRX TAC2  VER    PROD A1 CL/POL                 SEC ID       CO CAN OVRD N
```

To access the Canadian Tax Rate Table, enter TAC2 in the NEXT TRX field on line 24.

FILE — File Code
(1 position, alphanumeric, required)
File Code for inquiry, browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If A, all key area fields up to the Action Code field are required.

If M, Company and Product Codes (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Product Type for this table entry.

Valid entries:

A1	Fixed funded
A2	Fixed and variable funded
A3	Fixed funded asset account
A4	Fixed and variable funded asset account

PLAN

Plan Code
(6 positions, alphanumeric, required)
Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Effective Date of the plan.

AC CD

Action Code
(1 position, alphanumeric, required)
Enter one of the following Action Codes. Action Codes A, C, and D can only be used when the File Code is M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If L, all fields in the Key Area can be entered to find the record. The Company Code field immediately following the Action Code field is required.

If C, only table record data fields can be changed. *A table record's Key cannot* be changed.

If D, all table entry fields must match those on the table to be deleted.

CO CD

Company Code
(3 positions, alphanumeric, conditionally required)
Enter your defined code identifying the company for this table entry.

The following edits apply:

T 0 1 0	Company Code required.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, conditionally required)
Canadian Minimum/Maximum Factor Table entry. Enter number referenced by Table A03.

Valid entries:

001 to 999

The following edits apply:

T 0 2 9	Table entry number must be 001 through 999.
T 0 3 6	Table entry number required.
T G 7 3	Plan Table pointer to Table AC2 not found.
T G 9 4	Canadian Minimum/Maximum Table entry not 001 - 999 or N/A.

STA CO

Statutory Company Code
(3 positions, alphanumeric, conditionally required)
Statutory code for this table entry. The statutory code allows the Company Code to be broken down into subcompanies.

Valid entries:

Statutory Code	Your defined code
OR	
***	If not a factor or to indicate a default value.

The following edits apply:

T 4 7 6	Statutory company code required.

LOB CD

Line of Business Code
(3 positions, alphanumeric, conditionally required)
Line of Business Code(s) for this table entry. The Line of Business Code input must be coded in Table 008. The Line of Business Code provides the capability to account by Qualified, Non-Qualified, Group and Individual Parameters.

Valid entries:

Line of Business Code	Your defined code
OR	
***	If not a factor or to indicate a default value.

The following edits apply:

T 2 2 0	Line of business code required.

PRV/CNTY

Province Code
(3 positions, alphanumeric, required)
Province Code for this table entry. If the entry is for Federal Tax, FED must be coded.

Valid entries:

The Province Code	Your defined code
OR	
FED	Federal Tax (Non-Quebec Residents)
FEQ	Federal Tax (Quebec Residents)
PQ	Provincial Tax (Quebec Residents)
OR	
***	If not a factor or to indicate a default value

The following edits apply:

T C 4 1	Province code required.

L/R

Registered Product Type
(1 position, alphanumeric, required)
Indicate the Registered Product Type Code. Must be entered at policy add.

Valid entries:

L	Life Income Fund
R	Registered Retirement Income Fund
S	Registered Retirement Savings Fund
*	Policy non-registered

O/N

Old/New Money Indicator
(1 position, alphanumeric, required)
This field is used for the following purposes:

A.	To look up RRIF, LIF and LRIF Minimum Factors based on whether the contract is Old Money (purchased prior to 1/1/93) or New Money (purchased on or after 1/1/93). For this purpose, the Indicator should be O (Old Money) or N (New Money).
B.	To look up CANSIM or Statutory Interest Rates for LIF Maximum calculations. For this purpose, the Indicator should be C (CANSIM Rate) or S (Statutory Rate).
C.	To look up First Year Percents for LRIF Maximum calculations. For this purpose the Indicator should be R (LRIF First Year Percent).

Valid entries:

C	CANSIM Interest Rate
N	New Money
O	Old Money
R	LRIF First Year Percent
S	Statutory Interest Rate
*	Blank

The following edits apply:

T G 6 7	Old/Money Indicator must be C, N, O, R, S, or (*).

ATT AGE

Attained Age
(3 positions, numeric, required)
This field identifies the Attained Age.

Valid entries:

001 through 120

The following edits apply:

T G 6 8	Attained Age must be 001 through 120.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Effective Date of the plan.

The system sorts the dates in descending order. Accessing this date is based on the Transaction Effective Date of the transaction triggering the calculation. Example: Consider three table entries with the following Effective Dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with an Effective Date of 10/20/83 would match the 09/18/1983 date.

The following edits apply:

T 0 0 1	Effective Date must be numeric or blank.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, Plan Code, Line of Business, or any other helpful notation.

MINIMUM FACTOR

Minimum Factor
(11 positions, numeric, required)
Calculate the Minimum Factor for LIF and RRIF contracts.

The following edits apply:

T F C 5	Minimum Factor not within range.
T G 6 9	The Minimum Factor must be numeric.
T G 7 0	The Minimum Factor is required.

MAXIMUM FACTOR

Maximum Factor
(11 positions, numeric, required)
This field contains CANSIM and Statutory Interest Rates used in calculating maximums for LIF and LRIF policies.

The following edits apply:

T F C 6	Maximum Factor not within range.
T G 7 1	The Maximum Factor must be numeric.
T G 7 2	The Maximum Factor is required.

CODING INSTRUCTIONS

Refer to the Appendix for the AC2 - Canadian Minimum/Maximum Factor Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AC2.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that Table A03, Canadian Minimum/Maximum Payout Limits Table field points to.
11-13	Statutory Company Code (3 positions, alphanumeric, required) Enter Statutory Code *** — if not a factor or to indicate a default value
23-25	Line of Business (3 positions, alphanumeric, required) Enter LOB Code *** — if not a factor or to indicate a default value
17-19	Province Code (3 positions, alphanumeric, required) Enter Province code — FED, FEQ, PQ *** — if not a factor or to indicate a default value.

Positions	Field
20	Registered Product Type (1 position, alphanumeric, required) Enter L Life Income Fund R Registered Retirement Income Fund S Registered Retirement Savings Fund * N/A
21	Old/New Monies Indicator (1 position, alphanumeric, required) Enter C CANSIM Interest Rate N New Money O Old Money R LRIF First Year Percent S Statutory Interest Rate * N/A
22-24	Attained Age (3 positions, numeric, required) Enter 001-120
25-32	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter effective date for this table entry.
33-34	Sub Key (2 positions, numeric, optional) This field is used when the Sort Key (columns 1 through 35) is indicated to equal another table entry in the same run.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-48	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
49-59	Minimum Factor (11 positions, numeric, required) This field is used to calculate the Minimum Factor for LIF and RRIF contracts.
60-70	Maximum Factor (11 positions, numeric, required) This field contains CANSIM and Statutory Interest Rates used in calculating maximums for LIF and LRIF policies.

REPORT DESCRIPTION

Refer to the Appendix for the AC2 - Canadian Minimum/Maximum Factor Table report layout.

1. Table Entry Number
2. Statutory Company Code
3. Line of Business
4. Province Code
5. Register Product Type
6. Old/New Monies Indicator
7. Attained Age
8. Effective Date
9. User Area
10. Minimum Factor
11. Maximum Factor

AC5 - Cost Averaging Specification Table

The Cost Averaging Specification Table indicates the type of Cost Averaging plan elected by the contract owner and defines the minimum account value needed for the Cost Averaging Option. It also defines the automatic transfer frequency and transfer amounts expressed as either dollars, percent of account value, or units (transfers by units are not currently supported). This table is pointed to by the Plan Table - A03, field #36.

The table's input fields are sorted by the Administrative System (for the Administrative Table Print Report and table access) in the same order in which the fields appear on the coding form.

TAC5 - COST AVERAGING SPECIFICATION TABLE

```
    COMMAND
  FILE  _    TAC5 - COST AVERAGING SPECIFICATION TABLE
  CO  ___     PROD  __      PLAN  ______       EFFECTIVE DATE  __/__/____


AC    CO     TBL    EFFECTIVE    ISSUE   MEMO    COST     ELECTION     USER
CD    CD     ENT       DATE      STATE   CODE  AVG TYPE  PERIOD DUR    AREA
 _    ___    ___   __/__/____     ___     __      __         ___      ________

      MINIMUM       TRNS         MINIMUM          MAXIMUM             MINIMUM
   ACCOUNT VALUE    FREQ     TRANSFER AMOUNT  TRANSFER AMOUNT     TRANSFER UNITS
  ___,___,___.__    __      ___,___,___.__    ___,___,___.__     _,___,___.____

    MAXIMUM         MIN TRANSF     MAX TRANSF        FEE        FEE      ADVANCE
TRANSFER UNITS       PERCENT         PERCENT        AMOUNT     PERCENT     DAYS
 _,___,___.____      ___.___        ___.___     _,___,___.__   ___.___     ___




 NXT TRX        VER       PROD      CL/PROD             SEC ID   CO     OVRD Y
```

FILE — File Code
(1 position, alphanumeric, required)
Enter the file code for an inquiry or browse/update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Identifies the company for this table entry.

The following edits apply:

T 0 1 0	Company Code is required.

PROD

Product Code
(2 positions, alphanumeric, inquiry only)
Identifies the product in terms of fixed and variable funded products. There is no current system distinction between the four product code types.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, inquiry only)
Your defined code, which controls nearly all administrative actions to the policy. It identifies the product and, through the Plan Tables, defines the administrative processing routines.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
This field identifies the Effective Date for this transaction. If left blank, it defaults to the current cycle date.

Valid entries:

The Effective Date	MMDDYYYY

The following edits apply:

T 0 0 1	Effective Date is not numeric or is blank.

AC CD

Action Code
(1 position, alphanumeric, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used with File Code M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Identifies the company to which the contract belongs for accounting, recordkeeping, and reporting purposes. All Administrative and Subsystem Reports are separated by company. This field is edited against the Company Segment on the database to determine if a Company Segment exists for the Company Code entered.

If this field is left blank, the system defaults to a Company Code of 001.

The following edits apply:

R 0 0 1	The Company Segment is not on file.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Identifies this Cost Averaging Specification Table entry. Enter the number which is pointed to by the Plan Table - A03, Field #36.

Valid entries:

The Table Entry Number	From 001through 999

OR

N/A

The following edits apply:

T 0 0 4	Table AC5 Entry Number is not numeric.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
By entering this date, you can point to different Cost Averaging minimums/ maximums without altering the pointers in the Plan Table or changing the historical aspects of the plan. The Policy Effective Date is compared to this date, which is in the MMDDYYYY format.

Valid entries:

The Effective Date	MMDDYYYY

The following edits apply:

T 0 0 1	Effective Date is not numeric or is blank.

ISSUE STATE

Issue State
(3 positions, alphanumeric, required)
Identifies the Issue State for this table entry. The Issue State is defined in Table A11, Field #6.

Valid entries:

The State Code	Your defined code
OR	
***	If not a factor

The following edits apply:

T 0 4 3	State Code is required.

MEMO CODE

Memo Code
(2 positions, alphanumeric, required)
Identifies the Memo Code for this table entry. This field allows unique processing and accounting of financial transactions (externally applied or internally generated) with specific Memo Code values. If a Memo Code Field is left blank on a financial transaction which is to be applied to a Fund Transfer, (**) must be entered.

Valid entries:

Memo Code	Your defined code (The numbers 90 through 99 are reserved for CSC use only.)
OR	
**	If not a factor

The following edits apply:

T 0 3 5	Memo Code is required.

COST AVG TYPE

Cost Averaging Type
(2 positions, alphanumeric, required)
Identifies the type of Cost Averaging plan elected.

Valid entries:

CA	Cost Averaging

The following edits apply:

T T 0 1	Cost Averaging Type is not valid.

ELECTION PERIOD DUR

Election Period Duration
(3 positions, numeric, required)
Defines the length of time (in months) that Cost Averaging is in effect.

Valid entries:

001 - 999	The Election Period Duration

The following edits apply:

T T 0 2	The Election Period Duration is not numeric.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field is for your specific customer needs.

MINIMUM ACCOUNT VALUE

Minimum Account Value
(11 positions, numeric, required)
This field defines the Minimum Account Value required for the initial Internal Fund Transfer (OEI). It has nine whole numbers and two decimal places.

Valid entries:

00000000001 - 99999999999

OR

00000000000	To indicate there is no Minimum Account Value requirement.

The following edits apply:

T 1 9 9	Minimum Amount not numeric.

TRNS FREQ

Transfer Frequency
(2 positions, numeric, required, **currently not supported**)
Defines the timing frequency of the automatic transfers for Cost Averaging.

Valid entries:

99	Not applicable

The following edits apply:

T T 0 3	Invalid Transfer Frequency.

MINIMUM TRANSFER AMOUNT

Minimum Transfer Amount
(11 positions, numeric, required)
Defines the Minimum Dollar Amount required for Cost Averaging. This field has nine whole numbers and two decimal places.

Valid entries:

00000000001 - 99999999999 - The dollar amount

OR

00000000000	To indicate that the Minimum Transfer Amount is not a factor.

The following edits apply:

T T 0 4	The Minimum Transfer Amount is not numeric.

MAXIMUM TRANSFER AMOUNT

Maximum Transfer Amount
(11 positions, numeric, optional, **currently not supported**)
This field defines the Maximum Dollar Amount that can be automatically transferred.

Valid entries:

99999999999	To indicate that there is no Maximum Transfer Amount for the Cost Averaging Type selected.

The following edits apply:

T T 0 5	The Maximum Transfer Amount is not numeric.

MINIMUM TRANSFER UNITS

Minimum Transfer Units
(11 positions, numeric, required, **currently not supported**)
Defines the Minimum Number of Units required for Cost Averaging. This field has seven whole numbers and four decimal positions

Valid entries:

00000000000	To indicate that there are no Minimum Transfer Units.

The following edits apply:

T T 0 6	Minimum Transfer Units are not numeric.

MAXIMUM TRANSFER UNITS

Maximum Transfer Units
(11 positions, numeric, required, **currently not supported**)
Defines the Maximum Units allowed for Cost Averaging.

Valid entries:

99999999999	To indicate that no Units are to be transferred.

The following edits apply:

T T 0 7	Maximum Transfer Units are not numeric.

MIN TRANSF PERCENT

Minimum Transfer Percent
(6 positions, numeric, required)
Defines the Minimum Percent of fund value required for Cost Averaging. This field has three whole numbers and three decimal positions.

Valid entries:

000001 - 999999	The Percentage
OR	
000000	To indicate that percentages do not apply.

The following edits apply:

T T 0 8	The Minimum Transfer Percent is not numeric or is blank.

MAX TRANSF PERCENT

Maximum Transfer Percent
(6 positions, numeric, required)
Identifies the Maximum Percent of fund value which can be processed per Transfer Frequency. This field has three whole numbers and three decimal positions.

Valid entries:

000001 - 999998	The Maximum Transfer Percent
OR	
999999	To indicate that there is no Maximum Transfer Percent.

The following edits apply:

T T 0 9	The Maximum Transfer Percent is not numeric or is blank.

FEE AMOUNT

Fee Amount
(9 positions, numeric, required)
Defines the Flat Fee charged for each automatic transfer. This field has seven whole numbers and two decimal places.

Valid entries:

000000001 - 999999999 - The Flat Fee Amount

OR

000000000	To indicate that no fee is to be charged.

The following edits apply:

T T 1 0	Fee Amount is not numeric.
T T 1 1	Fee Amount and Fee Percent are mutually exclusive.

FEE PERCENT

Fee Percent
(6 positions, numeric, required, **currently not supported**)
Defines the Fee Percentage charged for each automatic transfer. This field has three whole numbers and three decimal positions.

Valid entries:

000000	To indicate that no Fee Percent is to be charged.

The following edits apply:

T T 1 1	The Fee Amount and Fee Percent are mutually exclusive.
T T 1 2	Fee Percent is not numeric.

ADVANCE DAYS

Advance Days
(3 positions, numeric, required, **currently not supported**)
Identifies the number of days in advance that the account value is checked (for sufficient value to process the next scheduled transfer); or the number of days in advance that a Confirmation Extract is produced (regarding expiration of the Cost Averaging term).

Valid entries:

000	To indicate that no Advance Days are to be used.

The following edits apply:

T T 1 3	Advance Days not numeric.

CODING INSTRUCTIONS

Refer to the Appendix for the AC5 - Cost Averaging Specification Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AC5.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number which Table A03, Cost Averaging Specification Table field points to.
11-18	Effective Date (8 positions, numeric, required) Enter the effective date for this table entry.
19-21	Issue State (3 positions, alphanumeric, required) Enter the State Code which Table A11, State Code field points to.
22-23	Memo Code (2 positions, alphanumeric, required) Enter Memo Code — Your defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** — If not a factor or to indicate a default value.
24-25	Cost Averaging Type (2 positions, alphanumeric, required) Enter CA — Cost Averaging
26-28	Election Period Duration (3 positions, numeric, required) Enter 001 - 999

Positions	Field
29-36	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-51	Minimum Account Value (11 positions, numeric, required, [2 decimal positions]) Enter 00000000001 to 99999999999 00000000000 if there is no Minimum Account Value requirement
52-53	Transfer Frequency (2 positions, numeric, required, **currently not supported**) Enter 99 Not applicable
54-64	Minimum Transfer Amount (11 positions, numeric, required, [2 decimal positions]) Enter 00000000001 to 99999999999 - the dollar amount 00000000000 if the Minimum Transfer Amount is not a factor
65-75	Maximum Transfer Amount (11 positions, numeric, optional, **currently not supported**) Enter 99999999999 no Maximum Transfer Amount for the Cost Averaging Type selected.
40	Sequence Number (1 position, numeric, required) Enter 2.
41-51	Minimum Transfer Units (11 positions, numeric, required, **currently not supported**) Enter 00000000000 there are no Minimum Transfer Units
52-62	Maximum Transfer Units (11 positions, numeric, required, **currently not supported**) Enter 99999999999 there is no Maximum Number of Units to be transferred

Positions	Field
63-68	Minimum Transfer Percent (6 positions, numeric, required, [3 decimal positions]) Enter 000001 to 999999 percentage 000000 if the percentages do not apply
69-74	Maximum Transfer Percent (6 positions, numeric, required, [3 decimal positions]) Enter 000001 to 999998 maximum transfer percent 000000 if there is no maximum transfer percent
40	Sequence Number (1 position, numeric, required) Enter 3.
41-49	Fee Amount (9 positions, numeric, required, [2 decimal positions]) Enter 000000001 to 999999999 the Fee Amount 000000000 if no fee is to be charged
50-55	Fee Percent (5 positions, numeric, required, **currently not supported**) Enter 000000 no Fee Percent is to be charged
56-58	Advance Days (3 positions, numeric, required, **currently not supported**) Enter 000 no Advance Days are to be used

REPORT DESCRIPTION

Refer to the Appendix for the AC5 - Cost Averaging Specification Table report layout.

1. Table Entry Number
2. Effective Date
3. Issue State
4. Memo Code
5. Cost Averaging Type
6. Election Period Duration
7. User Area
8. Minimum Account Value
9. Transfer Frequency
10. Minimum Transfer Amount
    Maximum Transfer Amount
11. Minimum Transfer Units
    Maximum Transfer Units
12. Minimum Transfer Percent
    Maximum Transfer Percent
13. Fee Amount
    Fee Percent
14. Advance Days

AD1 - Withholding Tax Specification Table

The Withholding Tax Specification Table is required for all contracts with country code of US and referenced by the Plan Table - A03. This table establishes the Federal Withholding percentage on total gains disbursed for Annuities. Based on Annuity type and transaction type, this table determines if the disbursement is from qualified or non-qualified Annuities. The system will access the Withholding Tax Rate Schedule Table - AB9 when the Tax Type Indicator on Table AD1 is B - Qualified Distribution or C - Non-qualified Distribution and withholding overrides are not indicated on the disbursement transaction. The system will not access Table AB9 when the Tax Type Indicator on Table AD1 is N - No Withholding (regardless of qualification status).

The table's input fields are sorted in the same order in which they appear on the coding form.

TAD1 - WITHHOLDING TAX SPECIFICATION TABLE

```
      COMMAND ____________________________
       FILE  _       TAD1--WITHHOLDING TAX SPECIFICATION TABLE
CO  ___          PROD  __            PLAN  ______          EFF DATE  __________

AC  CO   TBL  EFFECTIVE  ANN  TRX  DIST   USER    TAX       ANNUITY TYPE
CD  CD   ENT     DATE    TYP  TYP   CD    AREA    TYP       DESCRIPTION
 _  ___  ___  __________  _  ____  _  ________  _   ______________________
 _  ___  ___  __________  _  ____  _  ________  _   ______________________
 _  ___  ___  __________  _  ____  _  ________  _   ______________________
 _  ___  ___  __________  _  ____  _  ________  _   ______________________
 _  ___  ___  __________  _  ____  _  ________  _   ______________________
 _  ___  ___  __________  _  ____  _  ________  _   ______________________
 _  ___  ___  __________  _  ____  _  ________  _   ______________________
 _  ___  ___  __________  _  ____  _  ________  _   ______________________
 _  ___  ___  __________  _  ____  _  ________  _   ______________________
 _  ___  ___  __________  _  ____  _  ________  _   ______________________
 _  ___  ___  __________  _  ____  _  ________  _   ______________________
 _  ___  ___  __________  _  ____  _  ________  _   ______________________
 _  ___  ___  __________  _  ____  _  ________  _   ______________________

