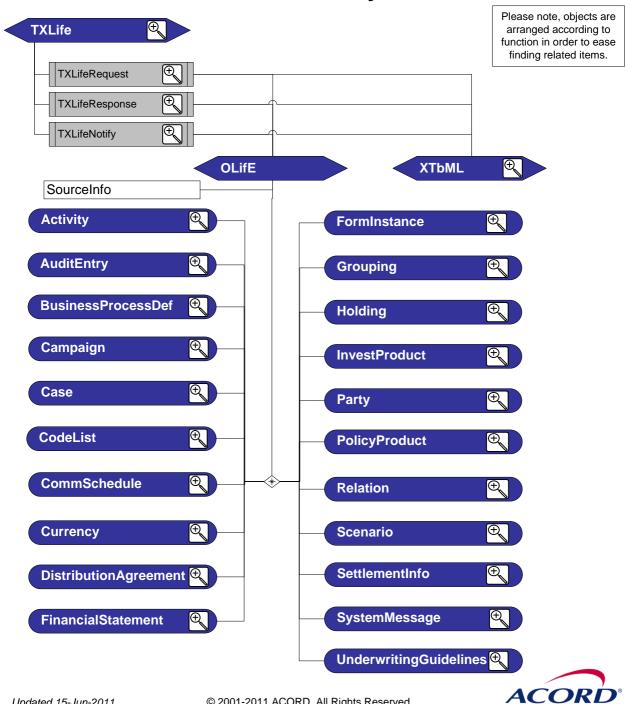
ACORD Life Reference Hierarchy - Version 2.24.90