NXT TRX TAD1  VER    PROD A1 CL/POL                 SEC ID       CO VCS OVRD N
```

To access the Withholding Tax Specification Table, enter TAD1 in the NEXT TRX field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter the policy effective date (MMDDYYYY). The policy effective date determines the Plan Code's characteristics. By changing this date, the plan can point to different tax type indicators without changing the historical aspects of the plan.

The system will sort dates in descending order. The accessing of this date is based on the policy effective date. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with an effective date of 10/20/1983 would match the 09/18/1983 date.

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this Withholding Tax Specification Table Entry. Enter the number that is referenced by Table A03.

Valid entries:

001 through 999

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

ANN TYP

Annuity Type
(1 position, alphabetic, required)
Enter the annuity type for this table entry.

Valid entries:

A	State Deferred Compensation (paid to Annuitant)

B	State Deferred Compensation (paid to State)
C	401 Corp Trust
D	DEC (Deferred Employee Contribution)
E	Distributed Annuity
I	IRA (Individual Retirement Annuity)
K	Keogh plan
N	Non-Qualified
S	SEP (Simplified Employee Pension)
T	TSA (Tax Sheltered Annuity)
*	Any other value on the Contract Segment or to indicate a default value.

TRX TYP

Transaction Type
(4 positions, alphabetic, required, left justified)
Enter the transaction type by transaction code.

Valid entries:

PA	Death
QA	Cancellation
TA	Full Surrender
TB	Partial Surrender
TC	Loan
TD	Loan Interest Capitalization
TKM	MRD Payout
TKS	SUB Payout
TQ	Automatically Generated Loan Repayment
XIC	Interest Reporting
****	If not a factor or to indicate a default value

DISTRIBUTION CODE

Distribution Code
(1 position, alphanumeric, required)
This field identifies the reason why monies are being surrendered for this table entry.

Valid entries:

A	Annuitant purchases primary residence
B	Excess Contribution Year Previous to Last
C	Excess Contribution Previous Filing Year
D	Disability Distribution (TEFRA)
F	Annuitant reaches 59 1/2
G	Direct Rollover to IRA
H	Hardship
I	Medical Disability
K	Direct Rollover to Qual. Plan or TSA
L	Loan
M	Annuitant reaches 70 1/2
O	Other Reason
P	Premature Distribution
R	Rollover Distribution (TEFRA)
S	Separation from service
*	Not a factor or default value

The following edits apply:

T A A 7	Invalid Distribution Code.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

TAX TYPE IND

Tax Type Indicator
(1 position, alphanumeric, required)
This field indicates the basis for determining withholding. For qualified plans, the amount of withholding is based on reportable income. The system will access Table AB9 to determine the withholding amount when Tax Type is B or C. A Tax Type of N will bypass all withholding.

Valid entries:

B	Qualified Distribution (access to Table AB9)
C	No Distribution (access to Table AB9)
N	No withholding (no access to Table AB9)

ANNUITY TYPE DESCRIPTION

Annuity Type Description
(20 positions, alphanumeric, optional)
Enter your defined code used for the description of the type of annuity coded in the Annuity Type field.

CODING INSTRUCTIONS

Refer to the Appendix for the AD1 - Withholding Tax Specification Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AD1.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number which Table A03, Withholding Tax Specification Table Entry Number field points to.
11-18	Effective Date (8 positions, numeric, required) Enter the effective date for this table entry.
19	Annuity Type (1 position, alphanumeric, required) Enter A — State Deferred Comp (paid to annuitant) B — State Deferred Comp (paid to State) C — 401 Corp Trust D — DEC E — Distributed Annuity I — IRA K — Keogh N — Non-qual S — SEP T — TSA * — If not a factor or to indicate default value

Positions	Field
20-23	Transaction Type (4 positions, alphanumeric, required) Enter PA — Death QA — Cancellation TA — Partial Surrender TB — Full Surrender TC — Loan TD — Loan Int Capitalization TKM — MRD Payout TKS — SUB Payout XIC — Interest Reporting **** — If not a factor or to indicate default value
24	Distribution Code (1 position, alphanumeric, required) Enter A — Annuitant purchases primary residence B — Excess Contribution Year Previous to Last C — Excess Contribution Previous Filing Year D — Disability Distribution (TEFRA) F — Annuitant reaches 59 1/2 G — Direct Rollover to IRA H — Hardship I — Medical Disability K — Direct Rollover to Qualified Plan or TSA L — Loan M — Annuitant reaches 70 1/2 O — Other Reason P — Premature Distribution R — Rollover Distribution (TEFRA) S — Separation from service * — Not a factor, or default value
25-32	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.

Positions	Field
40	Sequence Number (1 position, numeric, required) Enter 1.
41	Tax Type Indicator (1 position, alphanumeric, required) Enter B Qualified Distribution (access to Table AB9) C No Distribution (access to Table AB9) N No Withholding (no access to Table AB9)
42-61	Annuity Type Description (20 positions, alphanumeric, optional) Your defined code.

REPORT DESCRIPTION

Refer to the Appendix for the AD1 - Withholding Tax Specification Table report layout.

1. Table Entry Number
2. Effective Date
3. Annuity Type
4. Transaction Type
5. Distribution Code
6. User Area
7. Tax Type Indicator
8. Annuity Type

AD2 - IRS Qualified Loan Limits Table

The IRS Qualified Loan Limits Table specifies the minimum and maximum loan amount on which the IRS imposes loan limits.

The IRS Qualified Loan Limits Table is required and is pointed to by the Plan Table - A03, Field #33.

The IRS Loan Limits Table specifies limits imposed on Qualified Policy Loans. This table is accessed by the Loan transaction (TC) and is pointed to by the Plan Table.

The Maximum Percent field identifies the maximum percent of cash value that can be borrowed.

For example, the table data is as follows:

IRS Limits Effective Date	08/13/1982
IRS Minimum Loan Amount	$10,000.00
IRS Maximum Loan Amount	$50,000.00
IRS Maximum Percent	50.0

The table states that the maximum that can be borrowed is the lesser of:

- $50,000 less the highest loan balance in the preceding 12 months,
- The greater of 50% of the cash value or $10,000, less the current outstanding loan balance.

In addition, the table can be used to indicate the number of consecutive repayments that can be missed, and the number of allowable cumulative repayments that can be missed.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAD2 - QUALIFIED LOANS IRS LIMITS TABLE

```
      COMMAND
       FILE  -       TAD2--QUALIFIED LOANS IRS LIMITS TABLE
CO  ---         PROD  --           PLAN  ------          EFF DATE  ----------

AC  CO   TBL  EFFECTIVE   MM    USER         MIN            MAX          MAX
CD  CD   ENT    DATE      CD    AREA       LOAN AMT       LOAN AMT       PCT
 -  ---  ---  ----------  --  --------  --------------  --------------  ------
 MAX PD ---  RETIRE DT -  AUTO GEN REPY -  CN REPY MISS ---  CM REPY MISS ---

 -  ---  ---  ----------  --  --------  --------------  --------------  ------
        ---            -                -               ---               ---

 -  ---  ---  ----------  --  --------  --------------  --------------  ------
        ---            -                -               ---               ---









NXT TRX TAD2  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the IRS Qualified Loans Limits Table, enter TAD2 in the NEXT TRX field and A1 in the Product Code field on line 24 of the screen.

FILE

<u>File Code</u>
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code Field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry. Accommodates multi-company processing. The company code entered must exist on the Company Name Reports Table.

Valid entries:

The Company Code	Your defined code

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the Plan Code for this table entry.

Valid entries:

Plan Code	Your defined code

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that enables a change to the IRS Qualified Loan Limits Table characteristics of a plan without changing the historical aspects of the plan. By using this date you can designate different limits without altering the pointers in the Plan Table.

The system sorts these effective dates in descending order. The accessing is based on the effective date of the Loan being processed by the system. The loan effective date is compared to this field's date. If the loan effective date is greater than or equal to the table entry's effective date, the limits in that table entry apply. For example, consider these table entries which are sorted in the following effective date order: 08/15/83, 05/12/82, 12/01/1981. A transaction effective date of 06/19/1982 would match the middle date. Since the most recent date is checked first, 06/19/82 would not pass the 'greater than or equal to' test for the date. (Note: The system does not use the internal control date established by the AA transaction. Thus, even though the processing effective date/control date of the system is 09/15/83, the effective date of the loan could precede it by several months.

Valid entries:

The Effective Date	MMDDYYYY format

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area Field are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

Valid entries:

The Company Code	Your defined code

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this IRS Qualified Loan Limits Table entry. Enter the number that is referenced by Table A03.

Valid entries:

001 through 999

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the Effective Date of the Plan for which the table entry applies. This field is right-justified.

Valid entries:

The Effective Date	MMDDYYYY format

MM CD

Memo Code
(2 positions, alphanumeric, required)
Enter the memo code(s) for this table entry. This field allows unique processing and accounting of financial transactions externally applied or internally generated with specific Memo Code values. If a Memo Code field is left blank on a financial transaction that is applied to this loan, then a table entry of (**) must be input.

Valid entries:

Memo code	The numbers 90 through 99 are reserved for CSC use only.
OR	
**	If not a factor or to indicate a default value.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business or any other helpful notation.

MIN LOAN AMT

Minimum Loan Amount
(11 positions, numeric, required)
Enter the dollar amount that may be loaned from a qualified contract. This dollars and cents field has nine whole numbers and two decimal positions. This field is right-justified.

Valid entries:

The Minimum Loan Amount	Two decimal places are provided
OR	
00000000000	If not a factor
OR	
00001000000	IRS Defined

MAX LOAN AMT

Maximum Loan Amount
(11 positions, numeric, required)
Enter the IRS maximum amount that may be loaned from a qualified contract. This dollars and cents field has nine whole numbers and two positions after the decimal. This field is right-justified.

Valid entries:

The Maximum Loan Amount	Two positions past the decimal are provided.
OR	
00000000000	If not a factor
OR	
00005000000	IRS Defined

MAX PCT

Maximum Percent
(5 positions, numeric, required)
Enter the IRS maximum percentage of value that may be loaned from a qualified contract. This percent field has one whole number and four decimal positions. This field is right-justified.

Valid entries:

The Maximum Percent	Four positions past the decimal are provided.
OR	
99999	If not a factor
OR	
05000	IRS Defined

MAX PD

Maximum Period
(3 positions, numeric, required)
Enter the maximum number of months from the Loan Initiation Transaction Effective Date that the highest outstanding loan balance will be calculated.

Valid entries:

The Maximum Period		Your defined code
	OR	
999		If not a factor
	OR	
012		IRS Defined

RETIRE DT

Retirement Date Check Indicator
(1 position, alphabetic, required, **currently not supported**)
Enter a value that indicates whether you want to check the retirement date. This field works in combination with the payoff period to allow you to limit loans. This field edits against the payoff period to ensure that the payoff period does not extend beyond the retirement date.

Valid entries:

Y		Check date
	OR	
N		Don't check date

Enter Y in this field if the payoff period extends beyond the retirement date.

AUTO GEN REPY

Automatically Generated Repayment Indicator
(3 positions, numeric, required, **currently not supported**)
Enter a value to indicate if a loan repayment is automatically generated from the policy value.

Valid entries:

Y		Initiate automatic TQ/NT transaction
	OR	
N		No automatic processing

CN REPY MISS

Allowable Consecutive Repayments Missed
(3 positions, numeric, required)
Enter the number of loan repayments that can be missed consecutively before the total loan balance is automatically paid with the Partial Surrender Loan (TQ), and Automatic Loan Repayment (NT) transactions.

Valid entries:

000 - 999	Your defined code

CM REPY MISS

Allowable Cumulative Repayments Missed
(3 positions, numeric, required)
Enter the number of loan repayments that can be missed over the period of the loan before the total loan balance is automatically paid with the Partial Surrender Loan (TQ) and Automatic Loan Repayment (NT) transactions.

Valid entries:

000 - 999	Your defined code

CODING INSTRUCTIONS

Refer to the Appendix for the AD2 - IRS Qualified Loan Limits Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AD2.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that Table A03, IRS Qualified Loan Limits Table Entry Number field points to.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
19-20	Memo Code (2 positions, alphanumeric, required) Enter Memo Code — Your defined code indicating special processing. The numbers 90 through 99 are reserved for CSC use only ** — If not a factor or to indicate a default value.
21-28	User Area (8 positions, alphanumeric, optional) This field can be used for customer information. For example, it can cross reference or indicate a table entry, plan code, line of business or any other helpful notation.
40	Sequence Number (1 position, numeric, required) Enter 1.

Positions	Field
41-51	Minimum Loan Amount (10 positions, numeric, required) Enter Minimum loan dollar amount 00000000000 If not applicable 00001000000 IRS defined
52-62	Maximum Loan Amount (11 positions, numeric, required) Enter Maximum Loan Amount 99999999999 If not applicable 00005000000 IRS defined
63-67	Maximum Percent (5 positions, numeric, required) Enter Maximum Percent 99999 If not applicable 05000 IRS defined
68-70	Maximum Period (3 positions, numeric, required) Enter Maximum Period 999 If not applicable 012 IRS defined
71	Retirement Date Check Indicator (1 position, alphanumeric, required, **currently not supported**) Enter Y Check date N Do not check date
72	Auto/Gen Repayment Indicator (1 position, alphanumeric, required, **currently not supported**) Enter Y To initiate auto TQ/NT N If no auto processing
73-75	Allowable Consecutive Repays Missed (3 positions, numeric, required) Enter 000 - 999

Positions	Field
76-80	Allowable Cumulative Repays Missed (3 positions, numeric, required) Enter 000 - 999

REPORT DESCRIPTION

Refer to the Appendix for the AD2 - IRS Qualified Loans Limits Table report layout.

1. Table Entry Number
2. Effective Date
3. Memo Code
4. User Area
5. Minimum Loan Amount9
6. Maximum Loan Amount
7. Maximum Percent
8. Maximum Period
9. Retirement Date Check Indicator
10. Automatically Generated Repayment Indicator
11. Consecutive Repayments Missed
12. Cumulative Repayments Missed

AD3 - Money Funds Threshold Table

The Money Funds Threshold Table is optional and is pointed to by the Interest Specification Table (A24). The Money Funds Threshold Table is used to determine if rates are assigned by effective dates or by total contract value. If rates are banded by total contract value, the Threshold Amount field on the Money Funds Threshold Table must be coded with the value of each band. The Money Funds Threshold Table points to the Declared Interest Rate Table (A25) where interest rates associated with each band are stored.

The table's fields are sorted for the Administrative Table Report and for table access by the Administrative Cycle in the same order in which the fields appear on the coding forms.

TAD3 - MONEY FUND THRESHOLD TABLE

```
       COMMAND
           FILE  _        TAD3--MONEY FUND THRESHOLD TABLE
CO  ___      PROD  __    PLAN  ______     EFF DATE  __________

AC   CO   TBL   EFFECTIVE    THRESHOLD    GUAR    USER    DECL   GUAR   GUAR
CD   CD   ENT      DATE        AMOUNT      DUR    UREA    TABL  OPTION  TIME
 _   ___  ___   __________  ___________   ___   ________  ___   ______   _
RECEIPT IND _  NOTICE DAYS   ___  PRIOR WINDOW  DAYS  ___ POST  WINDOW DYS  ___

 _   ___  ___   __________  ___________   ___   ________  ___   ______   _
RECEIPT IND _  NOTICE DAYS   ___  PRIOR WINDOW  DAYS  ___ POST  WINDOW DYS  ___

 _   ___  ___   __________  ___________   ___   ________  ___   ______   _
RECEIPT IND _  NOTICE DAYS   ___  PRIOR WINDOW  DAYS  ___ POST  WINDOW DYS  ___

 _   ___  ___   __________  ___________   ___   ________  ___   ______   _
RECEIPT IND _  NOTICE DAYS   ___  PRIOR WINDOW  DAYS  ___ POST  WINDOW DYS  ___

 _   ___  ___   __________  ___________   ___   ________  ___   ______   _
RECEIPT IND _  NOTICE DAYS   ___  PRIOR WINDOW  DAYS  ___ POST  WINDOW DYS  ___


NXT TRX TAD3  VER    PROD A1 CL/POL                 SEC ID       CO VAL OVRD N
```

FILE

File Code
(1 position, alphabetic, required)
Enter the File Code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

CO

Company Code
(3 positions, alphanumeric, required)
Enter the Company Code associated with this table entry.

Valid entries:

The Company Code	Your defined code

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the Plan Code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that will establish the effective date for this table entry. By using the effective date field, the same Plan Code may point to different Money Funds Threshold entries.

The system sorts these dates in descending order. Accessing this date is based on the Money Fund Next Renewal Date.

AC CD

Action Code
(1 position, alphanumeric, optional)
Enter the Action Code for the desired activity. Action Codes A, C and D can only be used when the File Code = M - Maintenance.

Valid entries:

A	Add
C	Change
D	Delete

L	Locate
Blank	Browse

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter the Company Code for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the table number pointed to from the Interest Specification Table (A24).

Valid entries:

001 thru 999

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that will establish the effective date for this table entry. By using the effective date field, the same Plan Code may point to different Money Funds Threshold Table entries.

The system sorts these dates in descending order. Access is made by the Money Fund next Renewal Date.

THRESHOLD AMOUNT

Threshold Amount
(9 positions, numeric, required)
Enter the threshold band amount for interest crediting variation.

Valid entries:

000000000 thru 999999999

GUAR DUR

Guarantee Duration
(3 positions, numeric, required)
Enter the interest guarantee period associated with the payment.

Valid entries:

000 thru 999

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used to indicate customer modification, or for processing by user exits.

DECL TABL

Declared Table Entry Number
(3 positions, alphanumeric, required)
Enter the number which points to the Declared Annuity Interest Rate Table - A25. This field must be coded in Table - A25, field #4.

Valid entries:

001 through 999

GUAR OPPT

Declared Guarantee Option
(5 positions, alphanumeric, required)
Enter the method of guaranteed Declared Interest Rate.

Valid entries:

CALYR	Calendar Year Renewal
EFFDT	Original Effective Date Renewal
MOBEG	Month Beginning Renewal
MOEND	Month Ending Renewal
POLYR	Policy Year Renewal
QTBEG	Calendar/Policy Quarter Beginning
QTEND	Calendar/Policy Quarter Ending

If MOBEG or MOEND is used here, then Guarantee Timing must be C.

If QTBEG or QTEND is used here, then Guarantee Timing must be C.

GUA TIMING

Declared Guarantee Timing
(1 position, numeric, required)
Enter the interest renewal timing of the guarantee option associated with the payment. If field (14) is coded MOBEG or MOEND this field must be coded (C). If field (14) is coded QTBEG OR QTEND this field must be coded (C) or (P). If field (14) is coded EFFDT, this field must be coded (E).

Valid entries:

C	Calendar Year Interest Renewal Timing
E	Contribution Effective Date Interest Renewal Timing
P	Policy Year Interest Renewal Timing

RECEIPT IND

Receipt Period Selection Indicator
(1 position, numeric, required)
This field specifies the date that is used to select the Interest Receipt Period in which the renewal rate falls at interest renewal time.

Valid entries:

C	Current Calendar Year Receipt Period (01/01/YYYY)
E	Original Effective Date of Deposit
P	Original Policy Issue Date
R	Renewal Effective Date of Deposit

NOTICE DAYS

Notice Days
(3 positions, numeric, required)
Enter the number of days used to calculate the interest notice.

Valid entries:

001 thru 999	
USE	
999	if a notice is not applicable

PRIOR WINDOW DAYS

Previous Window Days
(3 positions, numeric, required)
Enter the number of days before the renewal date that free surrenders, or interest rate renewal period changes are allowed.

Valid entries:

001 thru 998	
USE	
000	if window is not applicable

POST WINDOW DAYS

Post Window Days
(3 positions, numeric, required)
Enter the number of days after the renewal date that free surrenders, or interest rate renewal period changes are allowed.

Valid entries:

001 thru 998	
USE	
000	if window is not applicable

CODING INSTRUCTIONS

Refer to the Appendix for the AD3 - Money Funds Threshold Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AD3.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that Table A24, Money Fund Threshold Table Entry Number field points to.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
19-27	Threshold Amount (9 positions, numeric, required) Enter 000000000 - 999999999
28-30	Guarantee Duration (3 positions, numeric, required) Enter 000 - 999
31-38	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-43	Declared Table Entry Number (3 positions, numeric, required) Enter 001 - 999

Positions	Field
44-48	Declared Guarantee Option (5 positions, alphanumeric, required) Enter CALYR Calendar Year EFFDT Original Effective Date MOBEG Month beginning MOEND Month ending POLYR Policy Year QTBEG Quarter beginning QTEND Quarter end
49	Declared Guarantee Timing (1 position, alphanumeric, required) Enter C Calendar Year Interest Renewal Timing E Deposit Effective Date Interest Renewal Timing P Policy Year Interest Renewal Timing
50	Receipt Period Selection Indicator (1 position, alphanumeric, required) Enter C Current Calendar Year Receipt Period E Original Deposit Effective Date Receipt Period P Policy Issue Year Receipt Period R Renewal Effective Date Receipt Period
51-53	Notice Days (3 positions, numeric, required) Enter 001 - 999 999 if a notice is not applicable
54-56	Previous Window Days (3 positions, numeric, required) Enter 001 - 998 000 if window is not applicable

Positions	Field
57-59	Post Window Days (3 positions, numeric, required) Enter 001 - 998 000 if window is not applicable

REPORT DESCRIPTION

Refer to the Appendix for the AD3 - Money Funds Threshold Table coding form.

1. Table Entry Number
2. Effective Date
3. Threshold Amount
4. Guarantee Duration
5. User Area
6. Declared Interest Rate Table Pointer
7. Declared Guarantee Option
8. Declared Guarantee Timing
9. Receipt Period Selection Indicator
10. Interest Renewal Notice Days
11. Window Days Prior (Previous)
12. Window Days After (Post)

AE1 - Reserves Maximum Projection Years Table

This table is optional and is referenced by the Reserves Plan Specification Table - A59. It limits the number of future value projections done by the system. If this table is not coded, the system projects future values until the retirement date. The use of this table could significantly reduce run time.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAE1 - RESERVES MAXIMUM PROJECTION YEARS TABLE

```
       COMMAND
        FILE  -      TAE1--RESERVES MAXIMUM PROJECTION YEARS TABLE
CO  ---    PROD  --      PLAN  ------     EFF DATE  ----------  TBL ENT  ---

     AC   CO    TBL   EFFECTIVE     ISSUE  ISSUE     USER        MAX
     CD   CD    ENT     DATE        YEAR    AGE      AREA      PROJ YRS
      -   ---   ---   ----------    ----    ---     --------     ---
      -   ---   ---   ----------    ----    ---     --------     ---
      -   ---   ---   ----------    ----    ---     --------     ---









NXT TRX TAE1  VER    PROD A1 CL/POL                SEC ID       CO     OVRD N
```

To access the Reserves Maximum Projection Years Table, enter TAE1 in the NEXT TRX field on line 24 of the screen.

FILE — <u>File Code</u>
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the plan code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that enables a change in the plan code's characteristics without changing the historical aspects of the plan. By using this date, the plan can indicate different reserve options.

The system sorts these dates in descending order. The accessing of this date is based on the Policy Add (EA) transaction's policy effective date in the Contract Segment. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with a policy effective date of 10/20/1983 would match the 09/18/1983 effective date.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the Maximum Projection Years Table Entry. Enter the number that is indicated in Table A59.

Valid entries:

001 - 999

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the Maximum Projection Years Table Entry. Enter the number that is indicated in Table A59.

Valid entries:

001 - 999

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the effective date of the plan for which the table entry applies. This field is right-justified.

ISSUE YEAR

Issue Year
(4 positions, numeric, required)
Enter the year of issue that the Reserve options are applicable. It is not necessary to code all years of issue. The system looks for an entry with an issue year that is greater than or equal to the policy issue year.

ISSUE AGE	Issue Age (3 positions, numeric, required) Enter the age of issue that the Reserve options are applicable. It is not necessary to code all ages of issue. The system looks for an entry with an issue age that is greater than or equal to the policy issue age. If all issue ages are applicable, enter 999.
USER AREA	User Area (8 positions, alphanumeric, optional) This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.
MAX PROJ YRS	Maximum Projection Years (3 positions, numeric, required) Enter the maximum number of policy years to be projected. If the current policy year is greater than the maximum projection years, the reserve is either the cash or surrender value on the reserve valuation date. The maximum projection by the system is always until retirement.

CODING INSTRUCTIONS

Refer to the Appendix for the AE1 - Reserves Maximum Projection Years Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A Add a new table entry D Delete an existing entry R Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AE1.
8-10	Maximum Projection Years Table Number (3 positions, numeric, required) Enter the number that Table A59, Maximum Projection Years Table Number field references.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
19-22	Issue Year (4 positions, numeric, required) Enter the issue year. The system looks for an issue year that is greater than or equal to the policy issue year.
23-25	Issue Age (3 positions, numeric, required) Enter the issue age. If all issue ages are applicable, enter 999.
26-33	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-43	Maximum Projection Years (3 positions, numeric, required) Enter the maximum number of policy years to be projected. If the current policy year is greater than the Maximum Projection Years, the Reserve is either the cash or surrender value on the Reserve Valuation Date. The maximum projection by the system is always until retirement.

REPORT DESCRIPTION

Refer to the Appendix for the AE1 - Reserves Maximum Projection Years Table report layout.