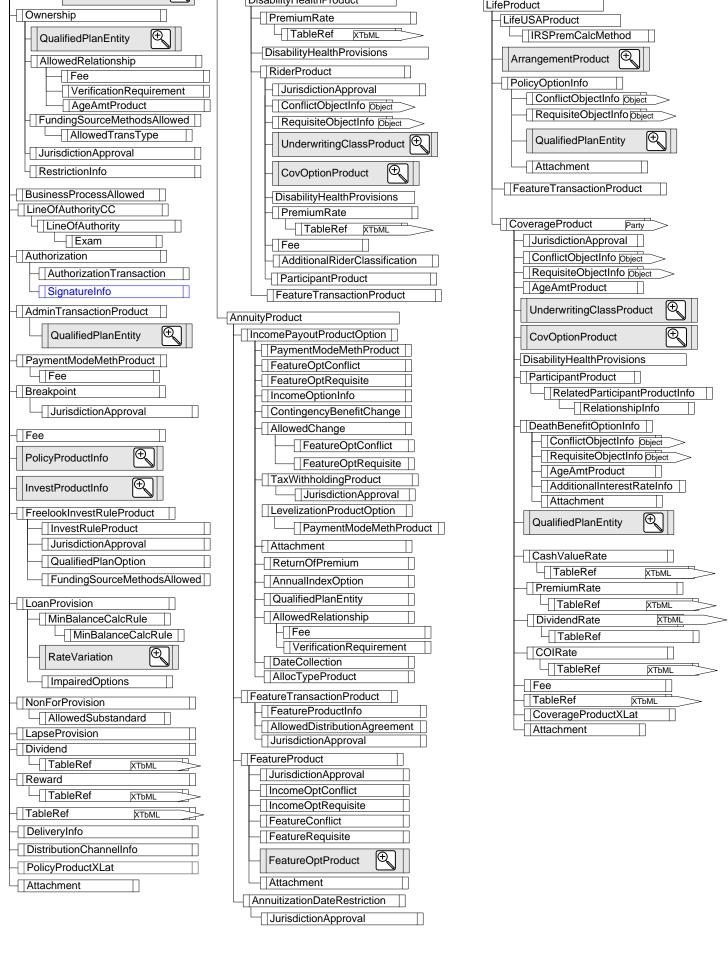


ACORD Life Party Reference Model - Version 2.24.90 Please note, objects are arranged according to PriorName Client function in order to ease finding related items. ExpenseNeed Scenario Address Person Organization Phone Attachment OrganizationFinancialData Height2 SpeedDial Owner OwnerPhone Physician Attachment Weight2 EMailAddress PhysicianInfo Education Provider SitusInfo URL Pharmacy CauseOfDeath UnionInvolvementInfo Employment Employer GovtIDInfo BusinessInsPurposeInfo Department PartialIdentification WorkLocation DesignationInfo Carrier Producer EOCoverage > Registration Agency Affiliation CarrierAppointment License Registration License AgencyAffiliation Address Party Address RegistrationJurisdiction QualifyingOfficer AgencyAffiliation Exam ExamingInstitution ApptCounty Fee DistributionAgreementInfo RequirementInfo Exam ExamingInstitution DistributionAgreement
BankingInfo LineOfAuthority Partv ProducerAgreement DistributionLevel
RelatedDistributionLevelID CarrierAppointment Exam ExamingInstitution DistributionLevel DistributionChannelInfo RequirementInfo ProductTypeInfo LineOfAuthority Attachment Exam ExamingInstitution DesignationInfo Fee NationApproval Œ, RequirementInfo Attachment LastPhysicianVisit Risk SubstanceUsage Physician Facility MedicalCondition Physician LifeStyleActivity MedicalTreatment Physician Facility AviationExp RiskNotification CardiacMurmur Party CertificateRatingType CriminalConviction RiskNotification RiskNotification Aircraft Violation MedicalTreatment CertificateCraftType RiskNotification PrescriptionDrugInfo MedicalCertRestriction rescriptionDrugID FamilyIllness RacingExp Attachment RiskNotification CompetitionDetail PersonalAssistance MilitaryExp RaceTrack MedicalPrevention MedicalCondition HHFamilyInsurance Party Facility UnderwaterDivingExp FinancialExperience DivePurpose MedicalExam ExaminerCompany MedicalEquipment RequirementInfo DiveDetail ChestFullMeasure DiveLocation PriorLTC ChestForcedMeasure LabTesting ClimbingExp RequirementInfo AbdomenMeasure LabTestRemark GeographicRegion Height2 LabTestResult Season Weight2 LabTestRemark Terrain Kit QualitativeResult AirSportsExp SignatureInfo QuantitativeResult CompetitionDetail Attachment ReferenceRange BallooningExp SpecialTestOrdered Bankruptcy HangGlidingExp UrineTemperature Attachment ParachutingExp IdentityVerification VerifiedParty WeightHistory UltraliteExp Identification | VerifierParticipant | PrescriptionDrug ForeignTravel PrescriptionFill Physician Pharmacy VerifierParty TravelEvent Attachment TravelPurposeInfo RatingAgencyInfo LostCapability LifeStyleViolation RestrictionInfo LifeStyleActivityPeril PartyXLat SafetyEquipment Attachment RiskNotification DeliveryInfo Attachment

ACORD Life Holding Reference Model - Version 2.24.90 Please note, objects are arranged according to function in order to ease Investment Carrier finding related items InvestmentSubTotalInfo Policy PolicyProduct Life RateOfReturnInfo ApplicationInfo ReqPolicyDeliverTo Participant Coverage IdentityVerification SubAccount LifeUSA BankingHolding Identification InvestProduct Carrier SevenPayTestHistory VerifierParticipant FinancialActivity Holding LifeCanada VerifierParty Payment Superannuation (Aus) SignatureInfo Party Attachment Attachment Annuity AccountingActivity $\overline{\oplus}$ Rider RequirementInfo **TaxWithholding** Endorsement AppliesTo RelatedObject Payout BankingInfo> ClaimReferenceInfo Participant Party MailingAddress Exclusion RelatedCovOption PayoutChange FinancialActivityInfo FinancialActivity ArrangementRef ReinsuranceInfo Carrier UnderwritingResult Holding HoldingRef SystemMessage Payment SubstandardRating RelatedObject Fee BankHolding> TaxWithholding Participant Party MailingAddress AdditionalInterest Attachment RateInfo AccountingActivity AppliesTo SubstandardRating SubAccount TaxWithholding AppliesTo ArrSource PaymentParty> AdditionalInterestRateInfo BankingInfo ClaimReferenceInfo Fee ArrDestination FinancialActivityInfo ExtendOrCall ContingencyBenefitChange FinancialActivity ScheduledBonus AnnuityUSA Fee Attachment DisabilityHealth FinancialInsitution Banking Applies To Mailing Address Claim Rider AuthorizedSignatory AltPremMode PropertyandCasualty PriorName PolicyValues Participant Party Mailing Address AnnualIndexOption IllustrationResult SubstandardRating GroupPolicy | InformationParticipant EligibleDependents Arrangement RateInfo ArrSource PaymentParty> Attachment ReductionScheduleInfo ArrDestination SubAccount □ AgeAmtProduct PaymentParty> ExchangeReason ArrDestination TaxWithholding AppliesTo PolicyLoanSummary LoanTypeInfo SourceOfFundsInfo CompensationPayment FinancialStatement CommissionDetail Authorization AuthorizationTransaction SignatureInfo Loan FinancialInstitutionPartyID Participant Attachment Integrator AppliesToHoldingID Fee SystemMessage RelatedObject Attachment HoldingXLat



ACORD Life PolicyProduct Reference Model - Version 2.24.90 Please note, objects are arranged according to CommissionProduct UnderwritingGuidelinesID function in order to ease CommOptionAvailable finding related items. LogicalExpression DisabilityHealthProduct LifeProduct Ownership PremiumRate LifeUSAProduct TableRef - IRSPremCalcMethod QualifiedPlanEntity DisabilityHealthProvisions AllowedRelationship ArrangementProduct RiderProduct Fee PolicyOptionInfo - JurisdictionApproval VerificationRequirement ConflictObjectInfo Object ConflictObjectInfo Object AgeAmtProduct RequisiteObjectInfo Object | FundingSourceMethodsAllowed | RequisiteObjectInfo Object AllowedTransType QualifiedPlanEntity UnderwritingClassProduct (4) JurisdictionApproval Attachment RestrictionInfo CovOptionProduct FeatureTransactionProduct BusinessProcessAllowed DisabilityHealthProvisions LineOfAuthorityCC PremiumRate CoverageProduct LineOfAuthority TableRef - Exam JurisdictionApproval Authorization ConflictObjectInfo Object AdditionalRiderClassification AuthorizationTransaction RequisiteObjectInfo Object ParticipantProduct AgeAmtProduct SignatureInfo FeatureTransactionProduct UnderwritingClassProduct AdminTransactionProduct AnnuityProduct | IncomePayoutProductOption | QualifiedPlanEntity CovOptionProduct PaymentModeMethProduct PaymentModeMethProduct DisabilityHealthProvisions FeatureOptConflict Fee ParticipantProduct FeatureOptRequisite Breakpoint RelatedParticipantProductInfo IncomeOptionInfo RelationshipInfo JurisdictionApproval ContingencyBenefitChange DeathBenefitOptionInfo AllowedChange Fee ConflictObjectInfo Object FeatureOptConflict RequisiteObjectInfo Object PolicyProductInfo FeatureOptRequisite AgeAmtProduct TaxWithholdingProduct AdditionalInterestRateInfo InvestProductInfo JurisdictionApproval Attachment LevelizationProductOption FreelookInvestRuleProduct QualifiedPlanEntity PaymentModeMethProduct InvestRuleProduct JurisdictionApproval Attachment CashValueRate QualifiedPlanOption ReturnOfPremium TableRef XTbML - FundingSourceMethodsAllowed AnnualIndexOption PremiumRate QualifiedPlanEntity П LoanProvision TableRef XTbML AllowedRelationship MinBalanceCalcRule XTbML DividendRate Fee MinBalanceCalcRule TableRef VerificationRequirement COIRate RateVariation