1. Table Entry Number
2. Effective Date
3. Issue Year
4. Issue Age
5. User Area
6. Maximum Projection Years

AE2 - Reserves Rider Benefit Factor Table

This table is optional and is referenced by the Reserves Plan Specification Table - A59. It calculates the Rider Benefit Reserve.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAE2 - RESERVES RIDER/BENEFIT FACTOR TABLE

```
      COMMAND
       FILE  -      TAE2--RESERVES RIDER/BENEFIT FACTOR TABLE
   CO  ---    PROD  --   PLAN  ------   EFF DATE  ----------  TBL ENT  ---

    AC   CO    TBL   EFFECTIVE   ISSUE    MAX       USER       RIDER
    CD   CD    ENT     DATE       AGE    POL YR     AREA      BENEFIT
     -   ---   ---   ----------   ---     ---     --------     ------
     -   ---   ---   ----------   ---     ---     --------     ------
     -   ---   ---   ----------   ---     ---     --------     ------



NXT TRX TAE2  VER    PROD A1 CL/POL                SEC ID       CO     OVRD N
```

To access the Reserves Rider Benefit Factor Table, enter TAE2 in the NEXT TRX field on line 24 of this screen.

FILE

<u>File Code</u>
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the plan code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that enables a change in the plan code's characteristics without changing the historical aspects of the plan. By using this date, the plan can indicate different reserve options.

The system sorts these dates in descending order. The accessing of this date is based on the Policy Add (EA) transaction's policy effective date in the Contract Segment. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with a policy effective date of 10/20/1983 would match the 09/18/1983 effective date.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the Rider Benefit Factor Table Entry. Enter the number that is indicated in Table A59.

Valid entries:

001 - 999

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CD

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter the Rider Benefit Factor Table Entry. Enter the number that is indicated in Table A59.

Valid entries:

001 - 999

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the effective date of the plan for which the table entry applies. This field is right-justified.

ISSUE AGE

Issue Age
(3 positions, numeric, required)
Enter the age of issue that the Reserve options are applicable. It is not necessary to code all ages of issue. The system looks for an entry with an issue age that is greater than or equal to the policy issue age. If all issue ages are applicable, enter 999.

MAX POL YR

Maximum Policy Year
(3 positions, numeric, required)
Enter the policy year that the Reserve options are applicable. It is not necessary to code all policy years. The system looks for an entry with a policy year that is greater than or equal to the policy issue year.

Valid entries:

001 - 130

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

RIDER BENEFIT

Rider Benefit Factor
(5 positions, numeric, required)
Enter the Rider Benefit Factor applicable to this policy. This field is right-justified.

22.31 is coded 22310.

CODING INSTRUCTIONS

Refer to the Appendix for the AE2 - Reserves Rider Benefit Factor Table coding form.

Position	Field
1	Function ID (1 position, alphanumeric, required) Enter A Add a new table entry D Delete an existing entry R Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AE2.
8-10	Rider Benefit Factor Table Number (3 positions, numeric, required) Enter the number that Table A59, Rider Benefit Factor Table Number field references.
11-18	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
19-21	Issue Age (3 positions, numeric, required) Enter the issue age. If all issue ages are applicable, enter 999.
22-24	Maximum Policy Year (3 positions, numeric, required) Enter the policy year applicable for this interest rate. Leading zeros are required.
25-32	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-45	Factor (5 positions, numeric, required) Enter the Rider Benefit Factor applicable to this policy. Leading zeros are required. 22.31 is coded 22310.

REPORT DESCRIPTION

Refer to the Appendix for the AE2 - Reserves Rider Benefit Factor Table report layout.

1. Table Entry Number
2. Effective Date
3. Issue Age
4. Maximum Policy Year
5. User Area
6. Rider Benefit Factor

AE3 - Annuity Factor Table

The Annuity Factor Table provides the Schedule Q Subsystem with a set of retirement ages and annuity factors associated with them. The system selects a factor for each annuitant based on his/her age at the time of retirement.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAE3 - ANNUITY FACTOR TABLE

```
      COMMAND
       FILE  -       TAE3--ANNUITY FACTOR TABLE
CO  ---         PROD  --           PLAN  ------          EFF DATE  ----------

  AC  CO    TBL  STAT   EFFECTIVE   RETIRE    USER      MALE ANN  FMALE ANN
  CD  CDE   ENT  COMP     DATE       AGE      AREA       FACTOR     FACTOR
   -  ---   ---   ---   ----------   ---    --------     ------     ------
   -  ---   ---   ---   ----------   ---    --------     ------     ------
   -  ---   ---   ---   ----------   ---    --------     ------     ------

NXT TRX TAE3  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Annuity Factor Table, enter TAE3 in the NEXT TRX field on line 24 of the screen.

FILE — File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the plan code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that enables a change in the plan code's characteristics without changing the historical aspects of the plan. By using this date, the plan can indicate different reserve options.

The system sorts these dates in descending order. The accessing of this date is based on the Policy Add (EA) transaction's policy effective date in the contract segment. For example, consider three table entries with the following effective dates: 08/15/1983, 09/18/1983, 12/29/1983. A transaction with a policy effective date of 10/20/1983 would match the 09/18/1983 effective date.

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CDE

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this Annuity Factor Table entry. Enter the number that is referenced in the Plan Table A03.

Valid entries:

001 - 999

STAT COMP

Statutory Company Code
(3 positions, alphanumeric, required)
Enter the statutory company code for this table entry. This field allows for a further breakdown within a company code. It can be used to request different options for different statutory companies. If you want all policies associated with any and all statutory companies to use the same options, the default value of (***) should be entered.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter the effective date of the plan for which the table entry applies. This field is right-justified.

RETIRE AGE

Retirement Age
(3 positions, numeric, required)
Enter a retirement age for this table entry. This field allows all policies for this plan code/line of business combination to assume a retirement age different than the one stated on the policy. If the retirement age for the Schedule Q calculation is based on the policy, enter 999.

USER AREA	User Area (8 positions, alphanumeric, optional) This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.
MALE ANN FACTOR	Male Annuity Factor (5 positions, alphanumeric, required) Enter the factor that calculates the benefit. This factor is multiplied by the value of the policy at the time of retirement. It represents the amount of monthly benefits paid for each dollar of value.
FMALE ANN FACTOR	Female Annuity Factor (5 positions, alphanumeric, required) Enter the factor that calculates the benefit. This factor is multiplied by the value of the policy at the time of retirement. It represents the amount of monthly benefits paid for each dollar of value.

CODING INSTRUCTIONS

Refer to the Appendix for the AE3 - Annuity Factor Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A Add a new table entry D Delete an existing entry R Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AE3.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that the Table A03, Annuity Factor Table Entry Number field references.
11-13	Statutory Company Code (3 positions, alphanumeric, required) Enter the statutory company code.
14-21	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
22-24	Retirement Age (3 positions, numeric, required) Enter the retirement age or 999 if the calculation is based on the policy.
25-32	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-45	Male Annuity Factor (5 positions, alphanumeric, required) Enter the Male Annuity Factor.
46-50	Female Annuity Factor (5 positions, alphanumeric, required) Enter the Female Annuity Factor.

REPORT DESCRIPTION

Refer to the Appendix for the AE3 - Annuity Factor Table report layout.

1. Table Entry Number
2. Statutory Company Code
3. Effective Date
4. Retirement Age
5. User Area
6. Male Annuity Factor
7. Female Annuity Factor

AE4 - Schedule Q Interest Rate Table

This table provides the Schedule Q Subsystem with interest rates for calculating future values of the policies being processed.

The table's input fields are sorted in the same order in which they appear on the coding form.

TAE4 - SCHEDULE Q INTEREST RATE TABLE

```
       COMMAND
        FILE  -       TAE4--SCHEDULE Q INTEREST RATE TABLE
CO  ---         PROD  --           PLAN  ------          EFF DATE  ----------

    AC   CO    TBL   STAT    EFFECTIVE     POL     USER     INTEREST
    CD   CDE   ENT   COMP       DATE       DUR     AREA       RATE
     -   ---   ---    ---    ----------    ---    --------    ------
     -   ---   ---    ---    ----------    ---    --------    ------
     -   ---   ---    ---    ----------    ---    --------    ------