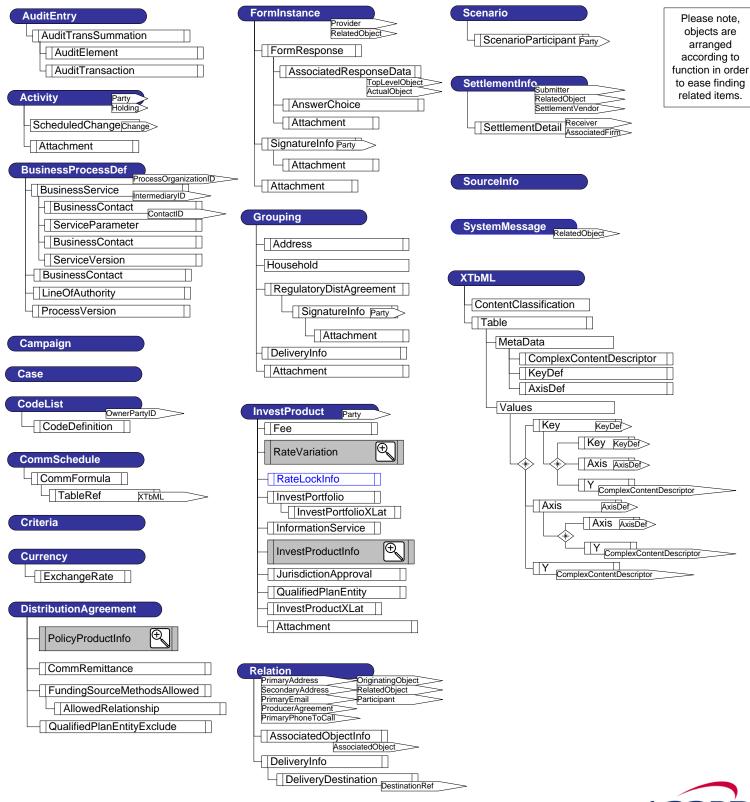




ACORD Life FinancialStatement Ref. Model - Version 2.24.90 Please note, objects are arranged according to function in order to ease **FinancialStatement** finding related items. ailingAddress ailToParty AccountingStatement PolicyStatement Holdina BillingStatement AccountingActivity BankingHolding PeriodicBalanceYTDInfo BillingDetail Holding CommissionStatement Agent PolicyStatementDetail WritingProducerAgreement
PaidProducerAgreement InvoiceDetail AgencyPartyID AgentPartyID AppliesToPartyID ExaminerCompan -__Fee CommissionDetail FinancialActivity Holding WritingProducerAgreement
PaidProducerAgreement
ActualObject WritingP Payment Payee BankHolding WritingProducer
PaidProducer
Holding Attachment Attachment InvoiceRequirementInfo AccountingActivity TrackingInfo TaxWithholding AppliesTo Payment Attachment ClaimReferenceInfo Attachment DenialInfo FinancialActivityInfo CommissionCalcInfo Attachment FinancialActivity П Fee \Box Fee CommissionDetail ReconciliationSummary WritingProducerAgreement
PaidProducerAgreement
ActualObject
Coverage
Owner InvestmentStatement Holding AccountHolde ReconciliationDetail InvestmentStatementDetail Attachment WritingProduc PaidProducer SubAccountStatement PaidProducer Holding SettlementVendor SubAccountStatementDetail CommissionCalcDetail FinancialActivity Holding> Payment Payee BankHolding Attachment AccountingActivity UnderwritingGuidelines TaxWithholding TableRef TravelLocationRatings ClaimReferenceInfo Attachment \Box TravelLocationRating FinancialActivityInfo FinancialActivity HoldingRef Attachment Fee UnderwritingClassGuideline AviationGuidelines ForeignTravelGuidelines AviationGuideline ForeignTravelGuideline Attachment Attachment LocationRestrictionInfo AvocationGuidelines TravelPurposeInfo - Avocation Guideline TravelLocationRatingsInfo AvocationInfo MedicalConditionGuidelines Attachment П MedicalConditionGuideline BloodPressureGuidelines Attachment BloodPressureGuideline MilitaryGuidelines Attachment MilitaryGuideline CholesterolGuidelines LocationRestrictionInfo CholesterolGuideline TravelLocationRatingsInfo TravelLocationRatingsInfo Attachment П Attachment DrivingHistoryGuidelines OccupationGuidelines DrivingHistoryGuideline OccupationGuideline Attachment OccupationInfo FamilyHistoryGuidelines Attachment - FamilyHistoryGuideline Attachment Attachment MedicalConditionGuidelines ResidencyGuidelines ResidencyGuideline RelationshipCC LocationRestrictionInfo Attachment TravelLocationRatingsInfo TravelLocationRatingsID Attachment SubstanceUsageGuidelines SubstanceUsageGuideline Attachment TobaccoUsageGuidelines TobaccoUsageGuideline Attachment