NXT TRX TAE4  VER    PROD A1 CL/POL                 SEC ID       CO     OVRD N
```

To access the Schedule Q Interest Rate Table, enter TAE4 in the NEXT TRX field on line 24 of the screen.

FILE

File Code
(1 position, alphabetic, required)
Enter the file code for an inquiry or browse and/or update.

Valid entries:

A	Administrative (Inquiry)
M	Maintenance (Browse/Update)

NOTE: If an A is entered, all of the key area fields up to the Action Code field are required.

If an M is entered, the Company Code and Product Code (if applicable) are required.

CO

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

PROD

Product Code
(2 positions, alphanumeric, required)
Enter the product type for this table entry.

Valid entries:

A1	Fixed funded annuity (recommended)
A2	Fixed and variable funded annuity (recommended)
A3	Fixed Funded Asset Account (recommended)
A4	Fixed and Variable Funded Asset Account (recommended)

PLAN

Plan Code
(6 positions, alphanumeric, required)
Enter the plan code for this table entry.

EFF DATE

Effective Date
(8 positions, numeric, required)
Enter the effective date of the plan for which the table entry applies. This field is right-justified.

AC CD

Action Code
(1 position, alphabetic, optional)
Enter the action code for the activity desired. Action Codes A, C, and D can only be used when the File Code = M (Maintenance).

Valid entries:

A	Add
C	Change
D	Delete
L	Locate
Blank	Browse

NOTE: If an L is entered, all of the fields up to and including the User Area field are required.

If a C or D is entered, all of the fields in the key area must match those on the actual table.

CO CDE

Company Code
(3 positions, alphanumeric, required)
Enter your defined code identifying the company for this table entry.

TBL ENT

Table Entry Number
(3 positions, alphanumeric, required)
Enter this Annuity Factor Table entry. Enter the number that is referenced in the Plan Table A03.

Valid entries:

001 - 999

STAT COMP

Statutory Company Code
(3 positions, alphanumeric, required)
Enter the statutory company code for this table entry. Allows for a future breakdown within a code. It can be used to request different options for different statutory companies. If you want all policies associated with any and all statutory companies the use the same options, the default value of (***) should be entered.

EFFECTIVE DATE

Effective Date
(8 positions, numeric, required)
Enter a date (MMDDYYYY) that enables a change in the plan code's characteristics without changing the historical aspects of the plan. By using this date, the plan can indicate different reserve options.

The system sorts these dates in descending order. The accessing of this date is based on the Policy Add (EA) transaction's policy effective date in the Contract Segment. For example, consider three table entries with the following effective dates: 08/15/1983, 09/13/1983, 12/29/1983. A transaction with a policy effective date of 10/20/1983 would match the 09/18/1983 effective date.

POL DUR

Policy Duration
(3 positions, numeric, required)
Enter the policy year duration for this table entry.

Valid entries:

001 - 130

OR

999	If not a factor or to indicate maximum duration breakpoint. This number must be input when banding is used.

USER AREA

User Area
(8 positions, alphanumeric, optional)
This field can be used for customer information. For example, it can cross-reference or indicate a table entry, plan code, line of business, or any other helpful notation.

INTEREST RATE

Projection Interest Rate
(5 positions, numeric, required)
Enter the rate used to determine interest when projecting the value of the policy to retirement.

CODING INSTRUCTIONS

Refer to the Appendix for the AE4 - Schedule Q Interest Rate Table coding form.

Positions	Field
1	Function ID (1 position, alphanumeric, required) Enter A — Add a new table entry D — Delete an existing entry R — Replace data in existing table entry
2-4	Company Code (2 positions, alphanumeric, required) Enter the code to identify the company associated with this table entry.
5-7	Table ID (3 positions, alphanumeric, required) Enter AE4.
8-10	Table Entry Number (3 positions, numeric, required) Enter the number that Table A03, Schedule Q Interest Rate Table Entry Number field references.
11-13	Statutory Company Code (3 positions, alphanumeric, required) Enter the statutory company code.
14-21	Effective Date (8 positions, numeric, required, MMDDYYYY) Enter the effective date for this table entry.
22-24	Policy Duration (3 positions, numeric, required) Enter the policy year duration for this table entry or 999 if not a factor or to indicate maximum duration breakpoint.
25-32	User Area (8 positions, alphanumeric, optional) Enter additional descriptive information, if applicable.
40	Sequence Number (1 position, numeric, required) Enter 1.
41-45	Projection Interest Rate (5 positions, numeric, required) Enter the Projection Interest Rate.

REPORT DESCRIPTION

Refer to the Appendix for the AE4 - Schedule Q Interest Rate Table report layout.

1. Table Entry Number - Field #4
2. Statutory Company Code - Field #5
3. Effective Date - Field #6
4. Policy Duration - Field #7
5. User Area - Field #8
6. Assumed Interest Rate - Field #10
7. Natural Log - This field is not entered on the Schedule Q Interest Rate Table. The natural log of the Assumed Interest Rate is automatically calculated by the system when the table's master file is built. The natural log facilitates the fractional exponential required by interest compounding formulas in policy valuation. This field is 11 positions in length; there are ten places to the right of the decimal. It is not carried on the Table Maintenance and Table Maintenance Error Report.

Appendix

Surrender Penalty Methods

The Surrender Penalty Methods are:

Method 01 -	Surrender Penalty is difference between Surrender Value and Annuity Value
Method 02 -	Flat Dollar Penalty
Method 03 -	Percent of Policy Value
Method 04 -	Flat Dollar Amount Plus a Percent of the Amount Surrendered
Method 05 -	Percent of Amount Surrendered plus a Flat Dollar Amount
Method 06 -	Banded Percent Based on Cumulative Surrendered
Method 07 -	Total/Excess Interest
Method 08 -	Percent of Total/Excess Interest
Method 09 -	Penalty is a Reduction in the Declared Interest Rate
Method 10 -	Difference between Declared Interest Rate and Flat Interest Rate
Method 11 -	Percentage of Payments made in the First Year
Method 12 -	Percent of Annuity Value of Affected Cash Flow Elements
Method 14 -	Surrender Penalty Based on Net Premium*

Surrender Penalty Method 13 has been intentionally omitted.

SURRENDER PENALTY METHODS - OPTIONS AVAILABLE

Surr Penalty Method	Partial Surr	Free Partials	Bail Out	Interest Penalty	Description
1	N	N	N	-	Surrender Penalty is the difference between the Surrender Value and the Annuity Value. Surrender Value is the total contributions made (not including any rider premiums) minus the total of prior partial surrender check amounts.
2	Y	Y	Y	N	Surrender Penalty is a flat dollar amount deducted from the gross surrender amount.
3	Y	Y	Y	N	Surrender Penalty is the stated % of the amount to be surrendered. This is a typical penalty method covering a sliding scale of % penalty based on policy duration.
4	Y	Y	Y	N	Surrender Penalty is a combination of a flat dollar amount and a % of the amount being surrendered, with the flat dollar amount assessed first.
5	Y	Y	Y	N	Surrender Penalty is a combination of a flat dollar and a % of the amount being surrendered with the % assessed first.
6	Y	Y	Y	N	Surrender Penalty is the % charge that is banded based upon the cumulative total of money surrendered from the policy. The penalty is equal to the sum of the penalties for each band.
7	Y	N	Y	Y	Surrender Penalty is the loss of either total or excess interest. The loss can be assessed for a time period equal to some number of calendar months prior to the Surrender Effective Date, or for the entire life of the policy.
8	Y	N	Y	Y	Surrender Penalty is similar to Surrender Penalty Method 7, except the penalty is a % of the loss of either total or excess interest.
9	Y	N	Y	N	Surrender Penalty is stated as a reduction in the declared interest rate used to credit interest.
10	Y	N	Y	N	Surrender Penalty is the difference between the declared interest rate and a stated flat interest rate.
11	Y	N	Y	N	Surrender Penalty is the % of the value of payments made in the first year of the policy.

Surr Penalty Method	Partial Surr	Free Partials	Bail Out	Interest Penalty	Description
12	Y	Y	Y	N	Surrender Penalty is a % of the annuity value of a cash flow elements, when the % can vary based on the duration of the given element. Partial redemptions must be processed on a LIFO or FIFO basis for this method, unless a specific Money Fund Band is being surrendered. In this case, the specific Money Fund Band is surrendered without regard to LIFO or FIFO.
14	Y	Y	Y	N	Surrender Penalty is similar to #12, except the penalty is based on the net premium rather than the value of the annuity.

Coding Forms

A03 - PLAN TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Product Code	5 Plan Code	6 Effective Date M M D D Y Y Y Y
		A 0 3			
1	2 4	**5 7**	8 9	10 15	16 23

7 User Area
24 31

8 Sequence Number	9 Annuity Plan Processing (A04)	10 State Approval (A11)	11 Fund Pointer (A10)	12 Fund Transfer Control (A40)
1				
40	41 43	44 46	47 49	50 52

13 Interest Specification (A24)	14 Posting Method Control (A23)	15 Annuity Tax (AB6)	16 Transaction Fee (A22)
53 55	56 58	59 61	62 64

17 Sales Payment Load (A19)	18 Administrative Payment Load (A19)	19 Sales Charge (AB3)	20 Administrative Charge (AB3)	21 Loan Specification (A38)
65 67	68 70	71 73	74 76	77 79

A03 - PLAN TABLE (CONT'D)

22 Sequence Number
2
40

23 Loan Limits (A39)
41 43

24 Surrender Penalty Specification (AB1)
44 46

25 Withholding Tax Rate Schedule (AB9)
47 49

26 PW Plan (AB7)
50 52

27 PW Disability Restriction (A58)
53 55

28 Canadian Tax (AC1)
56 58

29 Withholding Tax Spec (AD1)
59 61

30 Reserves Plan Specification (A59)
62 64

31 IRS Qualified Loan Limits (AD2)
65 67

32 Annuity Factor (AE3)
68 70

33 Schedule Q Interest Rate (AE4)
71 73

34 SEC Specified Maximum Load (A19)
74 76

35 State Tax Withholding (AB6)
77 79

36 Sequence Number
3
40

37 Cost Averaging Specification (AC5)
41 43

38 New Business (E03)
44 46

39 Projection (A97)
47 49

40 Canadian Min/Max Lmt
50 52

A04 - ANNUITY PLAN PROCESSING TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Effective Date
		A 0 4		M M D D Y Y Y Y
1	2 4	**5 7**	8 10	11 18

6 Line of Business	7 Memo Code	8 User Area
19 21	22 23	24 31

9 Sequence Number	10 Plan Description	11 Age Definition
1		
40	41 60	61

12 Age Definition Timing Code	13 Year Indicator
62	63

14 Sequence Number	15 Maximum Year Payment	16 Minimum Payment
2		
40	41 50	51 60

A04 - ANNUITY PLAN PROCESSING (CONT'D)

17
Blended Int. Rate
61

18
Fund Transfer Ind.
62

19
Number Transfer Per Year
63 65

20
Number Free Transfer Per Year
66 68

21
Canadian Minimum Death Benefit Percent
69 71

22
Canadian Minimum Maturity Benefit Percent
72 74

23
Bypass Variable Processing Indicator
75

24
Future Valuation Days
76 78

25
Sequence Number
3
40

26
Annuity Lead Days
41 43

27
Automatic Annuitization Indicator
44

28
Annual Statement Type
45

29
TAMRA 403(b) Indicator
46

A04 - ANNUITY PLAN PROCESSING (CONT'D)

30
Future Processing Days
47 49

31
MRD/CanTax
Indicator
50

32
MRD
Notice Days
51 53

33
MRD
Interval/Bkdt Lim Days
54 56

34
Canadian
MRD Days
57 59

35
Interest Compare
Indicator
60

36
Interest Compare
Period
61 63

37
Compared Rate
Duration
64 66

A10 - FUND POINTER TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Statutory Code	5 Table Entry Number
		A 1 0		
1	2 4	**5 7**	8 10	11 13

6 Line of Business	7 Effective Date	8 Memo Code	9 User Area
	M M D D Y Y Y Y		
14 16	17 24	25 26	27 34

10 Sequence Number	11 Loan Collateral	12 Loan Accumulation	13 Fund Number	14 ----------Fund Numbers----------		
1						
40	41 43	44 46	47 49	50 52	53 55	56 58

----------Fund Numbers----------						
59 61	62 64	65 67	68 70	71 73	74 76	77 79

15 Sequence Number	16 ----------Fund Numbers----------					
2						
40	41 43	44 46	47 49	50 52	53 55	56 58	59 61

----------Fund Numbers----------				
62 64	65 67	68 70	71 73	74 76	77 79

17 Sequence Number	18 ----------Fund Numbers----------					
3						
40	41 43	44 46	47 49	50 52	53 55	56 58	59 61

----------Fund Numbers----------				
62 64	65 67	68 70	71 73	74 76	77 79

A10 - FUND POINTER TABLE (CONT'D)

19
Sequence
Number
4
40

20
----------Fund Numbers----------

41	43	44	46	47	49	50	52	53	55	56	58	59	61

----------Fund Numbers----------

62	64	65	67	68	70	71	73	74	76	77	79

21
Sequence
Number
5
40

22
----------Fund Numbers----------

41	43	44	46	47	49	50	52	53	55	56	58	59	61

----------Fund Numbers----------

62	64	65	67	68	70	71	73	74	76	77	79

23
Sequence
Number
6
40

24
----------Fund Numbers----------

41	43	44	46	47	49	50	52	53	55	56	58	59	61

----------Fund Numbers----------

62	64	65	67	68	70	71	73	74	76	77	79

25
Sequence
Number
7
40

26
----------Fund Numbers----------

41	43	44	46	47	49	50	52	53	55	56	58	59	61

----------Fund Numbers----------

62	64	65	67	68	70	71	73	74	76	77	79

A10 - FUND POINTER TABLE (CONT'D)

27
Sequence
Number
8
40

28

----------Fund Numbers----------

41	43	44	46	47	49	50	52	53	55	56	58	59	61

----------Fund Numbers----------

62	64	65	67	68	70	71	73	74	76	77	79

29
Sequence
Number
9
40

30

----------Fund Numbers----------

41	43	44	46	47	49	50	52	53	55	56	58	59	61

----------Fund Numbers----------

62	64	65	67	68	70	71	73	74	76	77	79

A11 - STATE APPROVAL TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Statutory Code	5 Table Entry Number
		A 1 1		
1	2 4	**5 7**	8 10	11 13

6 State Code	7 Memo Code	8 User Area
14 16	17 18	19 26

9 Sequence Number	10 Approval Date	11 Free Look Indicator
1	M M D D Y Y Y Y	
40	41 48	49

A19 - PAYMENT LOAD TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Effective Date
		A 1 9		M M D D Y Y Y Y
1	2 4	**5 7**	8 10	11 18

6 Transaction Code	7 Sex Code	8 Maximum Issue Age	9 Maximum Policy Duration	10 Sub Key
19 22	23	24 26	27 28	38 39

11 Sequence Number	12 Cumulative Premium-To-Date	13 Duration Premium Amount
1		
40	41 51	52 62

14 Rollover Code	15 Memo Code	16 User Area	17 Cumulative Premium Indicator	18 Duration Premium Indicator
63	64 65	66 73	74	75

19 Sequence Number	20 Load Percent Indicator	21 Load Percent
2		
40	41	42 48

22 Flat Dollar Set up Fee	23 Percentage Set up Fee
49 55	56 61

A22 - TRANSACTION FEE TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Effective Date	6 Transaction Code
		A 2 2		M M D D Y Y Y Y	
1	2 4	**5 7**	8 10	11 18	19 22

7 Payment Mode	8 Payment Method	9 Sub Key
23 24	25	38 39

10 Sequence Number	11 Cumulative Premium-to-Date
1	
40	41 51

12 Maximum Transaction-Fee-to-Date	13 Memo Code	14 User Area
52 62	63 64	65 72

15 Sequence Number	16 Transaction Fee Amount	17 Transaction Fee Percent
2		
40	41 47	48 53

A23 - POSTING METHOD CONTROL TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Fund Number
		A 2 3		
1	2 4	**5 7**	8 10	11 13

6 Effective Date	7 Memo Code	8 User Area
M M D D Y Y Y Y		
14 21	22 23	24 31

9 Sequence Number	10 Surrender Method	11 Transfer Method
1		
40	41 44	45 48

12 Loan Accumulation Method	13 Loan Repayment Method	14 Annual Charge Method
49 52	53 56	57 60

15 Value Adjustment Method
61 64

A24 - INTEREST SPECIFICATION TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Fund Number	6 Effective Date
		A 2 4			M M D D Y Y Y Y
1	2 4	**5 7**	8 10	11 13	14 21

7 Memo Code	8 User Area
22 23	24 31

9 Sequence Number	10 Guaranteed Annuity Interest Rate Table	11 Declared Interest Rate Table	12 Interest Indicator
1			
40	41 43	44 46	47

13 Anniversary Indicator	14 Interest Calculation Method	15 Leap Year Days
48	49 53	54 56

16 Rollover Frequency	17 Rollover Period	18 Rollover Percent
57	58 59	60 65

A24 - INTEREST SPECIFICATION TABLE (CONT'D)

19 Rollover New Money Indicator	20 Guarantee Type	21 Guarantee Duration	22 Interest Selection Crediting Method	23 Money Fund Threshold Pointer
66	67 – 71	72 – 74	75	76 – 78

24 Sequence Number	25 Secure Period
2	
40	41 – 43

26 Inclusion Period	27 Exclusion Period	28 Bonus Interest Rate
44 – 46	47 – 49	50 – 54

A25 - DECLARED INTEREST RATE TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Issue State
		A 2 5		
1	2 – 4	**5 – 7**	8 – 10	11 – 13

6 Receipt Period Start Date	7 Interest Rate Effective Date	8 User Area
M M D D Y Y Y Y	M M D D Y Y Y Y	
14 – 21	22 – 29	30 – 37

9 Sequence Number	10 Declared Interest Rate
1	
40	41 – 45

A26 - FIT GUARANTEED INTEREST RATE TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Issue State
		A 2 6		
1	2 4	**5 7**	8 10	11 13

6 Rate Effective Date	7 Maximum Duration	8 User Area
M M D D Y Y Y Y		
14 21	22 24	25 32

9 Sequence Number	10 Guaranteed Annuity Interest Rate
1	
40	41 45

A33 - SURRENDER WITHDRAWAL LIMITS TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 User Area
		A 3 3		
1	2 4	**5 7**	8 10	11 18

6 Sequence Number	7 Minimum Surrender Amount	8 Maximum Surrender Amount
1		
40	41 51	52 62

9 Minimum Penalty Amount
63 73

10 Sequence Number	11 Maximum Penalty Amount	12 Surr Year Ind	13 Max Trx/Yr
2			
40	41 51	52	53 54

14 Min Remaining Base Ind	15 Minimum Remaining Amount
55	56 66

16 Minimum Remaining Percent
67 72

A38 - LOAN SPECIFICATION TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number
		A 3 8	
1	2 4	**5 7**	8 10

5 Effective Date	6 Memo Code	7 User Area
M M D D Y Y Y Y		
11 18	19 20	21 28

8 Sequence Number	9 Advance/Arrears Indicator	10 Collateral Interest Crediting Frequency
1		
40	41 43	44

11 Prior Anniversary Days	12 Loan Interest Extract Days	13 Interest Due Grace Period	14 Rate Change Override
45 46	47 49	50 52	53

A38 - LOAN SPECIFICATION TABLE (CONT'D)

15 Loan Interest Spec Table	16 Collateral Interest Spec Table	17 Grace Period End Date Processing Indicator	18 Post 403(b) Rules Start Date
54 56	57 59	60	61 68

19 Pre 59.5 Notice Days
69 71

A39 - LOAN LIMITS TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Effective Date
		A 3 9		M M D D Y Y Y Y
1	2 4	**5 7**	8 10	11 18

6 Maximum Duration	7 Memo Code	8 User Area
19 20	21 22	23 30

9 Sequence Number	10 Maximum Loans	11 Minimum Loan Amount	12 Minimum Loan Percent
1			
40	41 42	43 53	54 58

13 Minimum Definition Code	14 Cash Value Remaining Value
59	60 70

15 Minimum Ceiling Percent	16 Maximum Ceiling Percent
71 75	76 80

A40 - FUND TRANSFER CONTROL TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Fund Number
		A 4 0		
1	2 – 4	**5 – 7**	8 – 10	11 – 13

6 Effective Date	7 Memo Code	8 User Area
M M D D Y Y Y Y		
14 – 21	22 23	24 – 31

9 Sequence Number	10 Minimum Remaining Balance
1	
40	41 – 49

057 - PROXY CONTROL TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Fund Number	5 User Area
		0 5 7		
1	2 4	**5 7**	8 10	11 18

6 Sequence Number	7 Vote Factor	8 Prospectus Indicator	9 Question #1	10 Question #2
1				
40	41 45	46	47	48

11 Question #3	12 Question #4	13 Question #5	14 Question #6
49	50	51	52

15 Question #7	16 Question #8	17 Question #9	18 Question #10
53	54	55	56

A58 - PREMIUM WAIVER DISABILITY RESTRICTION TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number
		A 5 8	
1	2 4	**5 7**	8 10

5 Effective Date	6 Memo Code	7 User Area
11 18	19 20	21 28

8 Sequence Number	9 Regular Remittance Indicator	10 Dump-in Remittance Indicator	11 Allocation Change Indicator
1			
40	41	42	43

12 Loans Indicator	13 Partial Surrender Indicator	14 Full Surrender Indicator
44	45	46

15 Transfer Indicator
47

A59 - RESERVES PLAN SPECIFICATION TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Statutory Company Code
		A 5 9		
1	2 4	**5 7**	8 10	11 13

6 Effective Date (M M D D Y Y Y Y)	7 Issue Year	8 Line of Business Code	9 User Area
14 21	22 25	26 28	29 36

10 Sequence Number	11 Retirement Age	12 Stat Cash/Surr Value Indicator	13 GAAP Cash/Surr Value Indicator
1			
40	41 43	44	45

14 Tax Cash/Surr Value Indicator	15 NY State Indicator	16 GAAP Reserves Method Indicator
46	47	48

17 Max Projection Years Table Number	18 Interest Rate Table Number	19 GAAP Benefit Factor Table Number
49 51	52 54	55 57

A59 - Reserves Plan Specification Table (Cont'd)

20	21	22
GAAP Expense Factor Table Number	Surrender Specification Table Number	Rider Benefit Factor Table Number
58 60	61 63	64 66

A60 - RESERVES INTEREST RATE TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Interest Rate Table Number	5 Fund Number
		A 6 0		
1	2 4	**5 7**	8 10	11 13

6 Effective Date	7 Issue Year	8 Maximum Policy Year	9 User Area
M M D D Y Y Y Y			
14 21	22 25	26 28	29 36

10 Sequence Number	11 Guaranteed Interest Rate	12 Statutory Interest Rate	13 GAAP Interest Rate
1			
40	41 45	46 50	51 55

14 Tax Interest Rate
56 60

A61 - RESERVES GAAP BENEFIT FACTOR TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 GAAP Benefit Factor Table Number	5 Fund Number
		A 6 1		
1	2 4	**5 7**	8 10	11 13

6 Effective Date	7 Issue Age	8 Maximum Policy Year	9 User Area
M M D D Y Y Y Y			
14 21	22 24	25 27	28 35

10 Sequence Number	11 Factor
1	
40	41 47

A62 - RESERVES GAAP EXPENSE FACTOR TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 GAAP Expense Factor Table Number	5 Fund Number
		A 6 2		
1	2 4	**5 7**	8 10	11 13

6 Effective Date (M M D D Y Y Y Y)	7 Issue Age	8 Maximum Policy Year	9 User Area
14 21	22 24	25 27	28 35

10 Sequence Number	11 Factor
1	
40	41 47

A97 - PROJECTION SPECIFICATION TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Effective Date
		A 9 7		M M D D Y Y Y Y
1	2 4	**5 7**	8 10	11 18

6 Policy Duration	7 Calculation Type	8 Line of Business	9 User Area
19 21	22	23 25	26 33

10 Sequence Number	11 Fund Number	12 Sales Pay Load Tbl Entry No	13 Admin Pay Load Tbl Ent No
1			
40	41 43	44 46	47 49

14 Trx Fee Tbl Ent No	15 Int Spec Tbl Ent No	16 Surr Pen Spec Tbl Ent No	17 Sales Chg Tbl Ent No
50 52	53 55	56 58	59 61

18 Admin Chg Tbl Ent No	19 Ann Factor Tbl Ent No	20 Post Meth Tbl Ent No	21 Ann Tax Tbl Ent No
62 64	65 67	68 70	71 73

22 Prem Waiv Plan Tbl Ent No	23 Ren Prem Incl Ind	24 Guar Int Proj Ind	25 Eff Rate Return Ind
74 76	77	78	79

AB1 - SURRENDER PENALTY SPECIFICATION TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Transaction Code
		A B 1		
1	2 4	**5 7**	8 10	11 14

6 Fund Number	7 Effective Date	8 Policy Year Duration	9 Calendar Year Duration
	M M D D Y Y Y Y		
15 17	18 25	26 28	29 31

10 Maximum Issue Age	11 Years to Maturity	12 Sub Key
32 34	35 37	38 39

13 Sequence Number	14 User Comparison Code	15 User Comparison Data	16 Memo Code
1			
40	41 42	43 51	52 53

17 Penalty Base Amount	18 Penalty Base Ind	19 Surrender Penalty Method	20 User Method
54 62	63	64 65	66 67

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Confidential and Proprietary Information
X:\WPV1DOC\150Frame\Ann\Tbl\V2\Appendixb.fm

AB1 - SURRENDER PENALTY SPECIFICATION TABLE (CONT'D)

21 Surrender Calculation Table	22 Surrender Limits Table	23 Value Base Ind.	24 Minimum Return Ind.
68 70	71 73	74	75

25 Admin Fee Ind	26 Dollar Request Ind	27 Percent Request Ind
76	77	78

AB2 - SURRENDER PENALTY CALCULATION TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Cash Flow Duration Basis Ind.
		A B 2		
1	2 4	**5 7**	8 10	11

6 Cash Flow Dur. Years	7 User Area
12 14	15 22

8 Sequence Number	9 Surrender Penalty Amount	10 Surrender Penalty Percent	11 Free Partial Year Ind
1			
40	41 47	48 53	54

12 Number Free Partials Per Year	13 Free Percent Basis Ind.	14 Maximum Free Part Percent
55 57	58	59 64

15 Free Amount Basis Ind.	16 Maximum Free Partial Amount
65	66 75

AB2 - SURRENDER PENALTY CALCULATION TABLE (CONT'D)

17 Sequence Number	18 Excess Amount Pen. Ind.	19 Interest Pen. Ind.	20 Interest Penalty Months
2			
40	41	42	43 45

21 Bail Out Ind.	22 Bail Out Months	23 Bail Out Rate
46	47 49	50 55

AB3 - ADMINISTRATIVE/SALES CHARGE TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Fund Number
		A B 3		
1	2 4	**5 7**	8 10	11 13

6 Effective Date	7 Max Issue Age	8 Max Pol Duration	9 Payment Mode	10 Payment Method	11 Sub Key
M M D D Y Y Y Y					
14 21	22 24	25 27	28 29	30	38 39

12 Sequence Number	13 Cumulative Premium-to-Date	14 Memo Code	15 User Area	16 Admin Fee Timing
1				
40	41 52	53 54	55 62	63

17 Charge Indicator	18 Admin/Sales Charge/Fee Percent	19 Admin/Sales Charge/Fee Flat Dollar Amount
64	65 70	71 79

AB6 - ANNUITY TAX TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Statutory Company Code	6 State Code
		A B 6			
1	2 4	**5 7**	8 10	11 13	14 16

7 Area Code	8 Trx Code	9 LOB	10 Duration
17 22	23 26	27 29	30 31

11 Memo Code	12 Sub Key
32 33	38 39

13 Sequence Number	14 Effective Date	15 User Area	16 Tax Method
1	M M D D Y Y Y Y		
40	41 48	49 56	57

17 State Tax Rate	18 Area Tax Rate
58 62	63 67

AB7 - PW PLAN TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Effective Date
		A B 7		M M D D Y Y Y Y
1	2 4	**5 7**	8 10	11 18

6 Memo Code	7 User Area
19 20	21 28

8 Sequence Number	9 Coverage Termination Basis	10 Coverage Termination Age/Years	11 Premium Termination Basis	12 Premium Termination Age/Years
1				
40	41	42 44	45	46 48

13 State Approval	14 Type of PW Annuitant Ind.	**15 Type of PW Payor Ind**
		N
49 51	52	**53**

16 Average Payment Years	17 PW Cost Table	18 Lapse Grace Period
54	55 57	58 60

AB8 - PW COST TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Effective Date
		A B 8		M M D D Y Y Y Y
1	2 4	**5 7**	8 10	11 18

6 Issue Age	7 Sex Code	8 Underwriting Basis Code	9 Memo Code	10 User Area
19 21	22	23	24 25	26 33

11 Sequence Number	12 Percentage of Premium
1	
40	41 46

AB9 - WITHHOLDING TAX RATE SCHEDULE TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Line of Business
		A B 9		
1	2 – 4	**5 – 7**	8 – 10	11 – 13

6 Effective Date	7 Transaction Code	8 Minimum Total Distribution Amount	9 Sub Key
M M D D Y Y Y Y			
14 – 21	22 – 25	26 – 32	38 39

10 Sequence Number	11 Maximum Total Distribution Amount	12 Memo Code	13 User Area
1			
40	41 – 47	48 49	50 – 57

14 Flat Withholding Tax	15 Withholding Tax Percentage	16 SSN Not Verified Flat Withholding Tax Amount
58 – 64	65 – 71	72 – 78

17 Sequence Number	18 SSN Not Verified Withholding Tax Percent
2	
40	41 – 47

AC1 - CANADIAN TAX RATE TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Statutory Company Code
		A C 1		
1	2 4	**5 7**	8 10	11 13

6 Province Code	7 Area Code	8 Line of Business
14 16	17 22	23 25

9 Memo Code	10 Effective Date M M D D Y Y Y Y	11 Use Ind	12 Sub Key
26 27	28 35	36	37 38

13 Sequence Number	14 Maximum Disposition Amount	15 User Area
1		
40	41 51	52 59

16 Tax Rate
60 66

AC2 - CANADIAN MINIMUM/MAXIMUM FACTOR TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Statutory Company Code
		A C 2		
1	2 4	**5 7**	8 10	11 13

6 Line of Business	7 Province Code	8 Reg Prod Type	9 O/N Mon Ind	10 Attained Age
14 16	17 19	20	21	22 24

11 Effective Date	12 Sub Key
M M D D Y Y Y Y	
25 32	33 34

13 Sequence Number	14 User Area
1	
40	41 48

15 Min Factor	16 Max Percent
49 59	60 70

AC5 - COST AVERAGING SPECIFICATION TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number
		A C 5	
1	2 4	**5 7**	8 10

5 Effective Date	6 Issue State	7 Memo Code
11 18	19 21	22 23

8 Cost Averaging Type	9 Election Period Duration	10 User Area
24 25	26 28	29 36

11 Sequence Number	12 Minimum Account Value
1	
40	41 51

13 Transfer Frequency	14 Minimum Transfer Amount
52 53	54 64

15 Maximum Transfer Amount
65 75

AC5 - COST AVERAGING SPECIFICATION TABLE (CONT'D)

16
Sequence
Number
2
40

17
Minimum Transfer Units
41 51

18
Maximum Transfer Units
52 62

19
Minimum Transfer Percent
63 68

20
Maximum Transfer Percent
69 74

21
Sequence
Number
3
40

22
Fee Amount
41 49

23
Fee Percent
50 55

24
Advance Days
56 58

AD1 - WITHHOLDING TAX SPECIFICATION TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number
		A D 1	
1	2 4	**5 7**	8 10

5 Effective Date	6 Annuity Type	7 Transaction Type	8 Distribution Code	9 User Area
M M D D Y Y Y Y				
11 18	19	20 23	24	25 32

10 Sequence Number	11 Tax Type Indicator	12 Annuity Type Description
1		
40	41	42 61

AD2 - IRS QUALIFIED LOAN LIMITS TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number
1	2 – 4	**5 – 7**	8 – 10
		A D 2	

5 Effective Date	6 Memo Code	7 User Area
M M D D Y Y Y Y		
11 – 18	19 – 20	21 – 28

8 Sequence Number	9 Minimum Loan Amount	10 Maximum Loan Amount
1		
40	41 – 51	52 – 62

11 Maximum Percent	12 Maximum Period	13 Retirement Date Check Indicator	14 Auto/Gen Repayment Indicator
63 – 67	68 – 70	71	72

15 Allowable Consecutive Repays Missed	16 Allowable Cumulative Repays Missed
73 – 75	76 – 78

AD3 - MONEY FUNDS THRESHOLD TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Table Entry Number	5 Effective Date
		A D 3		
1	2 4	**5 7**	8 10	11 18

6 Threshold Amount	7 Guarantee Duration	8 User Area
19 27	28 30	31 38

9 Sequence Number	10 Declared Table Entry Number	11 Declared Guarantee Option	12 Declared Guarantee Timing
1			
40	41 43	44 48	49

13 Receipt Period Selection Indicator	14 Notice Days	15 Previous Window Days	16 Post Window Days
50	51 53	54 56	57 59

AE1 - RESERVES MAXIMUM PROJECTION YEARS TABLE

1 Function ID	2 Company Code	**3 Table ID**	4 Max Projection Years Table Number
		A E 1	
1	2 4	**5 7**	8 10

5 Effective Date	6 Issue Year	7 Issue Age	8 User Area
M M D D Y Y Y Y			
11 18	19 22	23 25	26 33

9 Sequence Number	10 Maximum Projection Years
1	
40	41 43

AE2 - Reserves Rider Benefit Factor Table

1 Function ID	2 Company Code	**3 Table ID**	4 Rider Benefit Factor Table Number
		A E 2	
1	2 4	**5 7**	8 10

5 Effective Date	6 Issue Age	7 Maximum Policy Year	8 User Area
M M D D Y Y Y Y			
11 18	19 21	22 24	25 32

9 Sequence Number	10 Factor
1	
40	41 45

AE3 - ANNUITY FACTOR TABLE

1	2	**3**	4
Function ID	Company Code	**Table ID**	Table Entry Number
		A E 3	
1	2 4	**5 7**	8 10

5	6	7	8
Statutory Company Code	Effective Date	Retirement Age	User Area
11 13	14 21	22 24	25 32

9	10	11
Sequence Number	Male Annuity Factor	Female Annuity Factor
1		
40	41 45	46 50

AE4 - SCHEDULE Q INTEREST RATE TABLE

1	2	**3**	4
Function ID	Company Code	**Table ID**	Table Entry Number
		A E 4	
1	2 4	**5 7**	8 10

5	6	7	8
Statutory Company Code	Effective Date	Policy Duration	User Area
11 13	14 21	22 24	25 32

9	10
Sequence Number	Projection Interest Rate
1	
40	41 45

Report Layouts

A03 - Plan Table

```
CURRENT DATE 03/14/94                VAL VAL.& MTHLY TEST CO.                                          PAGE   25
TIME 07.26.56                        TABLES - MASTER REPORT OF TABLE CONTENTS                         MODULE ITRF031
CYCLE DATE
                                                   TABLE A03 PLAN TABLE
                    (1)  PROD CODE A1         PLAN CODE ATMF01         EFF DATE 01/01/1900         USER AREA
      TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.

          (2)                       (3)                       (4)                       (5)                       (6)
  A04-ANN PLAN PROC    800  A11-STATE APPROVAL   800  A10-FUND POINTER     800  A40-FUND TRANS CNTL  800  A24-INTEREST SPEC    800
  A23-POSTING METHOD   800  AB6-ANNUITY TAX RATE 800  A22-TRANSACTION FEE  N/A  A19-SALES PAY LOAD   N/A  A19-ADMIN PAY LOAD   N/A
  AB3-SALES CHARGE TBL N/A  AB3-ADMIN CHARGE TBL N/A  A38-LOAN SPEC TBL    800  A39-LOAN LIMITS      800  AB1-SURR PENAL SPEC  405
  AB9-WITHHOLD TAX RTE 800  AB7-PW PLAN TBL      800  A58-PW DIS RESTRCT   800  AC1-CANADIAN TAX TBL 800  AD1-WITH TAX SPEC    800
  A59-RES-SPEC-TBL     800  AD2-QUAL LOANS TBL   800  AE3-ANNUITY FACT TBL N/A  AE4-SCH Q INT RATE   N/A  A19-SEC SPEC MAX LD  850
  AB6-STATE-TAX-WTHLD  800  AC5-COST-AVG-SPC-TBL N/A  E03-NEW BUSINESS     N/A  A97-PROJECTION TABLE N/A  AC2-CAN MIN/MAX TBL  001

                       PROD CODE A1         PLAN CODE OPTBC1         EFF DATE 01/01/1900         USER AREA
      TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.
  A04-ANN PLAN PROC    800  A11-STATE APPROVAL   800  A10-FUND POINTER     800  A40-FUND TRANS CNTL  800  A24-INTEREST SPEC    210
  A23-POSTING METHOD   800  AB6-ANNUITY TAX RATE 700  A22-TRANSACTION FEE  N/A  A19-SALES PAY LOAD   N/A  A19-ADMIN PAY LOAD   N/A
  AB3-SALES CHARGE TBL N/A  AB3-ADMIN CHARGE TBL 200  A38-LOAN SPEC TBL    100  A39-LOAN LIMITS      800  AB1-SURR PENAL SPEC  200
  AB9-WITHHOLD TAX RTE 800  AB7-PW PLAN TBL      800  A58-PW DIS RESTRCT   800  AC1-CANADIAN TAX TBL 800  AD1-WITH TAX SPEC    800
  A59-RES-SPEC-TBL     800  AD2-QUAL LOANS TBL   800  AE3-ANNUITY FACT TBL N/A  AE4-SCH Q INT RATE   N/A  A19-SEC SPEC MAX LD  850
  AB6-STATE-TAX-WTHLD  800  AC5-COST-AVG-SPC-TBL N/A  E03-NEW BUSINESS     N/A  A97-PROJECTION TABLE N/A  AC2-CAN MIN/MAX TBL  001

                       PROD CODE A1         PLAN CODE OPTBC2         EFF DATE 01/01/1900         USER AREA
      TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.
  A04-ANN PLAN PROC    800  A11-STATE APPROVAL   800  A10-FUND POINTER     800  A40-FUND TRANS CNTL  800  A24-INTEREST SPEC    210
  A23-POSTING METHOD   800  AB6-ANNUITY TAX RATE 700  A22-TRANSACTION FEE  N/A  A19-SALES PAY LOAD   N/A  A19-ADMIN PAY LOAD   N/A
  AB3-SALES CHARGE TBL N/A  AB3-ADMIN CHARGE TBL 200  A38-LOAN SPEC TBL    800  A39-LOAN LIMITS      800  AB1-SURR PENAL SPEC  200
  AB9-WITHHOLD TAX RTE 800  AB7-PW PLAN TBL      800  A58-PW DIS RESTRCT   800  AC1-CANADIAN TAX TBL 800  AD1-WITH TAX SPEC    800
  A59-RES-SPEC-TBL     800  AD2-QUAL LOANS TBL   800  AE3-ANNUITY FACT TBL N/A  AE4-SCH Q INT RATE   N/A  A19-SEC SPEC MAX LD  850
  AB6-STATE-TAX-WTHLD  800  AC5-COST-AVG-SPC-TBL 001  E03-NEW BUSINESS     N/A  A97-PROJECTION TABLE N/A  AC2-CAN MIN/MAX TBL  001

                       PROD CODE A1         PLAN CODE UVII           EFF DATE 01/01/1900         USER AREA
      TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.
  A04-ANN PLAN PROC    800  A11-STATE APPROVAL   800  A10-FUND POINTER     200  A40-FUND TRANS CNTL  800  A24-INTEREST SPEC    200
  A23-POSTING METHOD   800  AB6-ANNUITY TAX RATE 800  A22-TRANSACTION FEE  N/A  A19-SALES PAY LOAD   N/A  A19-ADMIN PAY LOAD   N/A
  AB3-SALES CHARGE TBL N/A  AB3-ADMIN CHARGE TBL N/A  A38-LOAN SPEC TBL    800  A39-LOAN LIMITS      800  AB1-SURR PENAL SPEC  800
  AB9-WITHHOLD TAX RTE 800  AB7-PW PLAN TBL      800  A58-PW DIS RESTRCT   800  AC1-CANADIAN TAX TBL 800  AD1-WITH TAX SPEC    800
  A59-RES-SPEC-TBL     800  AD2-QUAL LOANS TBL   800  AE3-ANNUITY FACT TBL N/A  AE4-SCH Q INT RATE   N/A  A19-SEC SPEC MAX LD  850
  AB6-STATE-TAX-WTHLD  N/A  AC5-COST-AVG-SPC-TBL 001  E03-NEW BUSINESS     N/A  A97-PROJECTION TABLE N/A  AC2-CAN MIN/MAX TBL  001
```

A04 - ANNUITY PLAN PROCESSING TABLE

```
CURRENT DATE 09/04/97                VCS VCS TE                                                          PAGE   1622
TIME 08.46.49                        TABLES - MASTER REPORT OF TABLE CONTENTS                          MODULE ITRF041
 CYCLE DATE
                                      TABLE A04 ANN PLAN PROCESSING TABLE

     (1)    (2)     (3) (4)  (5)            (6)         (7) (8) (9)     (10)    (11) (12)(13) (14)(15) (16)(17)(18)(19) (20) (21)
                                                                                                  CAN      FUTR LED/                MRD  MRD
     TBL                                                AGE AGE       MIN/MAX    BL/ TRN DB/  PAS VAL/ CAN ANN TAM MRD/ NTC/ ITV/
     ENT EFFECTIVE  LOB MM                 PLAN         DEF DEF YR     YEAR      TRN YR/ MB   PRC PROC MRD ID/ 403 CMP  CMP  CMP
     NUM    DATE    CDE CD USERAREA     DESCRIPTION      CDE TIM ID    PAYMENT    IND FRE PCT  IND DAYS DAY TYP IND IND  PER  DUR
     001 01/01/1990 *** **          VARIABLE ANNUITY      C   C  C  00,001,000.00  N  999 00.0  N  365  000  Y   N   Y   180  030
                                                                    99,999,999.99  P  999 00.0     365  999  I       N   000  000
     003 01/01/1984 *** **          NON-QUAL ANNUITY      C   C  C  00,000,300.00  N  999 00.0  N  365  000  Y   N   N   000  000
                                                                    99,999,999.99  P  999 00.0     365  999  I       N   000  000
     005 01/01/1980 *** **          VARIABLE ANNUITY      C   C  C  00,000,500.00  N  999 00.0  N  365  000  Y   N   N   000  000
                                                                    99,999,999.99  P  999 00.0     365  999  I       N   000  000
     081 01/01/1980 *** **           QUAL                 C   C  P  00,000,500.00  N  999 00.0  N  020  015  Y   Y   Y   090  030
                                                                    00,100,000.00  P  999 00.0     090  999  I       N   000  000
     082 01/01/1985 NQI **           NON QUAL             C   C  P  00,000,300.00  N  999 00.0  N  020  015  Y   N   N   000  000
                                                                    00,100,000.00  P  999 00.0     090  999  I       N   000  000
     082 01/01/1985 QIP **           QUAL                 C   C  P  00,000,300.00  N  999 00.0  N  020  015  Y   Y   Y   090  030
                                                                    00,100,000.00  P  999 00.0     090  999  I       A   045  000
     082 01/01/1980 NQI **           NON QUAL             C   C  P  00,000,300.00  N  999 00.0  N  020  015  Y   N   N   000  000
                                                                    00,100,000.00  P  999 00.0     090  999  I       N   000  000
     082 01/01/1980 QIP **           QUAL                 C   C  P  00,000,300.00  N  999 00.0  N  020  015  Y   Y   Y   090  030
                                                                    00,100,000.00  P  999 00.0     090  999  I       N   000  000
     100 01/01/1900 TSA **          TAX SHELTER ANNUITY   C   A  T  00,000,100.00  N  999 00.0  Y  020  015  Y   Y   Y   030  020
                                                                    99,999,999.99  P  999 00.0     010  999  C       N   000  000
     121 04/11/1991 NQI **           NON QUAL             L   A  P  00,004,000.00  N  999 00.0  N  000  000  N   N   N   000  000
                                                                    00,500,000.00  P  999 00.0     000  999  C       N   000  000
     250 01/01/1991 *** **                                C   C  P  00,000,030.00  N  999 00.0  N  020  015  Y   N   N   000  000
                                                                    01,000,000.00  *  999 00.0     090  999  C       N   000  000
     296 01/01/1985 QGP **           QUAL GROUP PENSION   C   C  P  00,000,050.00  N  999 00.0  N  020  015  Y   N   Y   070  035
                                                                    00,500,000.00  P  999 00.0     090  999  I       I   180  180
     296 01/01/1980 NN1 **           NON QUAL             C   C  P  00,000,050.00  N  999 00.0  N  020  015  Y   N   N   050  025
                                                                    00,500,000.00  P  999 00.0     090  999  I       N   000  000
     296 01/01/1980 NQG **           NON QUAL GRP NONPEN  C   C  P  00,000,050.00  N  999 00.0  N  020  015  Y   N   N   050  025
                                                                    00,500,000.00  P  999 00.0     090  999  I       N   000  000
     296 01/01/1980 NQI **           NON QUAL             C   C  P  00,000,050.00  N  999 00.0  N  020  015  Y   N   Y   050  025
                                                                    00,500,000.00  P  999 00.0     090  999  I       N   000  000
     296 01/01/1980 QGN **           QUAL GROUP NONPEN    C   C  P  00,000,050.00  N  999 00.0  N  020  015  Y   Y   Y   070  035
                                                                    00,500,000.00  P  999 00.0     090  999  I       N   000  000
```

A10 - FUND POINTER TABLE

```
CURRENT DATE 03/14/94                 VAL VAL.& MTHLY TEST CO.                                                    PAGE   40
TIME 07.26.56                         TABLES - MASTER REPORT OF TABLE CONTENTS                                   MODULE ITRF101
CYCLE DATE
                                                     TABLE A10 FUND POINTER TABLE

      (1)  (2) (3)    (4)    (5)   (6)     (7) (8) (9)  (10)

                                            LOAN LOAN
      STAT TBL LOB EFFECTIVE MEM          COLL ACCM FND FND FND FND FND FND FND FND FND FND FND FND FND FND FND FND FND FND
      CODE NUM CODE   DATE   CDE USERAREA FUND FUND NUM NUM NUM NUM NUM NUM NUM NUM NUM NUM NUM NUM NUM NUM NUM NUM NUM NUM

      FVA  200 *** 01/01/1900 **          151  152   101 102
      ***  200 001 01/01/1900 **          151  152   101 102 103
      ***  200 *** 01/01/1988 **          151  152   101 102 103 104
      ***  200 *** 01/01/1900 SS          151  152   101 102 103 104 105
      ***  200 *** 01/01/1900 **          151  152   101
      ***  200 *** 01/01/1900 ** USER     151  152   101 102 103 104 105 106
      ***  700 *** 12/01/1980 **          151  152   005 101 102 104 106 108 109 111 112 114 116 117
      ***  800 008 01/17/1976 **          147  148   102 103 104 105 106 107 108 111 112 114 116 117 005 109 110 118 120
      ***  800 *** 01/17/1976 **          147  148   101 102 103 104 105 106 107 108 111 112 114 116 117 005 109 110 118 120
      FVA  801 *** 01/01/1900 **          151  152   153 101 102 103 104 105 106 107 108 111 112 114 117 116 109 110 118 120
      FVA  803 *** 12/01/1980 **          151  152   101 102 111 112 114 116 117 110 118 120 119 109 110 108
      ***  810 *** 01/01/1976 **          147  148   005 102 103 104 105 106 107 108 111 112 114 101 109 110 118 120 121 119
      ***  811 *** 01/17/1976 **          151  152   111 112 114 116 118 119 101 109 110
      ***  812 *** 01/01/1900 **          147  148   101 102 103 104 105 106 107 108 111 112 114
      ***  813 *** 01/17/1976 **          151  152   102 124 101 109 110 118 119 120 121 103 104 105 106 107 108 109
      ***  821 *** 01/17/1976 **          151  152   005 102 103 104 105 109 110 118 119 120 121 112 114 116 117
      ***  823 A01 01/17/1976 LB          151  152   005 101 103 104 105 106 107 108 109 110 111 112 114 116 117 118 120 122
      ***  823 TSA 01/17/1976 OE          151  152   005 102 103 104 105 106 107 108 109 110 111 112 114 116 117 118 120 122
      ***  823 TSA 01/17/1976 **          151  152   005 102 103 104 105 106 107 108 109 110 111 112 114 116 117 118 120
      ***  823 *** 01/17/1976 **          151  152   005 102 103 104 105 106 107 108 109 110 111 112 114 116 117 118 120 122
                                                     016 202 203 204 205 206 207 208 209 314 315 317 841 988 989

                  NUMBER OF ENTRIES =     20
```

A11 - STATE APPROVAL TABLE

```
CURRENT DATE 03/14/94                VAL VAL.& MTHLY TEST CO.                                          PAGE   42
TIME 07.26.56                        TABLES - MASTER REPORT OF TABLE CONTENTS                         MODULE ITRF111
CYCLE DATE
TABLE A11 STATE APPROVAL TABLE
```

(1) STATUTORY CODE	(2) TABLE ENTRY NUMBER	(3) STATE CODE	(4) MEMO CODE	(5) USERAREA	(6) APPROVAL DATE	(7) FREE LOOK SURR IND
***	800	VA	**		01/01/1900	G
***	800	VI	**		01/01/1900	G
***	800	VT	**		01/01/1900	G
***	800	WA	**		01/01/1900	G
***	800	WI	**		01/01/1900	G
***	800	WV	**		01/01/1900	G
***	800	WY	**		01/01/1900	G

NUMBER OF ENTRIES = 7

A19 - PAYMENT LOAD TABLE

```
CURRENT DATE 08/14/97                VCS VCS TE                                                          PAGE   1636
TIME 13.31.58                        TABLES - MASTER REPORT OF TABLE CONTENTS                          MODULE ITRF191
CYCLE DATE
                                           TABLE A19 PAYMENT LOAD TABLE

   (1)    (2)    (3) (4) (5)(6)    (7)      (8)      (9) (10)  (11)   (12)(13)(14)   (15)    (16) (17)

          TBL                 S MAX MAX   CUMULATIVE      DURATION                     CUM DUR LD             FLAT     PCT
          ENT EFFECTIVE  TRX  E ISS POL    PREMIUM        PREMIUM     ROL MEM          PRM PRM PCT   LOAD    DOLLAR  DOLLAR
          NUM    DATE    CODE X AGE DUR    TO DATE        TO DATE     CDE CDE USERAREA IND IND IND PERCENT   SETUP    SETUP
          001 01/01/1900 **** * 029 099 000,001,000.00 999,999,999.99  *  **            R   S   C  05.00000 00000.00 000.000
          001 01/01/1900 **** * 029 099 000,002,000.00 999,999,999.99  *  **            R   S   C  04.75000 00000.00 000.000
          001 01/01/1900 **** * 029 099 000,003,000.00 999,999,999.99  *  **            R   S   C  04.50000 00000.00 000.000
          001 01/01/1900 **** * 029 099 000,010,000.00 999,999,999.99  *  **            R   S   C  04.25000 00000.00 000.000
          001 01/01/1900 **** * 029 099 999,999,999.99 999,999,999.99  *  **            R   S   C  04.00000 00000.00 000.000
          001 01/01/1900 **** * 039 099 000,005,000.00 999,999,999.99  *  **            R   S   C  05.50000 00000.00 000.000
          001 01/01/1900 **** * 039 099 000,010,000.00 999,999,999.99  *  **            R   S   C  06.00000 00000.00 000.000
          001 01/01/1900 **** * 039 099 000,015,000.00 999,999,999.99  *  **            R   S   C  05.25000 00000.00 000.000
          001 01/01/1900 **** * 039 099 999,999,999.99 999,999,999.99  *  **            R   S   C  05.00000 00000.00 000.000
          001 01/01/1900 **** * 999 099 000,001,000.00 999,999,999.99  *  **            R   S   C  06.50000 00000.00 000.000
          001 01/01/1900 **** * 999 099 000,010,000.00 999,999,999.99  *  **            R   S   C  06.00000 00000.00 000.000
          001 01/01/1900 **** * 999 099 999,999,999.99 999,999,999.99  *  **            R   S   C  05.50000 00000.00 000.000
          002 01/01/1900 **** * 049 001 000,001,000.00 999,999,999.99  *  **            R   S   C  08.50000 00000.00 000.000
          002 01/01/1900 **** * 049 001 000,020,000.00 999,999,999.99  *  **            R   S   C  08.25000 00000.00 000.000
          002 01/01/1900 **** * 049 001 999,999,999.99 999,999,999.99  *  **            R   S   C  08.00000 00000.00 000.000
          002 01/01/1900 **** * 049 099 000,001,000.00 999,999,999.99  *  **            R   S   C  07.50000 00000.00 000.000
          002 01/01/1900 **** * 049 099 000,020,000.00 999,999,999.99  *  **            R   S   C  07.25000 00000.00 000.000
          002 01/01/1900 **** * 049 099 999,999,999.99 999,999,999.99  *  **            R   S   C  07.00000 00000.00 000.000
          002 01/01/1900 **** * 999 001 000,001,000.00 999,999,999.99  *  **            R   S   C  09.00000 00000.00 000.000
```

A22 - TRANSACTION FEE TABLE

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CURRENT DATE 03/14/90                VAL VAL.& MTHLY TEST CO.                                          PAGE   51
TIME 07.26.56                        TABLES - MASTER REPORT OF TABLE CONTENTS                        MODULE ITRF221
CYCLE DATE
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TABLE A22 TRANSACTION FEE TABLE

(1) TABLE ENTRY NUMBER	(2) EFFECTIVE DATE	(3) TRANSACTION CODE	(4) PAY MDE	(5) PAY MTHD	(6) CUMULATIVE PREMIUM TO DATE	(7) MAXIMUM TRANSACTION FEES TO DATE	(8) MEMO CODE	(9) USERAREA	(10) TRANSACTION FEE AMOUNT	(11) TRANSACTION FEE PERCENT
800	01/01/1900	TK	99	*	999,999,999.99	999,999,999.99	CR		00,002.00	000.000
800	01/01/1900	TK	99	*	999,999,999.99	999,999,999.99	FI		00,000.00	002.000
800	01/01/1900	TK	99	*	999,999,999.99	999,999,999.99	LI		00,003.00	000.000
800	01/01/1900	TQ	99	*	999,999,999.99	999,999,999.99	**		00,009.50	000.000
800	01/01/1900	TY	99	*	000,200,000.00	999,999,999.99	**		00,000.00	001.550
800	01/01/1900	TZ	99	*	999,999,999.99	999,999,999.99	**		00,000.00	000.500
800	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,009.50	000.000
801	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,000.00	000.100
802	01/01/1900	NA	00	*	999,999,999.99	999,999,999.99	**		00,000.00	000.200
802	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,000.00	000.000
804	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,000.00	000.400
805	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,000.00	000.500
806	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,000.00	000.600
807	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,000.00	000.700
808	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,000.00	000.800
809	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,000.00	000.900
810	01/01/1976	TB	99	*	999,999,999.99	999,999,999.99	**		00,006.75	000.000
810	01/01/1900	NA	01	*	999,999,999.99	999,999,999.99	**		00,125.00	000.000
810	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,000.00	001.000
811	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,000.00	001.100
812	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,000.00	001.200
821	12/01/1980	MA	00	N	999,999,999.99	999,999,999.99	**		00,000.00	009.750
821	12/01/1980	MA	00	*	999,999,999.99	999,999,999.99	**		00,000.00	015.450
821	12/01/1980	****	99	*	999,999,999.99	999,999,999.99	**		00,000.00	000.000
823	01/01/1900	TK	99	*	999,999,999.99	999,999,999.99	CR		00,002.00	000.000
823	01/01/1900	TK	99	*	999,999,999.99	999,999,999.99	FI		00,000.00	002.000
823	01/01/1900	TK	99	*	999,999,999.99	999,999,999.99	LI		00,003.00	000.000
823	01/01/1900	****	99	N	999,999,999.99	999,999,999.99	**		00,030.00	000.000
823	01/01/1900	****	99	*	999,999,999.99	999,999,999.99	**		00,020.50	000.000
825	01/01/1976	****	99	*	999,999,999.99	999,999,999.99	**		00,004.10	000.000

NUMBER OF ENTRIES = 30

A23 - Posting Method Control Table

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CURRENT DATE 03/14/90                VAL VAL.& MTHLY TEST CO.                                          PAGE   52
TIME 07.26.56                        TABLES - MASTER REPORT OF TABLE CONTENTS                        MODULE ITRF231
CYCLE DATE
```

TABLE A23 POSTING METHOD CONTROL TABLE

(1) TABLE ENTRY NUMBER	(2) FUND NUMBER	(3) EFFECTIVE DATE	(4) MEMO CODE	(5) USERAREA	(6) SURRENDER METHOD	(7) TRANSFER METHOD	(8) LOAN ACCUMULATION METHOD	(9) LOAN REPAYMENT METHOD	(10) ANNUAL CHARGE METHOD	(11) VALUE ADJUSTMENT METHOD
100	999	01/01/1900	CR		CURR	FIFO	FIFO	FIFO	FIFO	LIFO
100	999	01/01/1900	FI		FIFO	FIFO	FIFO	FIFO	FIFO	LIFO
100	999	01/01/1900	LI		FIFO	FIFO	FIFO	FIFO	FIFO	LIFO
100	999	01/01/1900	**		FIFO	FIFO	FIFO	FIFO	FIFO	LIFO
440	999	12/01/1980	14		LIFO	LIFO	LIFO	LIFO	LIFO	LIFO
440	999	12/01/1980	**		LIFO	LIFO	LIFO	LIFO	LIFO	LIFO
441	999	12/01/1980	CR		CURR	FIFO	FIFO	FIFO	FIFO	LIFO
441	999	12/01/1980	FI		FIFO	FIFO	FIFO	FIFO	FIFO	LIFO
441	999	12/01/1980	LI		LIFO	FIFO	FIFO	FIFO	FIFO	LIFO
441	999	12/01/1980	14		FIFO	FIFO	FIFO	FIFO	FIFO	LIFO
441	999	12/01/1980	**		FIFO	FIFO	FIFO	FIFO	FIFO	LIFO
705	999	01/01/1900	CR		CURR	CURR	LIFO	LIFO	CURR	LIFO
705	999	01/01/1900	FI		FIFO	CURR	LIFO	LIFO	CURR	LIFO
705	999	01/01/1900	LI		LIFO	CURR	LIFO	LIFO	CURR	LIFO
705	999	01/01/1900	**		CURR	CURR	LIFO	LIFO	CURR	LIFO
800	999	01/01/1900	CR		CURR	LIFO	LIFO	LIFO	LIFO	CURR
800	999	01/01/1900	PH		FIFO	LIFO	LIFO	LIFO	LIFO	FIFO
800	999	01/01/1900	**		LIFO	LIFO	LIFO	LIFO	LIFO	LIFO
808	999	01/01/1900	**		CURR	CURR	LIFO	LIFO	CURR	LIFO
809	999	01/01/1900	LI		LIFO	CURR	FIFO	FIFO	CURR	LIFO
809	999	01/01/1900	PF		FIFO	CURR	FIFO	FIFO	CURR	LIFO
809	999	01/01/1900	**		CURR	CURR	FIFO	FIFO	CURR	LIFO
810	999	01/01/1900	**		FIFO	FIFO	FIFO	FIFO	FIFO	LIFO