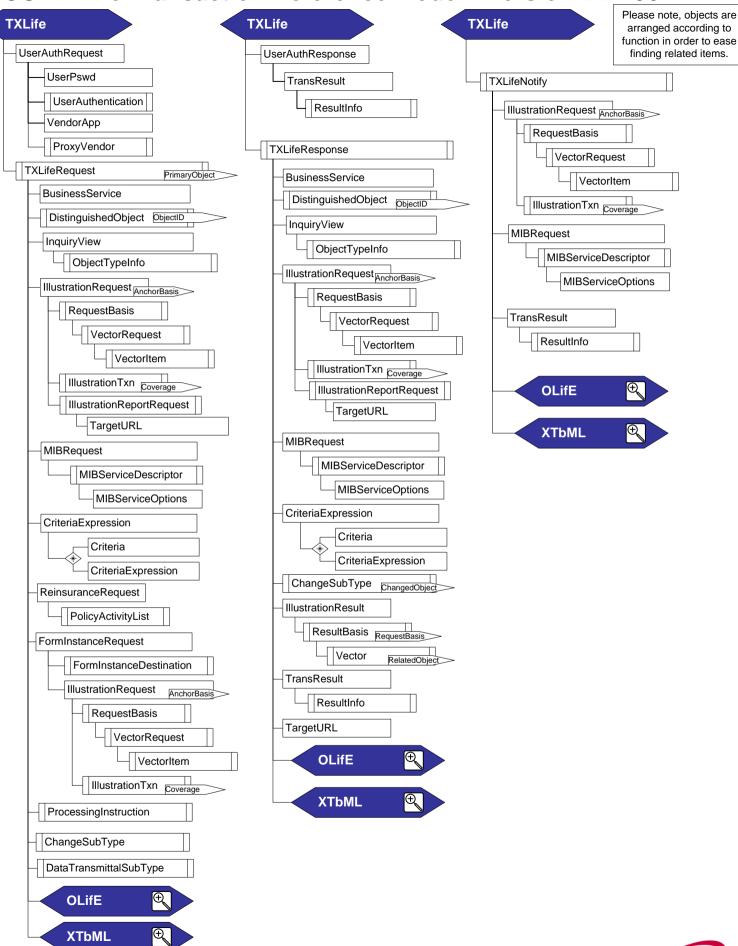


ACORD Life Misc. Objects Reference Model - Version 2.24.90





ACORD Life Transaction Reference Model - Version 2.24.90





ACORD Life Support Objects Model - Version 2.24.90 CovOption LifeParticipant CarrierLicense InvestProductInfo AllowedRelationship Please note. objects are SubstandardRating - JurisdictionApproval arranged VerificationRequirement Participant Party MailingAddress InvestProductInfoXLat according to AllowedDesignation function in order SubstandardRating QualifiedPlanEntity to ease finding BenePayoutTypeAllowed - AssocParticipantObjectInfo related items. EntityType Fee AssociatedObject DeliveryInfo ArrangementProduct LogicalExpression BenefitLimit - JurisdictionApproval LimitVariation LogicalCriteria ArrangementOptProduct ReinsuranceInfo Carrier AxisDef JurisdictionApproval SystemMessage KeyDef ConflictObjectInfo Object RelatedObject LogicalExpression AdditionalInterestRateInfo RequisiteObjectInfo Object AgeAmtProduct CovOptionXLat AllocTypeProduct ConditionTypeOption PolicyProductInfo CommSchedule AmountProduct Attachment CommOptionAvailable OccurrenceLimitInfo GroupCovOption OccurrenceTier ReductionScheduleInfo LogicalExpression Fee AgeAmtProduct ExclusionInvestProduct DestInvestProduct AltPremMode FeatureOptConflict SourceInvestProduct - JurisdictionApproval NumInvestProduct JurisdictionApproval DestInvestProduct CovOptionProduct AnnuityProductExclude SourceInvestProduct - JurisdictionApproval AllowedFeatureTransaction PaymentModeMethProduct | ConflictObjectInfo Object RequisiteObjectInfo Object QualifiedPlanEntityExclude AgeAmtProduct QualifiedPlanEntity EntityType ParticipantProduct QualifiedPlanOption Fee RelatedParticipantProductInfo | InheritedTimingAllowed - AdditionalArrClassification RelationshipInfo | TaxWithholdingProduct QualifiedPlanEntity QualifiedPlanEntity Attachment EntityType Attachment DisabilityHealthProvisions QualifiedPlanOption PremiumRate InheritedTimingAllowed TableRef DividendRate Claim TableRef XTbML RateVariation ipantObject CaseIDREF COIRate RateVariationByDuration Participant Party MailingAddress TableRef XTbMl RateVariationByVolume TableRef SubstandardRating TableRef XTbML AssocParticipantObjectInfo Attachment CovOptionProductXLat ClaimEstimate ProviderParty UnderwritingClassProduct UnderwritingClassProductXLat RequirementInfo ClaimMedConditionInfo MedicalCondition RequestedAddress RequestorContact Attachment ClaimMedTreatmentInfo MedicalTreatment **FeatureOptProduct** StatusEvent LostCapability JurisdictionApproval ResultsReceiverParty Party ClaimReview AdditionalArrClassification StatusReceiverParty Party Attachment AdditionalRiderClassification PreferredReqFulfiller Fulfiller MedicalTransport TrackingInfo FeatureOptConflict PointOfOriginAddressID PointOfDestinationAddressID FeatureOptRequisite Attachment IncomeOptConflict RequirementInfo IncomeOptRequisite Rider Coverage QualifiedPlanEntity Participant CarrierLicense IncreasedCoverageID Party MailingAddress