NUMBER OF ENTRIES = 23

A24 - INTEREST SPECIFICATION TABLE

```
CURRENT DATE 10/29/94                 VAL VAL.& MTHLY TEST CO.                                                    PAGE  123
TIME 16.14.36                         TABLES - MASTER REPORT OF TABLE CONTENTS                                  MODULE ITRF241
CYCLE DATE                                        TABLE A24 INTEREST SPECIFICATION TABLE
     (1)  (2)   (3)      (4)  (5)     (6)   (7)    (8) (9) (10)  (11) (12) (13) (14)   (15) (16) (17) (18)(19) (20)(21) (22) (23)
     TBL                              DEC FIT GUAR          INT  LEAP                    NEW
     ENT FND EFFECTIVE  MEMO          INT INT RATE INT ANN CALC  YEAR ROLL ROLL  ROLL   MNY GUAR  GUAR INT THRS SEC INC EXC BONUS
     NUM NUM    DATE    CODE USERAREA TBL  TABLE   IND IND METH  DAYS FREQ PERD   PCT   IND TYPE  DUR  MTH TBL  PRD PRD PRD  RATE
     100 101 01/01/1900  **           100   100     C   E  DAILY 365   N                    NONE  000   N  N/A  000 000 000 00.000
     100 109 01/01/1900  **           100   100     C   E  DAILY 365   N                    CONT  006   N  N/A  000 000 000 00.000
     100 110 12/01/1980  **           100   100     C   E  DAILY 365   N                    CONT  006   N  N/A  000 000 000 00.000
     100 118 12/10/1980  **           100   100     C   E  DAILY 366   N                    NONE  000   N  N/A  000 000 000 00.000
     100 119 12/01/1980  **           100   100     C   E  DAILY 365   N                    CONT  006   N  N/A  000 000 000 00.000
     100 120 12/10/1980  **           100   100     C   P  DAILY 365   N                    NONE  000   N  N/A  000 000 000 00.000
     100 121 12/01/1980  **           100   100     C   E  DAILY 365   N                    CONT  006   N  N/A  000 000 000 00.000
     100 122 01/01/1900  **           100   100     C   E  DAILY 365   N                    NONE  000   N  N/A  000 000 000 00.000
     100 123 01/01/1900  **           100   100     C   E  DAILY 365   N                    NONE  000   N  N/A  000 000 000 00.000
     100 124 12/01/1980  **           100   100     C   E  DAILY 366   N                    CONT  006   N  N/A  000 000 000 00.000
     100 147 01/01/1900  **           101   101     C   E  DAILY 365   N                    NONE  000   N  N/A  000 000 000 00.000
     100 148 01/01/1900  **           100   100     C   E  DAILY 365   N                    NONE  000   N  N/A  000 000 000 00.000
     100 151 12/01/1980  **           101   101     C   E  DAILY 366   N                    CONT  006   N  N/A  000 000 000 00.000
     100 152 12/01/1980  **           100   100     C   E  DAILY 365   N                    CONT  006   N  N/A  000 000 000 00.000
     100 153 12/01/1980  **           100   100     C   E  DAILY 365   N                    CONT  006   N  N/A  000 000 000 00.000
     100 194 12/10/1980  **           100   100     C   E  DAILY 366   N                    CONT  006   N  N/A  000 000 000 00.000
     100 195 12/01/1980  **           100   100     C   E  DAILY 366   N                    CONT  006   N  N/A  000 000 000 00.000
     100 196 12/01/1980  **           100   100     C   E  DAILY 365   N                    CONT  006   N  N/A  000 000 000 00.000
     100 197 12/01/1980  **           100   100     C   E  DAILY 365   N                    CONT  006   N  N/A  000 000 000 00.000
     100 198 12/10/1980  **           100   100     C   E  DAILY 366   N                    CONT  006   N  N/A  000 000 000 00.000
     100 199 12/01/1980  **           100   100     C   E  DAILY 366   N                    CONT  006   N  N/A  000 000 000 00.000
     110 147 01/01/1970  **  PML/PML  400   400     C   E  DAILY 366   N                    NONE  000   N  N/A  000 000 000 00.000
     110 148 01/01/1970  **  PML/PML  400   400     C   E  DAILY 366   N                    NONE  000   N  N/A  000 000 000 00.000
     110 151 01/01/1970  **  PML/PML  400   400     C   E  DAILY 366   N                    NONE  000   N  N/A  000 000 000 00.000
     110 152 01/01/1970  **  PML/PML  400   400     C   E  DAILY 366   N                    NONE  000   N  N/A  000 000 000 00.000
     110 153 01/01/1970  **  PML/PML  400   400     C   E  DAILY 366   N                    NONE  000   N  N/A  000 000 000 00.000
     110 160 01/01/1970  **  PML/PML  N/A   400     C   E  DAILY 366   N                    NONE  000   M  110  000 000 000 00.000
     110 161 01/01/1970  **  PML/PML  N/A   400     C   E  DAILY 366   N                    NONE  000   M  161  000 000 000 00.000
     110 162 01/01/1970  **  PML/PML  N/A   400     C   E  DAILY 366   N                    NONE  000   M  111  000 000 000 00.000
     110 163 01/01/1970  **  PML/PML  N/A   400     C   E  DAILY 366   N                    NONE  000   M  163  000 000 000 00.000
     110 164 01/01/1970  **  PML/PML  N/A   400     C   E  DAILY 366   N                    NONE  000   M  112  000 000 000 00.000
     110 165 01/01/1970  **  PML/PML  N/A   400     C   E  DAILY 366   N                    NONE  000   M  165  000 000 000 00.000
     110 166 01/01/1970  **  PML/PML  N/A   400     C   E  DAILY 366   N                    NONE  000   M  110  000 000 000 00.000
     110 167 01/01/1970  **  PML/PML  N/A   400     C   E  DAILY 366   N                    NONE  000   M  167  000 000 000 00.000
     110 168 01/01/1970  **  PML/PML  N/A   400     C   E  DAILY 366   N                    NONE  000   M  113  000 000 000 00.000
     110 169 01/01/1970  **  PML/PML  N/A   400     C   E  DAILY 366   N                    NONE  000   M  170  000 000 000 00.000
     110 196 01/01/1970  **  PML/PML  400   400     C   P  DAILY 366   N                    NONE  000   N  N/A  000 000 000 00.000
     110 197 01/01/1970  **  PML/PML  400   400     C   P  DAILY 366   N                    NONE  000   N  N/A  000 000 000 00.000
     110 198 01/01/1970  **  PML/PML  400   400     C   P  DAILY 366   N                    NONE  000   N  N/A  000 000 000 00.000
     110 199 01/01/1970  **  PML/PML  400   400     C   P  DAILY 366   N                    NONE  000   N  N/A  000 000 000 00.000
     200 101 01/01/1988  **           202   800     C   E  DAILY 365   N                    NONE  000   N  N/A  000 000 000 00.000
     200 101 01/01/1900  SS           203   800     C   E  DAILY 365   N                    NONE  000   N  N/A  000 000 000 00.000
     200 101 01/01/1900  **           201   800     C   E  DAILY 365   N                    NONE  000   N  N/A  000 000 000 00.000
     200 101 01/01/1900  **  USER     204   800     C   E  DAILY 365   N                    NONE  000   N  N/A  000 000 000 00.000
NUMBER OF ENTRIES =     44
```

A25 - DECLARED INTEREST RATE TABLE

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CURRENT DATE 03/14/94                VAL VAL.& MTHLY TEST CO.                                          PAGE   57
TIME 07.26.56                        TABLES - MASTER REPORT OF TABLE CONTENTS                         MODULE ITRF251
CYCLE DATE
                                              TABLE A25 DECLARED INTEREST RATE TABLE

 (1)       (2)          (3)               (4)            (5)          (6)          (7)
```

TABLE ENTRY NUMBER	ISSUE STATE	RECEIPT PERIOD START DATE	INTEREST RATE EFFECTIVE DATE	USERAREA	DECLARED INTEREST RATE	NATURAL LOG
800	***	01/01/1981	07/01/1981		09.571	0.0914025550
800	***	01/01/1982	01/01/1982		09.500	0.0907543633
800	***	01/01/1982	07/01/1982		09.572	0.0914116814
800	***	01/01/1983	01/01/1983		10.500	0.0998453350
800	***	01/01/1983	07/01/1983		10.573	0.1005057503
800	***	01/01/1984	01/01/1984		09.000	0.0861776962
800	***	01/01/1984	07/01/1984		09.074	0.0868563650
800	***	01/01/1985	01/01/1985		08.000	0.0769610411
800	***	01/01/1985	07/01/1985		08.750	0.0838814840
800	***	01/01/1986	01/01/1986		10.000	0.0953101798
800	***	01/01/1986	07/01/1986		10.076	0.0960008503
800	***	01/01/1987	01/01/1987		08.750	0.0838814840
800	***	01/01/1987	07/01/1987		08.757	0.0839458497
800	***	01/01/1988	01/01/1988		09.700	0.0925791813
800	***	07/01/1988	07/01/1988		09.758	0.0931077562
800	***	10/01/1988	10/01/1988		03.000	0.0295588022

NUMBER OF ENTRIES = 16

A26 - FIT GUARANTEED INTEREST RATE TABLE

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CURRENT DATE 08/14/97                VCS VCS TE                                                          PAGE   1702
TIME 13.31.58                        TABLES - MASTER REPORT OF TABLE CONTENTS                          MODULE ITRF261
CYCLE DATE
                                      TABLE A26 F.I.T. GUARANTEED INTEREST RATE TABLE
                        (1)          (2)          (3)            (4)           (5)            (6)              (7)
                      TABLE                       RATE                                     GUARANTEED
                      ENTRY        ISSUE      EFFECTIVE       MAXIMUM                      INTEREST          NATURAL
                      NUMBER       STATE         DATE         DURATION      USERAREA         RATE             LOG
                       001          ***       09/01/1992        999                          06.250        0.0606246218
                       001          ***       08/01/1992        999                          06.500        0.0629747992
                       001          ***       04/01/1992        999                          07.000        0.0676586485
                       001          ***       07/01/1988        999                          09.000        0.0861776962
                       002          ***       01/01/1900        999                          03.500        0.0344014267
                       003          ***       01/01/1900        005                          10.000        0.0953101798
                       003          ***       01/01/1900        010                          04.500        0.0440168854
                       003          ***       01/01/1900        999                          03.000        0.0295588022
                       004          ***       01/01/1900        001                          11.500        0.1088544049
                       004          ***       01/01/1900        005                          04.500        0.0440168854
                       004          ***       01/01/1900        999                          01.000        0.0099503309
                       100          ***       01/01/1900        999                          10.000        0.0953101798
                       101          ***       01/01/1900        999                          04.000        0.0392207132
                       121          ***       04/11/1991        999                          04.000        0.0392207132
                       250          ***       01/01/1991        999                          04.500        0.0440168854
                       296          ***       01/01/1980        999                          04.500        0.0440168854
                       333          ***       01/01/1990        999                          04.500        0.0440168854
                       400          ***       01/01/1980        999                          04.000        0.0392207132
                       705          ***       01/01/1980        999                          04.000        0.0392207132
                       800          CT        01/01/1900        001                          06.000        0.0582689081
                       800          CT        01/01/1900        099                          05.000        0.0487901642
                       800          CT        01/01/1900        110                          06.000        0.0582689081
                       800          CT        01/01/1900        120                          07.000        0.0676586485
                       800          CT        01/01/1900        130                          08.000        0.0769610411
                       800          CT        01/01/1900        999                          05.000        0.0487901642
                       800          ***       01/01/1900        099                          05.000        0.0487901642
                       800          ***       01/01/1900        110                          06.100        0.0592118596
                       800          ***       01/01/1900        120                          07.100        0.0685927915
                       800          ***       01/01/1900        130                          08.100        0.0778865387
                       800          ***       01/01/1900        999                          04.000        0.0392207132
                       830          ***       01/01/1900        999                          10.000        0.0953101798
                       880          ***       07/01/1988        010                          05.500        0.0535407669
                       880          ***       07/01/1988        999                          04.000        0.0392207132
                       880          ***       01/01/1980        999                          03.000        0.0295588022
                       900          ***       01/01/1980        999                          04.000        0.0392207132
                       901          DE        12/01/1980        999                          06.000        0.0582689081
                       901          ***       12/01/1980        999                          04.000        0.0392207132
                       902          ***       12/01/1980        999                          05.000        0.0487901642
                       903          ***       12/01/1980        001                          03.000        0.0295588022
                       903          ***       12/01/1980        999                          05.000        0.0487901642
                 NUMBER OF ENTRIES =     40
```

A33 - SURRENDER WITHDRAWAL LIMITS TABLE

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CURRENT DATE 03/14/94                VAL VAL.& MTHLY TEST CO.                                          PAGE   59
TIME 07.26.56                        TABLES - MASTER REPORT OF TABLE CONTENTS                         MODULE ITRF331
CYCLE DATE
                                           TABLE A33 SURRENDER WITHDRAWAL LIMITS TABLE

                (1)      (2)          (3)              (4)          (5)     (6)    (7)        (8)            (9)

                TBL                  MIN/MAX          MIN/MAX      SURR    MAX    MIN
                ENT                 SURRENDER         PENALTY      YEAR    TRX    RMN      REMAINING      REMAINING
                NUM    USERAREA       AMOUNT           AMOUNT      IND     YR     BSE        AMOUNT         PERCENT

                400                000,000,000.00   000,000,000.00    *      99      A     000,000,000.00    000.000
                                   999,999,999.99   999,999,999.99
                800                000,000,000.00   000,000,000.00    *      99      A     000,000,000.00    000.000
                                   999,999,999.99   999,999,999.99
                801                000,000,020.00   000,000,000.00    C      12      A     000,000,100.00    000.000
                                   999,999,999.99   999,999,999.99
                802                000,000,100.00   000,000,010.00    P      12      A     000,000,000.00    020.000
                                   999,999,999.99   000,010,000.00
                820                000,000,100.00   000,000,010.00    P      03      A     000,000,000.00    020.000
                                   999,999,999.99   000,010,000.00

                   NUMBER OF ENTRIES =      5
```

A38 - LOAN SPECIFICATION TABLE

```
CURRENT DATE 06/12/95                  VCS        VCS                                                          PAGE   35
TIME 09.15.19                          TABLES - MASTER REPORT OF TABLE CONTENTS                               MODULE ITRF381
CYCLE DATE
                                                 TABLE A38 LOAN SPECIFICATION TABLE

                (1)      (2)      (3)     (4)      (5)   (6)    (7)   (8)   (9)   (10)   (11)   (12)   (13)     (14)     (15)
                TBL                                ADV   COLL   PRI   LN    INT   RATE   LOAN   COLL   GRC      403B     591/2
                ENT   EFFECTIVE    MM              ARR   INT    ANN   INT   GRC   CHNG   INT    INT    PROC    RULES      NOT
                NUM      DATE      CD   USERAREA   IND   FRQY   DYS   DYS   PRD   OVRD   TBL    TBL    IND     START     DAYS
                100   01/01/1989   **   EFF DATE   ARR    A     00    015   030    F     803    801     E     19890301    030
                100   01/01/1988   **   EFF DATE   ARR    A     00    015   030    F     803    801     E     19900301    030
                100   01/01/1986   **   EFF DATE   ARR    A     00    015   030    F     803    801     E     19900301    030
                100   01/01/1980   **   EFF DATE   ARR    A     00    020   030    F     803    801     E     19900301    030
                300   01/01/1980   **   TEST ARR   ARR    A     00    020   010    F     803    801     N     99999999    999
                    NUMBER OF ENTRIES =      5
```

A39 - LOAN LIMITS TABLE

```
CURRENT DATE 03/14/94                VAL VAL.& MTHLY TEST CO.                                                    PAGE   61
TIME 07.26.56                        TABLES - MASTER REPORT OF TABLE CONTENTS                                  MODULE ITRF391
CYCLE DATE
                                                   TABLE A39 LOAN LIMITS TABLE

                (1)     (2)      (3)  (4)    (5)     (6)        (7)          (8)     (9)       (10)        (11)     (12)

                TBL                                                          MINIMUM   MIN       CASH       MINIMUM  MAXIMUM
                ENT  EFFECTIVE   MAX  MM             MAX    MINIMUM LOAN   PERCENT   DEF      VALUE       CEILING  CEILING
                NUM     DATE     DUR  CD  USERAREA  LOANS      AMOUNT      CASH VAL  CDE    REMAINING     PERCENT  PERCENT

                800  01/01/1976  99   **            99    000,000,000.00   000.00    G   000,000,000.00  000.00   000.00
                810  01/01/1976  99   **            04    000,000,500.00   003.00    I   000,000,200.00  000.00   090.00
                824  01/01/1976  99   **            99    000,005,000.00   020.00    G   000,000,000.00  000.00   090.00

                   NUMBER OF ENTRIES =      3
```

A40 - FUND TRANSFER TABLE

```
CURRENT DATE 03/14/94                VAL VAL.& MTHLY TEST CO.                                          PAGE   62
TIME 07.26.56                        TABLES - MASTER REPORT OF TABLE CONTENTS                        MODULE ITRF405
CYCLE DATE
```

TABLE A40 FUND TRANSFER TABLE

(1) TBL ENT NUM	(2) FND NUM	(3) EFFECTIVE DATE	(4) MEM CDE	(5) USERAREA	(6) MINIMUM REMAINING BALANCE
800	999	01/01/1900	**		0,000,000.00
801	999	01/01/1900	**		0,000,500.00
810	999	01/01/1900	**		0,000,100.00
830	102	01/17/1976	**		0,000,100.00
830	103	01/17/1976	**		0,000,100.00
830	104	01/17/1976	**		0,000,100.00
830	105	01/17/1976	**		0,000,100.00
830	106	01/17/1976	**		0,000,100.00
830	107	01/17/1976	**		0,000,100.00
830	108	01/17/1976	**		0,000,100.00
830	109	01/17/1976	**		0,000,100.00
830	110	01/17/1976	**		0,000,100.00
830	111	01/17/1976	**		0,000,100.00
830	112	01/17/1976	**		0,000,100.00
830	114	01/17/1976	**		0,000,100.00
830	116	01/17/1976	**		0,000,100.00
830	117	01/17/1976	**		0,000,100.00
830	118	01/17/1976	**		0,000,100.00

057 - PROXY CONTROL REPORT

```
CURRENT DATE 02/08/94                VAL VAL.& MTHLY TEST CO.                                          PAGE  459
TIME 08.30.55                        TABLES - MASTER REPORT OF TABLE CONTENTS                        MODULE ITRX573
CYCLE DATE
```

TABLE 057 PROXY CONTROL TABLE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
FUND NUMBER	USERAREA	VOTE FACTOR	PROSPECTUS INDICATOR	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10
005		0.0010	R	Y	Y	Y	N	I	Y	A	N	Y	Y
102		0.0010	R	Y	Y	Y	N	I	Y	A	N	Y	Y
103		0.0010	E	N	Y	N	N	I	N	A	Y	Y	Y
104		0.0010	R	Y	Y	Y	N	I	Y	A	N	N	Y
105		0.0010	E	N	Y	N	N	I	N	A	Y	Y	N
106		0.0010	R	Y	Y	Y	N	I	Y	A	N	Y	N
107		0.0018	E	N	Y	N	N	I	N	A	Y	Y	Y
108		0.0019	R	Y	Y	Y	N	I	Y	A	N	Y	Y
111		0.0099	E	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
112		0.0021	E	N	N	Y	Y	Y	Y	Y	Y	N	N
114		0.0010	E	N	Y	N	N	I	N	A	Y	Y	Y
116		0.0010	E	N	Y	N	N	I	N	A	Y	Y	N
117		0.0010	R	Y	Y	Y	N	I	Y	A	N	Y	N

NUMBER OF ENTRIES = 13

A58 - PREMIUM WAIVER DISABILITY RESTRICTION TABLE

```
CURRENT DATE 03/14/94                VAL VAL.& MTHLY TEST CO.                                                    PAGE   65
TIME 07.26.56                        TABLES - MASTER REPORT OF TABLE CONTENTS                                  MODULE ITRF581
CYCLE DATE
                                     TABLE A58 PREM WVR DISABILITY RESTRICTION TABLE

                (1)        (2)        (3)       (4)        (5)        (6)       (7)       (8)     (9)     (10)      (11)

               TABLE                                        REG      DUMP IN    ALLOC             PART    FULL
               ENTRY     EFFECTIVE    MEMO                REMITT    REMITT     CHANGE    LOANS   SURR    SURR    TRANSFER
               NUMBER      DATE       CODE    USERAREA     IND        IND       IND       IND     IND     IND       IND

                700      01/01/1976    **                   Y          Y         Y         Y       Y       Y         Y
                800      01/01/1976    **                   Y          Y         Y         Y       Y       Y         Y

                    NUMBER OF ENTRIES =      2
```

A59 - RESERVES PLAN SPECIFICATION TABLE

```
CURRENT DATE 08/14/97                VCS VCS TE                                                          PAGE   1709
TIME 13.31.58                        TABLES - MASTER REPORT OF TABLE CONTENTS                          MODULE ITRF594
CYCLE DATE
                                           TABLE A59 RESERVES PLAN SPECIFICATION TABLE
```

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
TBL ENT NUM	STAT COMP CODE	EFFECTIVE DATE	ISSUE YEAR	LOB CODE	USERAREA	RETIRE AGE	STAT VAL IND	GAAP VAL IND	TAX VAL IND	NEW YORK IND	GAAP RSRV MTHD	MAX PROJ TBL	INT RATE TBL	GAAP BEN TBL	GAAP EXP TBL	SURR SPEC TBL	RIDR BEN TBL
001	***	01/01/1900	1999	***		099	C	C	C	N	F	900	900	900	900	N/A	900
006	A01	01/01/1900	1998	TSA		065	C	C	C	Y	I	001	001	N/A	N/A	400	900
006	***	01/01/1900	1999	***		099	C	C	C	N	I	002	002	N/A	N/A	400	900
800	***	01/01/1990	1999	***		120	S	S	S	N	F	800	800	800	800	N/A	800
800	***	01/01/1900	1999	***		099	C	C	C	N	F	800	800	800	800	N/A	800
900	***	01/01/1980	1999	***		099	C	C	C	N	F	800	800	800	800	N/A	830

NUMBER OF ENTRIES = 6

A60 - RESERVES INTEREST RATE TABLE

```
CURRENT DATE 03/14/94                VAL VAL.& MTHLY TEST CO.                                          PAGE   67
TIME 07.26.56                        TABLES - MASTER REPORT OF TABLE CONTENTS                         MODULE ITRF604
CYCLE DATE
                                     TABLE A60 RESERVES INTEREST RATE TABLE
```

(1) TBL ENT NUM	(2) FUND NUM	(3) EFFECTIVE DATE	(4) ISSUE YEAR	(5) MAX POL YEAR	(6) USERAREA	(7) GUAR INT RATE	(8) STAT INT RATE	(9) GAAP INT RATE	(10) TAX INT RATE
800	999	01/01/1900	1980	100		04.000	05.000	06.000	04.400
800	999	01/01/1900	1981	100		04.000	05.000	06.000	04.400
800	999	01/01/1900	1982	100		04.000	05.000	06.000	04.400
800	999	01/01/1900	1983	100		04.000	05.000	06.000	04.400
800	999	01/01/1900	1984	100		04.000	05.000	06.000	04.400
800	999	01/01/1900	1985	100		04.000	05.000	06.000	04.400
800	999	01/01/1900	1986	100		04.000	05.000	06.000	04.400
800	999	01/01/1900	1987	100		04.000	05.000	06.000	04.400
900	999	01/01/1900	1980	100		04.000	05.000	06.000	04.400
900	999	01/01/1900	1981	100		04.000	05.000	06.000	04.400
900	999	01/01/1900	1982	100		04.000	05.000	06.000	04.400
900	999	01/01/1900	1983	100		04.000	05.000	06.000	04.400
900	999	01/01/1900	1984	100		04.000	05.000	06.000	04.400
900	999	01/01/1900	1985	100		04.000	05.000	06.000	04.400
900	999	01/01/1900	1986	100		04.000	05.000	06.000	04.400
900	999	01/01/1900	1987	100		04.000	05.000	06.000	04.400

NUMBER OF ENTRIES = 16

A61 - RESERVES GAAP BENEFIT FACTOR TABLE

```
CURRENT DATE 08/14/97                VCS VCS TE                                                    PAGE   1713
TIME 13.31.58                        TABLES - MASTER REPORT OF TABLE CONTENTS                    MODULE ITRF614
CYCLE DATE
                                           TABLE A61 RESERVES GAAP BENEFIT FACTOR TABLE
```

(1)	(2)	(3)	(4)	(5)	(6)	(7)
TBL ENT NUM	FUND NUM	EFFECTIVE DATE	ISSUE AGE	MAX POL YEAR	USERAREA	GAAP BENEFIT FACTOR
800	999	01/01/1900	021	100		01.04000
800	999	01/01/1900	033	100		01.02000
800	999	01/01/1900	038	100		01.06000
800	999	01/01/1900	045	100		01.04000
800	999	01/01/1900	058	100		01.02000
800	999	01/01/1900	099	001		00.95050
800	999	01/01/1900	099	002		00.95600
800	999	01/01/1900	099	003		00.96150
800	999	01/01/1900	099	004		00.96700
800	999	01/01/1900	099	005		00.97250
800	999	01/01/1900	099	006		00.97800
800	999	01/01/1900	099	007		00.98350
800	999	01/01/1900	099	008		00.98900
800	999	01/01/1900	099	009		00.99450
800	999	01/01/1900	099	100		01.00000
800	999	01/01/1900	130	130		00.54670
800	999	01/01/1900	999	001		00.95050
800	999	01/01/1900	999	002		00.95600
800	999	01/01/1900	999	003		00.96150
800	999	01/01/1900	999	004		00.96700
800	999	01/01/1900	999	005		00.97250
800	999	01/01/1900	999	006		00.97800
800	999	01/01/1900	999	007		00.98350
800	999	01/01/1900	999	008		00.98900
800	999	01/01/1900	999	009		00.99450
800	999	01/01/1900	999	100		01.00000
900	999	01/01/1900	999	100		01.00000

NUMBER OF ENTRIES = 27

A62 - Reserves GAAP Expense Factor Table