AllowedRelationship SubstandardRating LifeParticipant AssocParticipantObjectInfo VerificationRequirement UnderwritingResult TaxWithholdingProduct BenefitLimit SubstandardRating JurisdictionApproval LimitVariation BenefitLimitOption AssocParticipantObjectInfo ExclusionInvestProduct ReinsuranceInfo Carrier DeliveryInfo SourceInvestProduct SystemMessage BeneficiaryIncomeOptionInfo DestInvestProduct RelatedObject AdditionalInterestRateInfo BenefitLimit NumInvestProduct LimitVariation SourceInvestProduct CovOption DestInvestProduct ReinsuranceInfo Carrier RequisiteInvestProduct SystemMessage UnderwritingClassProduct AllocTypeProduct AdditionalInterestRateInfo AmountProduct AgeAmtProduct PaymentModeMethProduct UnderwritingReview UnderwritingClassProductXLat Fee JurisdictionApproval CovOption SurrenderChargeSchedule UndClassGuidelineInfo ChargePctSchedule Fee UndClassGuidelineID Attachment PermTableRatingInfo CoverageXLat DisabilityHealthProvisions TempTableRatingInfo ConditionTypeOption TableRef SubAccountInfo Fee



GroupCoverage

AltPremMode

ReductionScheduleInfo

AgeAmtProduct

RelatedRoleDataCollection

Attachment

RoleRelationRestriction

TargetAgeRestriction

ACORD Life Hierarchy Reference Legend - Version 2.24.90

Root Element

A Root Element is an Object/Aggregate (see Single Object Occurrence below). However, a Root Element may also be used as the sole XML Document in an ACORD Life Message. For more information, refer to the Table of Contents for the section titled Root Elements. For an explanation of XML Documents, please refer to the W3C XML Standard.

See also: Root Elements **W3C Document Definition**

Top-Level Object

A Top-Level Object is an optional, repeating aggregate that is a direct child of the <OLifE> element. Top-Level aggregates are unique in that the require an @ID attribute and may be related using the <Relation> aggregate.

See also: <Relation> <OLifE>

Single Object Occurrence

This symbol is used to represent an object/aggregate that is not allowed to repeat.

Object Collection

This symbol represents an object that is allowed to repeat. This is also known as an Object Collection.

Foreign Object Reference

Represents an IDREF attribute that references another aggregate. For more information, refer to the table of contents for the section titled How to handle Object IDs.

See also: How to handle Object IDs ☑ W3C ID Definition **W3C IDREF Definition**

and

These symbols are used to indicate a choice. That is, only one of the indicated child aggregates may appear in the XML. The difference between these two is that the one with the star in the middle (on the right) represents a repeating choice.



This is an "off-page" indicator that is used to represent the hierarchy of the associated object are not shown. In the Help File, clicking on this indicator will open the page containing the rest of the aggregate's hierarchy.

Blue = New to this Release

Elements that appear blue in the hierarchy pages are new to this version of the ACORD Life Standard.