```
CURRENT DATE 08/14/97                VCS VCS TE                                                    PAGE   1714
TIME 13.31.58                        TABLES - MASTER REPORT OF TABLE CONTENTS                     MODULE ITRF624
CYCLE DATE
                                          TABLE A62 RESERVES GAAP EXPENSE FACTOR TABLE

                    (1)       (2)          (3)           (4)        (5)          (6)            (7)

                    TBL                                              MAX                         GAAP
                    ENT       FUND       EFFECTIVE       ISSUE      POL                        EXPENSE
                    NUM       NUM           DATE          AGE       YEAR       USERAREA         FACTOR
                    800       999        01/01/1900       060       100                        01.02500
                    800       999        01/01/1900       065       001                        01.03000
                    800       999        01/01/1900       065       002                        01.04000
                    800       999        01/01/1900       065       003                        01.05000
                    800       999        01/01/1900       065       004                        01.06000
                    800       999        01/01/1900       065       005                        01.07000
                    800       999        01/01/1900       065       100                        01.02500
                    800       999        01/01/1900       099       100                        01.03300
                    800       999        01/01/1900       110       100                        01.03500
                    800       999        01/01/1900       120       100                        01.03780
                    800       999        01/01/1900       130       130                        01.03980
                    800       999        01/01/1900       999       100                        01.05000
                    900       999        01/01/1900       999       100                        01.05000

               NUMBER OF ENTRIES =     13
```

A97 - PROJECTION SPECIFICATION TABLE

```
CURRENT DATE 07/27/95                VCS VCS TEST COMPANY                                                    PAGE  319
TIME 20.19.34                        TABLES - MASTER REPORT OF TABLE CONTENTS                              MODULE ITRF97E
CYCLE DATE
                                     TABLE A97 PROJECTION TABLE

                    (1)                (2)                (3)        (4)      (5)        (6)                    (7)
       I     TBL ENT NUM 003   EFF DATE 01/01/1977   CALC TYPE 1   DUR 001   LOB FRT   USER AREA            FUND NUM 118

          (8)                       (9)                       (10)                      (11)                        (12)
      TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.
  A19-ADMIN PAY LOAD   001  A19-SALES PAY LOAD   001  A22-TRANSACTION FEE  001  A24-INTEREST SPEC    N/A  AB3-ADMIN CHG LOAD   N/A
  AB3-ADMIN CHG LOAD   N/A  AB1-SURRENDER SPEC   N/A  AE3-ANNUITY-FACTOR   001  A23-POSTING-METHOD   001
  AB6-ANNUITY-TAX      001  AB7-PREM WAIVER      001
  REN PREM INCL IND    Y    GUAR INT PROJ IND         EFF RATE OF RTN IND  1
-       I     TBL ENT NUM 003   EFF DATE 01/01/1960   CALC TYPE 2   DUR 001   LOB FRX   USER AREA            FUND NUM 118
      TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.
  A19-ADMIN PAY LOAD   001  A19-SALES PAY LOAD   001  A22-TRANSACTION FEE  001  A24-INTEREST SPEC    N/A  AB3-ADMIN CHG LOAD   N/A
  AB3-ADMIN CHG LOAD   N/A  AB1-SURRENDER SPEC   N/A  AE3-ANNUITY-FACTOR   001  A23-POSTING-METHOD   001
  AB6-ANNUITY-TAX      001  AB7-PREM WAIVER      001
  REN PREM INCL IND    Y    GUAR INT PROJ IND    1    EFF RATE OF RTN IND  1
-       I     TBL ENT NUM 613   EFF DATE 01/01/1985   CALC TYPE 2   DUR 001   LOB LNT   USER AREA            FUND NUM 118
      TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.
  A19-ADMIN PAY LOAD   001  A19-SALES PAY LOAD   001  A22-TRANSACTION FEE  001  A24-INTEREST SPEC    N/A  AB3-ADMIN CHG LOAD   001
  AB3-ADMIN CHG LOAD   001  AB1-SURRENDER SPEC   001  AE3-ANNUITY-FACTOR   001  A23-POSTING-METHOD   001
  AB6-ANNUITY-TAX      001  AB7-PREM WAIVER      001
  REN PREM INCL IND    Y    GUAR INT PROJ IND    1    EFF RATE OF RTN IND  1
-       I     TBL ENT NUM 613   EFF DATE 01/01/1977   CALC TYPE 1   DUR 001   LOB GLP   USER AREA            FUND NUM 118
0     TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.       TABLE NAME      NO.
  A19-ADMIN PAY LOAD   001  A19-SALES PAY LOAD   001  A22-TRANSACTION FEE  001  A24-INTEREST SPEC    001  AB3-ADMIN CHG LOAD   001
  AB3-ADMIN CHG LOAD   001  AB1-SURRENDER SPEC   001  AE3-ANNUITY-FACTOR   001  A23-POSTING-METHOD   001
  AB6-ANNUITY-TAX      001  AB7-PREM WAIVER      001
  REN PREM INCL IND    Y    GUAR INT PROJ IND         EFF RATE OF RTN IND  1
-                    NUMBER OF ENTRIES =      4
```

AB1 - SURRENDER PENALTY SPECIFICATION TABLE

```
CURRENT DATE 03/14/94                 00A     COMPANY 00A                                                    PAGE   71
TIME 07.26.58                         TABLES - MASTER REPORT OF TABLE CONTENTS                             MODULE ITRFB11
CYCLE DATE
                                      TABLE AB1 SURR PENALTY SPEC

          (1) (2)  (3)    (4)     (5) (6) (7) (8) (9)    (10)   (11)    (12)    (13) (14)(15)(16)(17)(18)(19)(20)(21)(22)

          TBL                     POL CAL MAX YRS        USER         PENALTY    PEN SRR      SRR SRR VAL MIN ADM DLR PCT
          ENT TRX  FND EFFECTIVE  YR  YR  ISS TO  CMP COMPARISON MM     BASE     BAS PEN  USR PEN LIM BAS RTN FEE REQ REQ
          NUM CDE  NUM    DATE    DUR DUR AGE MAT CDE    DATA    CD    AMOUNT    IND MTH  MTH CLC TBL IND IND IND IND IND

          700 **** 999 01/01/1970 999 999 999 999 **             ** 0,000,000.00  N   12  **  700 N/A  A   N   N   G   G
          900 **** 999 01/01/1900 999 999 999 999 **             ** 9,999,999.99  N   03  **  900 900  A   *   N   N   N
          920 TA   999 12/01/1980 999 999 999 999 **             ** 0,005,000.00  P   06  **  920 900  A   N   Y   G   G
          920 TA   999 12/01/1980 999 999 999 999 **             ** 0,010,000.00  P   06  **  920 900  A   N   Y   G   G
          920 TA   999 12/01/1980 999 999 999 999 **             ** 9,999,999.99  P   06  **  920 900  A   N   Y   G   G
          920 TB   999 12/01/1980 999 999 999 999 **             ** 9,999,999.99  W   06  **  920 900  A   N   Y   N   N
          920 TQ   999 12/01/1900 999 999 999 999 **             ** 9,999,999.99  W   06  **  920 900  A   N   Y   N   N
          921 TA   999 12/01/1980 001 999 999 999 **             ** 9,999,999.99  C   12  **  921 901  A   C   Y   G   G
          921 TA   999 12/01/1980 999 999 999 999 **             ** 9,999,999.99  C   12  **  921 901  A   C   Y   G   G
          921 TB   999 12/01/1980 999 999 999 015 **             ** 0,005,000.00  P   12  **  921 901  A   G   N   G   G
          921 TB   999 12/01/1980 999 999 999 999 **             ** 9,999,999.99  P   12  **  921 901  A   G   N   G   G
          924 **** 999 12/01/1980 001 001 030 030 **             ** 9,999,999.99  C   12  **  924 902  A   G   N   G   G
          924 **** 999 12/01/1980 001 001 040 040 **             ** 9,999,999.99  C   12  **  924 902  A   G   N   G   G
          924 **** 999 12/01/1980 999 999 999 999 **             ** 9,999,999.99  C   12  **  924 902  A   G   N   G   G

                  NUMBER OF ENTRIES =     14
```

AB2 - SURRENDER PENALTY CALCULATION TABLE

```
CURRENT DATE 03/14/94                  00A     COMPANY 00A                                                    PAGE   72
TIME 07.26.58                          TABLES - MASTER REPORT OF TABLE CONTENTS                             MODULE ITRFB21
CYCLE DATE
                                       TABLE AB2 S/W PENALTY CALC
```

(1) TBL ENT NUM	(2) CSH FLO BAS	(3) CSH FLO YRS	(4) USERAREA	(5) SURREND PENALTY AMOUNT	(6) SURREND PENALTY PERCENT	(7) FRE PRT YR	(8) NUM FRE PTS	(9) FRE PCT BAS	(10) MAX FRE PRT	(11) FRE AMT IND	(12) MAX FREE PARTIAL AMOUNT	(13) EXC AMT PEN	(14) INT PEN IND	(15) INT PEN MON	(16) BAIL OUT IND	(17) BAIL OUT MONS	(18) BAIL OUT RATE
700	P	001		00000.00	008.000	*	999	*	000.000	L	00001500.00	T	*	000	L	003	005.000
700	P	002		00000.00	006.000	*	999	*	000.000	L	00001500.00	T	*	000	L	003	005.000
700	P	003		00000.00	004.000	*	999	*	000.000	L	00001500.00	T	*	000	L	003	005.000
700	P	004		00000.00	003.000	*	999	*	000.000	L	00001500.00	T	*	000	L	003	005.000
700	P	999		00000.00	002.000	*	999	*	000.000	L	00001500.00	T	*	000	L	003	005.000
900	*	999		00000.00	010.000	*	000	*	000.000	*	00000000.00	*	*	000	*	000	000.000
920	E	999		00000.00	020.000	*	000	*	000.000	*	00000000.00	*	*	000	L	002	407.500
921	P	001		00000.00	025.000	*	000	*	000.000	*	00000000.00	*	*	000	U	000	008.000
924	P	001		00000.00	008.000	P	001	*	000.000	*	00000000.00	*	*	000	L	003	005.000
924	P	002		00000.00	006.000	P	001	*	000.000	*	00000000.00	*	*	000	L	003	005.000
924	P	003		00000.00	004.000	P	001	*	000.000	*	00000000.00	*	*	000	L	003	005.000
924	P	004		00000.00	003.000	P	001	*	000.000	*	00000000.00	*	*	000	L	003	005.000
924	P	999		00000.00	000.000	*	000	*	000.000	*	00000000.00	*	*	000	*	999	000.000

NUMBER OF ENTRIES = 13

AB3 - ADMINISTRATIVE/SALES CHARGE TABLE

```
CURRENT DATE 03/14/94                  00A     COMPANY 00A                                                    PAGE   73
TIME 07.26.58                          TABLES - MASTER REPORT OF TABLE CONTENTS                              MODULE ITRFB31
CYCLE DATE
                                       TABLE AB3 ADMIN/SALES CHARGE
```

(1) TBL ENT NUM	(2) FND NUM	(3) EFFECTIVE DATE	(4) MAX ISS AGE	(5) MAX POL DUR	(6) PAY MDE	(7) PAY METH	(8) CUM PREM	(9) MEM CDE	(10) USERAREA	(11) ADMN FEE TIME	(12) CHG IND	(13) ADM/SLS PCT CHARGE	(14) ADM/SLS FLAT CHARGE
900	999	12/01/1980	040	999	00	*	9,999,999,999.99	**		B	D	000.000	0,000,010.00
900	999	12/01/1980	040	999	99	*	9,999,999,999.99	**		B	D	000.000	0,000,010.00
900	999	12/01/1980	999	999	99	*	9,999,999,999.99	**		B	D	000.000	0,000,050.00
911	999	12/01/1980	999	000	99	*	9,999,999,999.99	**		A	D	000.000	0,000,000.00
912	999	12/01/1980	040	001	99	*	9,999,999,999.99	**		B	D	000.000	0,000,025.00
913	999	12/01/1980	999	999	99	*	9,999,999,999.99	**		C	P	001.000	0,000,000.00

NUMBER OF ENTRIES = 6

AB6 - ANNUITY TAX TABLE

```
CURRENT DATE 03/14/94                VAL VAL.& MTHLY TEST CO.                                                    PAGE    8
TIME 07.26.56                        TABLES - MASTER REPORT OF TABLE CONTENTS                                  MODULE ITRFB61
CYCLE DATE                         TABLE AB6 ANNUITY TAX
```

(1) TBL ENT NUM	(2) STAT CODE	(3) STATE CODE	(4) AREA CODE	(5) TRANS CODE	(6) L-O-B CODE	(7) DUR	(8) MEMO CODE	(9) EFFECTIVE DATE	(10) USERAREA	(11) TAX METHD	(12) STATE TAX RATE	(13) AREA TAX RATE
700	A01	CT	******	****	***	99	**	12/01/1980		S	05.000	10.000
700	A01	CT	******	****	***	99	**	12/01/1980	KEVIN	S	05.000	10.000
700	A01	DE	******	TA	***	99	**	12/01/1980		S	15.000	00.000
700	A01	DE	******	TB	***	99	**	12/01/1980		S	10.000	00.000
700	A01	DE	******	****	***	99	**	12/01/1980		S	05.000	00.000
700	A01	GA	BATON	****	***	99	**	12/01/1980		A	01.000	02.500
700	A01	GA	CAJUN	****	***	99	**	12/01/1980		A	01.000	01.000
700	A01	GA	******	****	***	99	**	12/01/1980		A	01.000	01.000
700	A01	KY	******	****	***	01	**	12/01/1980		A	01.000	00.000
700	A01	KY	******	****	***	99	**	12/01/1980		A	05.000	00.000
700	A01	MA	******	****	***	99	**	12/01/1980		A	05.000	00.000
700	A01	TX	******	****	***	99	**	12/01/1980		*	00.000	00.000
700	001	CT	HTFD	TA	***	99	**	12/01/1980		S	07.000	09.000
700	001	CT	HTFD	TZ	***	99	**	12/01/1980		S	06.000	08.000
700	001	CT	******	****	***	99	**	12/01/1980		S	02.750	03.000
800	VAL	NJ	******	TK	TSA	01	**	01/01/1900		*	05.000	04.000
800	VAL	NJ	******	TK	TSA	02	**	01/01/1900		*	04.800	03.800
800	VAL	NJ	******	TK	TSA	03	**	01/01/1900		*	04.600	03.600
800	VAL	NJ	******	TK	TSA	04	**	01/01/1900		*	02.400	01.400
800	VAL	NJ	******	TK	TSA	99	**	01/01/1900		*	02.200	01.200
800	VAL	NJ	******	TK	***	99	**	01/01/1900		*	01.200	00.000
800	***	AK	******	****	***	99	**	01/01/1900		*	00.000	00.000
800	***	AL	******	****	***	99	**	01/01/1900		*	00.000	00.000
800	***	AR	******	****	***	99	**	01/01/1900		*	00.000	00.000
800	***	AS	******	****	***	99	**	01/01/1900		*	00.000	00.000
800	***	AZ	******	****	***	99	**	01/01/1900		*	00.000	00.000
800	***	CA	******	****	***	99	**	01/01/1900		*	00.000	00.000
800	***	CM	******	****	***	99	**	01/01/1900		*	00.000	00.000
800	***	CO	******	****	***	99	**	01/01/1900		*	00.000	00.000
800	***	CT	HTFD	****	***	99	**	12/01/1980		A	03.000	02.000
800	***	CT	NHAV	****	***	99	**	12/01/1980		S	03.000	02.000
800	***	CT	******	TA	***	01	**	01/01/1900		S	07.000	03.000
800	***	CT	******	TA	***	02	**	01/01/1900		S	06.750	02.750
800	***	CT	******	TA	***	03	**	01/01/1900		S	06.500	02.500
800	***	CT	******	TA	***	04	**	01/01/1900		S	06.250	02.250
800	***	CT	******	TA	***	99	**	01/01/1900		S	05.000	00.000
800	***	CT	******	TB	***	01	**	01/01/1900		S	06.000	00.000
800	***	CT	******	TB	***	02	**	01/01/1900		S	05.750	00.000

AB7 - PW PLAN TABLE

```
CURRENT DATE 03/14/94                  00A     COMPANY 00A                                                    PAGE   77
TIME 07.26.58                          TABLES - MASTER REPORT OF TABLE CONTENTS                             MODULE ITRFB71
CYCLE DATE
                                       TABLE AB7 P/W PLAN TABLE

  (1)       (2)      (3)      (4)      (5)    (6)    (7)    (8)     (9)    (10)   (11)   (12)  (13)   (14)

                 TBL                                  COV    COV    PREM   PREM   STATE   WVR    WVR    AVG    PW    LPS
                 ENT    EFFECTIVE    MEMO              TERM   TERM   TERM   TERM   APRVL   PREM   PREM   PMT   COST   GRC
                 NUM      DATE      CODE   USERAREA   BAS    AGE    BAS    AGE     NUM    PART   PAYR   YRS   NUM    PRD

                 001   01/01/1900    **                 A     099     N     000     001     *      N      0    004    050
                 003   01/01/1900    **                 A     099     N     000     001     *      N      0    005    050
                 004   01/01/1900    **                 A     099     N     000     001     *      N      0    006    050
                 005   01/01/1900    **                 A     099     N     000     001     *      N      0    003    050
                 006   01/01/1900    **                 A     099     N     000     001     *      N      0    003    050
                 007   01/01/1900    **                 A     099     N     000     001     *      N      0    007    031
                 700   12/01/1980    **                 A     060     N     000     700     *      N      0    700    030
                 900   01/01/1900    **                 A     065     N     000     N/A     *      N      0    900    030

                    NUMBER OF ENTRIES =      8
```

AB8 - PW COST TABLE

```
CURRENT DATE 08/14/97                VCS VCS TE                                                    PAGE   1564
TIME 13.31.58                        TABLES - MASTER REPORT OF TABLE CONTENTS                    MODULE ITRFB81
CYCLE DATE
```

TABLE AB8 P/W COST TABLE

(1) TBL ENT NUM	(2) EFFECTVE DATE	(3) MAX ISSUE AGE	(4) SEX CODE	(5) UNDER WRITE BASIS	(6) MEMO CODE	(7) USERAREA	(8) PCT OF PREM
003	01/01/1900	020	*	*	**		007.000
003	01/01/1900	025	*	*	**		007.050
003	01/01/1900	030	*	*	**		007.100
003	01/01/1900	035	*	*	**		007.150
003	01/01/1900	040	*	A	**		008.200
003	01/01/1900	040	*	*	MM		008.300
003	01/01/1900	040	*	*	**		007.200
003	01/01/1900	041	*	*	**		007.250
003	01/01/1900	042	*	*	**		007.300
003	01/01/1900	043	*	*	**		007.350
003	01/01/1900	044	*	*	**		007.400
003	01/01/1900	045	*	*	**		007.450
003	01/01/1900	046	*	*	**		007.500
003	01/01/1900	047	*	*	**		007.550
003	01/01/1900	048	*	*	**		007.600
003	01/01/1900	049	*	*	**		007.650
003	01/01/1900	050	*	*	**		007.700
003	01/01/1900	055	*	*	**		007.750
003	01/01/1900	065	*	*	**		008.000
800	01/01/1900	001	F	*	**		004.000
800	01/01/1900	001	M	*	**		006.000
800	01/01/1900	001	*	*	**		004.500
800	01/01/1900	099	F	*	**		020.000
800	01/01/1900	099	M	*	**		010.000
800	01/01/1900	099	*	*	**		005.000
800	01/01/1900	110	F	*	**		022.000
800	01/01/1900	110	M	*	**		012.000
800	01/01/1900	110	*	*	**		008.000
800	01/01/1900	120	F	*	**		024.000
800	01/01/1900	120	M	*	**		014.000
800	01/01/1900	120	*	*	**		009.000
800	01/01/1900	130	F	*	**		025.000
800	01/01/1900	130	M	*	**		015.000
800	01/01/1900	130	*	*	**		010.000
800	01/01/1900	999	F	*	**		026.000
800	01/01/1900	999	M	*	**		016.000
800	01/01/1900	999	*	*	**		016.000
901	12/01/1980	020	F	*	**		002.000

AB9 - WITHHOLDING TAX RATE SCHEDULE

```
CURRENT DATE 06/12/95                PSC        PSC                                                          PAGE   11
TIME 09.15.19                        TABLES - MASTER REPORT OF TABLE CONTENTS                               MODULE ITRFB91
CYCLE DATE
                                     TABLE AB9 WITH RATE TAX SCHED
```

(1) TBL ENT NUM	(2) LOB CODE	(3) EFFECTIVE DATE	(4) TRANS CODE	(5) MINIMUM TOTAL DISTRIB	(6) MAXIMUM TOTAL DISTRIB	(7) MEMO CODE	(8) USERAREA	(9) FLAT WITHHOLD TAX	(10) WITHHOLD TAX PCT	(11) NON VERIFIED TAX	(12) NON VERIFIED PCTG
801	A03	12/01/1980	****	0,000,000	0,000,199	**		0,000,000	000.0000	0,000,000	000.0000
801	A03	12/01/1980	****	0,000,200	0,020,000	**		0,000,000	005.0000	0,000,000	007.5000
801	A03	12/01/1980	****	0,020,001	0,040,000	**		0,001,000	013.5000	0,002,000	037.0000
801	A03	12/01/1980	****	0,040,001	0,135,000	**		0,003,700	016.6666	0,038,000	017.0000
801	A03	12/01/1980	****	0,135,001	0,205,000	**		0,019,280	022.5000	0,020,000	023.0000
801	A03	12/01/1980	****	0,205,001	0,280,000	**		0,035,030	027.0000	0,037,000	028.0000
801	A03	12/01/1980	****	0,280,001	0,330,000	**		0,055,280	032.0000	0,057,000	033.0000
801	A03	12/01/1980	****	0,330,001	9,999,999	**		0,071,280	037.0000	0,072,000	038.0000
801	001	12/01/1980	****	0,000,000	0,000,199	**		0,000,000	000.0000	0,000,000	000.0000
801	001	12/01/1980	****	0,000,200	0,020,000	**		0,000,000	005.0000	0,000,000	007.5000
801	001	12/01/1980	****	0,020,001	0,040,000	**		0,001,000	013.5000	0,002,000	037.0000
801	001	12/01/1980	****	0,040,001	0,135,000	**		0,003,700	016.6666	0,038,000	017.0000
801	001	12/01/1980	****	0,135,001	0,205,000	**		0,019,280	022.5000	0,020,000	023.0000
801	001	12/01/1980	****	0,205,001	0,280,000	**		0,035,030	027.0000	0,037,000	028.0000
801	001	12/01/1980	****	0,280,001	0,330,000	**		0,055,280	032.0000	0,057,000	033.0000
801	001	12/01/1980	****	0,330,001	9,999,999	**		0,071,280	037.0000	0,072,000	038.0000
801	002	12/01/1980	****	0,000,000	0,000,199	**		0,000,000	000.0000	0,000,000	000.0000
801	002	12/01/1980	****	0,000,200	0,020,000	**		0,000,000	005.0000	0,000,000	007.5000
801	002	12/01/1980	****	0,020,001	0,040,000	**		0,001,000	013.5000	0,002,000	037.0000
801	002	12/01/1980	****	0,040,001	0,135,000	**		0,003,700	016.6666	0,038,000	017.0000
801	002	12/01/1980	****	0,135,001	0,205,000	**		0,019,280	022.5000	0,020,000	023.0000
801	002	12/01/1980	****	0,205,001	0,280,000	**		0,035,030	027.0000	0,037,000	028.0000
801	002	12/01/1980	****	0,280,001	0,330,000	**		0,055,280	032.0000	0,057,000	033.0000
801	002	12/01/1980	****	0,330,001	9,999,999	**		0,071,280	037.0000	0,072,000	038.0000
801	003	12/01/1980	****	0,000,000	0,000,199	**		0,000,000	000.0000	0,000,000	000.0000
801	003	12/01/1980	****	0,000,200	0,020,000	**		0,000,000	005.0000	0,000,000	007.5000
801	003	12/01/1980	****	0,020,001	0,040,000	**		0,001,000	013.5000	0,002,000	037.0000
801	003	12/01/1980	****	0,040,001	0,135,000	**		0,003,700	016.6666	0,038,000	017.0000
801	003	12/01/1980	****	0,135,001	0,205,000	**		0,019,280	022.5000	0,020,000	023.0000
801	003	12/01/1980	****	0,205,001	0,280,000	**		0,035,030	027.0000	0,037,000	028.0000
801	003	12/01/1980	****	0,280,001	0,330,000	**		0,055,280	032.0000	0,057,000	033.0000
801	003	12/01/1980	****	0,330,001	9,999,999	**		0,071,280	037.0000	0,072,000	038.0000
801	***	01/01/1900	****	0,000,000	9,999,999	**		0,069,230	000.3700	0,070,000	000.3900

NUMBER OF ENTRIES = 33

AC1 - CANADIAN TAX RATE TABLE

```
CURRENT DATE 03/14/94                 00A     COMPANY 00A                                                    PAGE   80
TIME 07.26.58                         TABLES - MASTER REPORT OF TABLE CONTENTS                             MODULE ITRFC13
CYCLE DATE
                                      TABLE AC1 CANADIAN TAX RATE
```

(1) TBL ENT NUM	(2) STAT CODE	(3) PROV CODE	(4) AREA CODE	(5) LOB CODE	(6) MEMO CODE	(7) EFFECTIVE DATE	(8) MAXIMUM DISPOSITION AMOUNT	(9) USE IND	(10) USERAREA	(11) TAX RATE
444	***	QUE	123456	***	**	01/01/1970	999,999,999.99	*	USERAREA	00.99999
444	***	QUE	******	***	**	01/01/1970	999,999,999.99	*	USERAREA	10.00000
444	***	***	******	***	**	01/01/1970	999,999,999.99	*	USERAREA	08.00000
666	***	FED	******	***	**	01/01/1970	999,999,999.99	*	USERAREA	01.50000
666	***	QUE	******	***	**	01/01/1970	999,999,999.99	*	USERAREA	03.20000
666	***	***	******	***	**	01/01/1970	999,999,999.99	*	USERAREA	00.00000
700	***	***	******	***	**	01/01/1970	999,999,999.99	*	USERAREA	08.12345
777	***	FED	******	***	**	01/01/1970	999,999,999.99	*	USERAREA	02.50000
777	***	QUE	******	***	**	01/01/1970	999,999,999.99	*	USERAREA	04.20000
777	***	***	******	***	**	01/01/1970	999,999,999.99	*	USERAREA	01.20000
888	***	***	******	***	**	01/01/1970	999,999,999.99	*	USERAREA	00.00000
900	***	***	******	***	**	01/01/1900	999,999,999.99	*	USERAREA	00.00000

NUMBER OF ENTRIES = 12

AC2 - CANADIAN MINIMUM/MAXIMUM FACTOR TABLE

```
CURRENT DATE 08/04/97                  VCS VCS TE                                                    PAGE   2926
 TIME 11.47.33                          TABLES - MASTER REPORT OF TABLE CONTENTS                    MODULE ITRFC23
 CYCLE DATE
                                        TABLE AC2 CANADIAN MINIMUM/MAXIMUM PAYOUT TABLE
```

(1) TBL ENT NUM	(2) STAT CODE	(3) LOB CODE	(4) PROV CODE	(5) REGISTERED PRODUCT	(6) OLD/NEW MONIES	(7) ATTAINED AGE	(8) EFFECTIVE DATE	(9) USERAREA	(10) MINIMUM FACTOR	(11) MAXIMUM FACTOR
001	***	***	***	L	C	120	12/31/1994		0.0000000000	0.0924000000
001	***	***	***	L	C	120	12/31/1993		0.0000000000	0.1100000000
001	***	***	***	L	C	120	01/01/1988		0.0000000000	0.1000000000
001	***	***	***	L	N	020	12/31/1993		0.0143000000	0.0654000000
001	***	***	***	L	N	020	01/01/1988		0.0143000000	0.0712000000
001	***	***	***	L	N	021	12/31/1993		0.0145000000	0.0655000000
001	***	***	***	L	N	021	01/01/1988		0.0145000000	0.0713000000
001	***	***	***	L	N	022	12/31/1993		0.0147000000	0.0656000000
001	***	***	***	L	N	022	01/01/1988		0.0147000000	0.0713000000
001	***	***	***	L	N	023	12/31/1993		0.0149000000	0.0656000000
001	***	***	***	L	N	023	01/01/1988		0.0149000000	0.0714000000
001	***	***	***	L	N	024	12/31/1993		0.0152000000	0.0657000000
001	***	***	***	L	N	024	01/01/1988		0.0152000000	0.0715000000
001	***	***	***	L	N	025	12/31/1993		0.0154000000	0.0658000000

AC5 - Cost Averaging Specification Table

```
CURRENT DATE 01/16/94                VAL VAL.& MTHLY TEST CO.                                                    PAGE   20
TIME 07.48.22                        TABLES - MASTER REPORT OF TABLE CONTENTS                                  MODULE ITRFC58
CYCLE DATE
                                     TABLE AC5 COST AVERAGING SPECIFICATION TABLE

     (1)    (2)      (3)  (4)  (5)   (6)      (7)        (8)       (9)      (10)            (11)         (12)        (13)     (14)
     TBL
     ENT EFFECTIVE  ISSUE MEMO C/A  ELECT              MINIMUM      TR     MIN/MAX        MIN/MAX      MIN/MAX       FEE      ADV
     NUM    DATE    STATE CODE TYPE PERIOD USERAREA  ACCOUNT VAL   FREQ   TRANSF AMT    TRANSF UNITS  TRANSF PCT   AMT/PCT    DAYS
     001 01/01/1900  NY    **   CA   012                 10,000.00  12          250.00         0.0000    1.000           2.50   0
                                                                     999,999,999.99    9,999,999.9999    999.999      0.000
     001 01/01/1900  ***   **   CA   012                 20,000.00  12          500.00         0.0000    0.000           5.00   0
                                                                     999,999,999.99    9,999,999.9999    999.999      0.000
     001 01/01/1900  ***   **   CA   024                 30,500.00  04          750.00         0.0000    1.000          10.00   0
                                                                     999,999,999.99    9,999,999.9999    999.999      0.000
     002 01/01/1900  ***   **   CA   024                 30,000.00  04          750.00         0.0000    2.500          10.00   0
                                                                     999,999,999.99    9,999,999.9999    999.999      0.000
     003 01/01/1991  ***   **   CA   024                250,000.00  02        5,000.00         0.0000    5.000           0.00   0
                                                                     999,999,999.99    9,999,999.9999    999.999      0.050
     003 01/01/1989  ***   **   CA   024                 75,000.00  02        1,000.00         0.0000    1.000          12.50   0
                                                                     999,999,999.99    9,999,999.9999    999.999      0.000
     003 01/01/1900  ***   **   CA   036                100,000.00  04        1,500.00         0.0000    2.500          25.00   0
                                                                     999,999,999.99    9,999,999.9999    999.999      0.000
     004 01/01/1980  ***   **   CA   012                 20,000.00  12        1,000.00         0.0000    0.000           0.00   0
                                                                     999,999,999.99    9,999,999.9999    999.999      0.000
     004 01/01/1980  ***   **   CA   024                 30,000.00  12        1,000.00         0.0000    0.000           0.00   0
                                                                     999,999,999.99    9,999,999.9999    999.999      0.000
     004 01/01/1980  ***   **   CA   036                 35,000.00  12        1,000.00         0.0000    0.000           0.00   0
                                                                     999,999,999.99    9,999,999.9999    999.999      0.000
     005 01/01/1990  ***   **   CA   006                  5,000.00  12          250.00         0.0000    2.000           2.50   0
                                                                     999,999,999.99    9,999,999.9999    999.999      0.000
     005 01/01/1900  ***   **   CA   006                 10,000.00  12          300.00         0.0000    2.500           5.00   0
                                                                     999,999,999.99    9,999,999.9999    999.999      0.000
                   NUMBER OF ENTRIES =     12
```

AD1 - WITHHOLDING TAX SPECIFICATION TABLE

```
CURRENT DATE 06/14/95                PSC        PSC                                                          PAGE   13
TIME 12.56.36                        TABLES - MASTER REPORT OF TABLE CONTENTS                               MODULE ITRFD13
CYCLE DATE                           TABLE AD1 WITHHOLDING TAX SPECIFICATION TABLE
```

(1) TABLE ENTRY NUMBER	(2) EFFECTIVE DATE	(3) ANNUITY TYPE	(4) TRANSACTION TYPE	(5) DISTRIBUTION-CODE	(6) USER AREA	(7) TAX TYPE INDICATOR	(8) ANNUITY TYPE DESCRIPTION
001	01/01/1900	A	PA	*		C	STATE DEF COMP-ANNT
001	01/01/1900	A	QA	*		C	STATE DEF COMP-ANNT
001	01/01/1900	A	TA	*		C	STATE DEF COMP-ANNT
001	01/01/1900	A	TB	*		C	STATE DEF COMP-ANNT
001	01/01/1900	A	TC	*		N	STATE DEF COMP-ANNT
001	01/01/1900	A	TD	*		N	STATE DEF COMP-ANNT
001	01/01/1900	B	PA	*		N	STATE DEF COMP-STATE
001	01/01/1900	B	QA	*		N	STATE DEF COMP-STATE
001	01/01/1900	B	TA	*		N	STATE DEF COMP-STATE
001	01/01/1900	B	TB	*		N	STATE DEF COMP-STATE
001	01/01/1900	B	TC	*		N	STATE DEF COMP-STATE
001	01/01/1900	B	TD	*		N	STATE DEF COMP-STATE
001	01/01/1900	C	PA	*		B	401 CORP TRUST
001	01/01/1900	C	QA	*		B	401 CORP TRUST
001	01/01/1900	C	TA	*		B	401 CORP TRUST
001	01/01/1900	C	TB	*		B	401 CORP TRUST
001	01/01/1900	C	TC	*		N	401 CORP TRUST
001	01/01/1900	C	TD	*		N	401 CORP TRUST
001	01/01/1900	D	PA	*		C	DEC
001	01/01/1900	D	QA	*		C	DEC
001	01/01/1900	D	TA	*		C	DEC
001	01/01/1900	D	TB	*		C	DEC
001	01/01/1900	D	TC	*		N	DEC
001	01/01/1900	D	TD	*		N	DEC
001	01/01/1900	E	PA	*		C	DISTRIBUTED ANNUITY
001	01/01/1900	E	QA	*		C	DISTRIBUTED ANNUITY
001	01/01/1900	E	TA	*		C	DISTRIBUTED ANNUITY
001	01/01/1900	E	TB	*		C	DISTRIBUTED ANNUITY
001	01/01/1900	E	TC	*		C	DISTRIBUTED ANNUITY
001	01/01/1900	E	TD	*		C	DISTRIBUTED ANNUITY
001	01/01/1900	I	PA	*		B	IND RETIREMENT PLAN
001	01/01/1900	I	QA	*		B	IND RETIREMENT PLAN
001	01/01/1900	I	TA	*		B	IND RETIREMENT PLAN
001	01/01/1900	I	TB	*		B	IND RETIREMENT PLAN
001	01/01/1900	I	TC	*		N	IND RETIREMENT PLAN
001	01/01/1900	I	TD	*		N	IND RETIREMENT PLAN
001	01/01/1900	K	PA	*		B	KEOGH PLAN
001	01/01/1900	K	QA	*		B	KEOGH PLAN

AD2 - IRS QUALIFIED LOANS LIMITS TABLE

```
CURRENT DATE 03/14/94                 00A     COMPANY 00A                                                    PAGE   83
TIME 07.26.58                         TABLES - MASTER REPORT OF TABLE CONTENTS                             MODULE ITRFD24
CYCLE DATE
                                      TABLE AD2 QUALIFIED LOANS IRS LIMITS TABLE
```

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
TBL ENT NUM	EFFECTIVE DATE	MEMO CODE	USERAREA	MIN LOAN AMOUNT	MAX LOAN AMOUNT	MAX PERCENT	MAX PERIOD	RETIRE DATE CHECK	AUTO GEN REPAY	CON REPAY MISSED	CUM REPAY MISSED
700	08/14/1982			00000000000	10000000000	10000	999	Y	Y	999	999
900	08/14/1982			00000000000	10000000000	10000	999	Y	Y	999	999
910	08/14/1982			00000500000	00005000000	09000	060	Y	Y	003	003
920	08/14/1982			00000500000	00005000000	09000	060	Y	Y	002	002
922	08/14/1982			00000250000	00005000000	09000	048	N	Y	004	004
992	08/14/1982			00000250000	00005000000	08000	048	N	N	002	002

NUMBER OF ENTRIES = 6

AD3 - MONEY FUNDS THRESHOLD TABLE

```
CURRENT DATE 12/03/94                VAL VAL.& MTHLY TEST CO.                                          PAGE   23
TIME 11.11.22                        TABLES - MASTER REPORT OF TABLE CONTENTS                        MODULE ITRFD38
CYCLE DATE
                                     TABLE AD3 MONEY FUNDS THRESHOLD TABLE
```

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
TBL ENT NUM	EFFECTIVE DATE	THRESHOLD AMOUNT	GUAR DUR	USERAREA	DECLARED INT RATE TABLE	DECL GUAR OPTION	DECL GUAR TIMING	RECPT SELECT IND	NOTICE DAYS	WINDOW DAYS PRIOR	WINDOW DAYS AFTER
110	01/01/1900	9,999,999.00	012	PML/PML	110	MOBEG	C	E	030	015	014
110	01/01/0000	9,999,999.00	012	PML/PML	110	MOBEG	C	E	030	015	014
111	01/01/1900	9,999,999.00	036	PML/PML	111	MOBEG	C	E	030	015	015
112	01/01/1900	9,999,999.00	060	PML/PML	112	MOBEG	C	E	030	015	015
113	01/01/1900	9,999,999.00	001	PML/PML	113	EFFDT	C	E	015	015	015
160	01/01/1900	5,000.00	012		164	MOBEG	C	E	030	015	015
160	01/01/1900	9,999,999.00	012		169	MOBEG	C	E	030	045	045
161	01/01/1900	9,999,999.00	012		161	EFFDT	C	E	030	015	015
162	01/01/1900	5,000.00	036		162	MOEND	C	C	030	015	015
162	01/01/1900	20,000.00	036		168	MOEND	C	C	000	015	015
162	01/01/1900	25,000.00	036		170	MOEND	C	C	030	030	015
162	01/01/1900	9,999,999.00	036		171	MOEND	C	C	030	045	045
163	01/01/1900	9,999,999.00	036		163	EFFDT	C	C	030	015	015
164	01/01/1900	5,000.00	060		164	QTBEG	C	P	030	015	015
164	01/01/1900	25,000.00	060		172	QTBEG	C	P	030	030	030
164	01/01/1900	9,999,999.00	060		173	QTBEG	C	P	030	045	045
165	01/01/1900	9,999,999.00	060		165	EFFDT	C	P	030	015	015
166	01/01/1900	1,000.00	012		160	QTEND	P	R	999	999	999
166	01/01/1900	2,000.00	012		161	QTEND	P	R	999	999	999
167	01/01/1900	9,999,999.00	084		167	EFFDT	C	R	030	015	015
168	01/01/1993	5,000.00	012		160	EFFDT	C	E	030	015	015
168	01/01/1900	9,999,999.00	012		169	EFFDT	C	E	030	045	045
169	01/01/1900	9,999,999.00	006		161	EFFDT	C	E	030	030	030
170	01/01/1900	9,999,999.00	001		161	EFFDT	C	E	015	015	015
171	01/01/1900	9,999,999.00	006		161	MOBEG	C	C	030	015	015

NUMBER OF ENTRIES = 25

AE1 - Reserves Maximum Projection Years Table

```
CURRENT DATE 08/14/97                VCS VCS TE                                                    PAGE   1601
TIME 13.31.58                        TABLES - MASTER REPORT OF TABLE CONTENTS                    MODULE ITRFE14
CYCLE DATE
                                 TABLE AE1 RESERVES MAXIMUM PROJECTION YEARS TABLE
```

(1)	(2)	(3)	(4)	(5)	(6)
TBL ENT NUM	EFFECTIVE DATE	ISSUE YEAR	ISSUE AGE	USERAREA	MAX PROJECTION YEARS
001	01/01/1900	1980	999		010
001	01/01/1900	1999	020		020
001	01/01/1900	1999	040		015
001	01/01/1900	1999	060		012
001	01/01/1900	1999	999		010
002	01/01/1900	1981	999		010
002	01/01/1900	1999	999		010
800	01/01/1900	1980	999		020
800	01/01/1900	1981	999		020
800	01/01/1900	1982	999		020
800	01/01/1900	1983	999		020
800	01/01/1900	1984	999		020
800	01/01/1900	1985	999		020
800	01/01/1900	1986	999		020
800	01/01/1900	1987	999		020
800	01/01/1900	1988	999		020
800	01/01/1900	1989	999		020
800	01/01/1900	1990	999		020
800	01/01/1900	1991	999		020
800	01/01/1900	1992	999		020
800	01/01/1900	1993	099		030
800	01/01/1900	1993	110		020
800	01/01/1900	1993	120		010
800	01/01/1900	1993	130		001
800	01/01/1900	1993	999		020
800	01/01/1900	1994	099		030
800	01/01/1900	1994	110		020
800	01/01/1900	1994	120		010
800	01/01/1900	1994	130		001
800	01/01/1900	1994	999		020
800	01/01/1900	1995	099		030
800	01/01/1900	1995	110		020
800	01/01/1900	1995	120		010
800	01/01/1900	1995	130		001
800	01/01/1900	1995	999		020
800	01/01/1900	1996	099		030

AE2 - Reserves Rider Benefit Factor Table

```
CURRENT DATE 08/14/97                VCS VCS TE                                                    PAGE   1603
TIME 13.31.58                        TABLES - MASTER REPORT OF TABLE CONTENTS                    MODULE ITRFE24
CYCLE DATE
                                     TABLE AE2 RESERVES RIDER BENEFIT FACTOR TABLE
```

(1)	(2)	(3)	(4)	(5)	(6)
TBL ENT NUM	EFFECTIVE DATE	ISSUE AGE	MAX POL YEAR	USERAREA	RIDER BENEFIT FACTOR
800	01/01/1900	001	001		00.890
800	01/01/1900	001	002		01.650
800	01/01/1900	001	003		02.420
800	01/01/1900	001	004		03.180
800	01/01/1900	001	005		03.960
800	01/01/1900	001	006		04.750
800	01/01/1900	001	007		05.560
800	01/01/1900	001	008		06.390
800	01/01/1900	001	009		07.230
800	01/01/1900	001	010		08.100
800	01/01/1900	001	011		08.980
800	01/01/1900	001	012		09.870
800	01/01/1900	001	013		10.780
800	01/01/1900	001	014		11.710
800	01/01/1900	001	015		12.650
800	01/01/1900	001	016		13.600
800	01/01/1900	001	017		14.550
800	01/01/1900	001	018		15.510
800	01/01/1900	001	019		16.470
800	01/01/1900	001	020		17.420
800	01/01/1900	001	021		18.360
800	01/01/1900	001	022		19.280
800	01/01/1900	001	023		20.180
800	01/01/1900	001	024		21.050
800	01/01/1900	001	025		21.900
800	01/01/1900	001	026		22.690
800	01/01/1900	001	027		23.440
800	01/01/1900	001	028		24.100
800	01/01/1900	001	029		24.670
800	01/01/1900	001	030		25.100
800	01/01/1900	001	031		25.340

AE3 - ANNUITY FACTOR TABLE

```
CURRENT DATE 08/14/97                VCS VCS TE                                                    PAGE   1607
TIME 13.31.58                        TABLES - MASTER REPORT OF TABLE CONTENTS                     MODULE ITRFE34
CYCLE DATE
                                     TABLE AE3 ANNUITY FACTOR TABLE
```

(1)	(2)	(3)	(4)	(5)	(6)	(7)
TBL ENT NUM	STAT COMPANY	EFFECTIVE DATE	RETIRE AGE	USERAREA	MALE ANNUITY FACTOR	FMALE ANNUITY FACTOR
001	***	01/01/1900	065		.50000	.60000
001	***	01/01/1900	066		.51000	.61000
001	***	01/01/1900	067		.52000	.62000
001	***	01/01/1900	068		.53000	.63000
001	***	01/01/1900	069		.54000	.64000
001	***	01/01/1900	999		.55000	.65000
800	A01	01/01/1900	065		.45000	.47000
800	A01	01/01/1900	066		.46000	.48000
800	A01	01/01/1900	067		.47000	.49000
800	A01	01/01/1900	068		.48000	.50000
800	A01	01/01/1900	069		.49000	.51000
800	A01	01/01/1900	999		.50000	.52000
800	***	01/01/1900	001		.10000	.11000
800	***	01/01/1900	065		.50000	.60000
800	***	01/01/1900	066		.51000	.61000
800	***	01/01/1900	067		.52000	.62000
800	***	01/01/1900	068		.53000	.63000
800	***	01/01/1900	069		.54000	.64000
800	***	01/01/1900	099		.55000	.65000
800	***	01/01/1900	110		.56000	.66000
800	***	01/01/1900	120		.57000	.67000
800	***	01/01/1900	130		.58000	.68000
800	***	01/01/1900	999		.55000	.65000
900	***	01/01/1900	065		.50000	.60000
900	***	01/01/1900	066		.51000	.61000
900	***	01/01/1900	067		.52000	.62000
900	***	01/01/1900	068		.53000	.63000
900	***	01/01/1900	069		.54000	.64000
900	***	01/01/1900	999		.55000	.65000

NUMBER OF ENTRIES = 29

AE4 - SCHEDULE Q INTEREST RATE TABLE

```
CURRENT DATE 08/14/97                VCS VCS TE                                                    PAGE   1608
TIME 13.31.58                        TABLES - MASTER REPORT OF TABLE CONTENTS                     MODULE ITRFE44
CYCLE DATE
                                     TABLE AE4 SCHEDULE Q INTEREST RATE TABLE
```

(1)	(2)	(3)	(4)	(5)	(6)	(7)
TBL ENT NUM	STAT COMPANY	EFFECTIVE DATE	POLICY DUR	USERAREA	ASSUMED INTEREST RATE	NATURAL LOG
001	***	01/01/1900	999		06.000	0.0582689081
800	A01	01/01/1900	001		05.000	0.0487901642
800	A01	01/01/1900	999		07.000	0.0676586485
800	***	01/01/1990	099		06.000	0.0582689081
800	***	01/01/1990	110		07.000	0.0676586485
800	***	01/01/1990	120		08.000	0.0769610411
800	***	01/01/1990	130		09.000	0.0861776962
800	***	01/01/1990	999		06.000	0.0582689081
800	***	01/01/1900	001		06.000	0.0582689081
800	***	01/01/1900	999		08.000	0.0769610411
900	***	01/01/1900	999		06.000	0.0582689081

NUMBER OF ENTRIES = 11

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016 - PAC Table vii
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