

# Inforce Extract

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## Overview of Inforce Extract

### Introduction

The **Inforce Extract** contains information needed during the valuation process for each policy for which reserves are to be established. It is created each valuation period and contains the fields that appear in Table I.

### File Type

In general, the **Inforce Extract** file can be either a comma-delimited file (CSV), where each field is separated by a comma, or a dBase file (DBF).

### Variable Inforce Extract

Some of the input fields on the **Inforce Extract** are critical to the valuation of reserves for the policy and a valid value must be provided (Note: These fields are identified with a superscript of 'Required' on the attached file description). If one of these fields is missing on a given record of the file, an error message is generated during the valuation process and the policy is bypassed.

Alternatively, some input fields are not required and can be left off of the extract entirely. Therefore, the **Inforce Extract** can be of variable length, depending on which optional input fields are included.

**Table I**  
**Inforce Extract Detail Record Layout**  
**for Traditional Products**

| <b>Fieldname</b>  | <b>Symbol</b> | <b>Format</b> | <b>Required?</b> |
|---|---------------|---------------|------------------|
| Plan Identification Key                                   | PLANID        | A25           | Required         |
| Policy Number   | POLICYNO      | A25           | Required         |
| Plan Type   | PTYPE         | I3            | Required         |
| Status  | STATUS        | I3            | Required         |
| Issue Date  | IDATE         | D8            | Required         |
| Effective Date  | EDATE         | D8            | Required         |
| Maturity Date   | MDATE         | D8            | Required         |
| Revival Date  | RDATE         | D8            | Required         |
| Termination Date  | TDATE         | D8            | Required         |
| Paid to Date  | PTDATE        | D8            |                  |
| Disability Date   | DISDATE       | D8            |                  |
| Issue Age - Base - First Insured                          | X             | I3            | Required         |
| Issue Age - Base - Second Insured                         | Y             | I3            |                  |
| Issue Age – Spouse  | XS            | I3            |                  |
| Issue Age – Payor   | XP            | I3            |                  |
| Sex - Base - First Insured                                | SEXX          | I2            | Required         |
| Sex - Base - Second Insured                               | SEXY          | I2            |                  |
| Sex – Spouse  | SEXS          | I2            |                  |
| Sex – Payor   | SEXP          | I2            |                  |
| Smoking Classification - Base - First Insured             | SMKX          | I2            | Required         |
| Smoking Classification - Base - Second Insured            | SMKY          | I2            |                  |
| Smoking Classification – Spouse                           | SMKS          | I2            |                  |
| Smoking Classification – Payor                            | SMKP          | I2            |                  |
| Underwriting Classification - Base - First Insured        | UWX           | I2            |                  |
| Underwriting Classification - Base - Second Insured       | UWY           | I2            |                  |
| Underwriting Classification - Base – Spouse               | UWS           | I2            |                  |
| Substandard Flat Extra – Period                           | NQDPY         | I4            |                  |
| Substandard Flat Extra – Amount                           | GPQDØ         | F11.2         |                  |
| Substandard Flat Extra - Spouse – Period                  | NQDPSY        | I4            |                  |
| Substandard Flat Extra - Spouse – Amount                  | GPQDSØ        | F11.2         |                  |
| Substandard Table Rating - Factor - Base - First Insured  | RQDXØ         | F8.4          | Required         |
| Substandard Table Rating - Factor - Base - Second Insured | RQDYØ         | F8.4          |                  |
| Substandard Table Rating - Factor – Spouse                | RQDSØ         | F8.4          |                  |
| Substandard Table Rating - Period - Base - First Insured  | NKQDX         | I4            | Required         |
| Substandard Table Rating - Period - Base - Second Insured | NKQDY         | I4            |                  |
| Substandard Table Rating - Period – Spouse                | NKQDS         | I4            |                  |
| Substandard Rating – Premium                              | RGPXØ         | F8.4          |                  |
| Substandard Table Rating - Period – Premium               | NKGPX         | I4            |                  |
| Rider - Substandard - Period - First Insured              | NQDRIDERX     | I4            |                  |
| Rider - Substandard - Period - Second Insured             | NQDRIDERY     | I4            |                  |
| Rider - Substandard - Rating - First Insured              | RQDRIDERX     | F8.4          |                  |
| Rider - Substandard - Rating - Second Insured             | RQDRIDERY     | F8.4          |                  |

**Table I**  
**Inforce Extract Detail Record Layout**  
**for Traditional Products**  
**(Continued)**

| <b>Fieldname</b>                                   | <b>Symbol</b> | <b>Format</b> | <b>Required?</b> |
|--|---------------|---------------|------------------|
| Rider - Substandard Rating – Premium               | RGPRIDER      | F8.4          |                  |
| Premium Mode                                       | MODEØ         | I3            | Required         |
| Premium Payment Period – Base                      | MPY           | I4            | Required         |
| Premium Payment Period - Flexible Term Rider       | MPYFTR        | I4            |                  |
| Gross Premium – Base                               | GPØBASE       | F11.2         |                  |
| Gross Premium - Cash Value Rider                   | GPØCV         | F11.2         |                  |
| Gross Premium - Flexible Term Rider                | GPØFTR        | F11.2         |                  |
| Gross Premium - Accidental Death - Primary Insured | GPØADBP       | F11.2         |                  |
| Gross Premium - Accidental Death – Spouse          | GPØADBS       | F11.2         |                  |
| Gross Premium - Waiver of Premium                  | GPØWP         | F11.2         |                  |
| Gross Premium - Guaranteed Insurability            | GPØGIO        | F11.2         |                  |
| Face Amount – Base                                 | FAØBASE       | F14.3         | Required         |
| Face Amount - Base – Term                          | FAØBASEOYT    | I10           |                  |
| Face Amount - Base – Additions                     | FAØBASEPUA    | I10           |                  |
| Face Amount - Cash Value Rider                     | FAØCV         | I10           |                  |
| Face Amount - Cash Value Rider – Additions         | FAØCVPUA      | I10           |                  |
| Face Amount - Flexible Term Rider – Term           | FAØFTROYT     | I10           |                  |
| Face Amount - Flexible Term Rider – Additions      | FAØFTRPUA     | I10           |                  |
| Face Amount - Term Rider                           | FAØOYT        | I10           |                  |
| Face Amount - Spouse Term                          | FAØST         | I10           |                  |
| Face Amount - Accidental Death - Primary Insured   | FAØADBP       | I10           |                  |
| Face Amount - Accidental Death – Spouse            | FAØADBS       | I10           |                  |
| Face Amount - Child Term                           | FAØCT         | I10           |                  |
| Endowment Value                                    | ENDOWMENT     | I10           | Required         |
| Rider Signal - Cash Value Rider                    | RS_CV         | I2            |                  |
| Rider Signal - Flexible Term Rider                 | RS_FTR        | I2            |                  |
| Rider Signal - Term Rider                          | RS_OYT        | I2            |                  |
| Rider Signal - Spouse Term                         | RS_ST         | I2            |                  |
| Rider Signal - Accidental Death - Primary Insured  | RS_ADBP       | I2            |                  |
| Rider Signal - Accidental Death – Spouse           | RS_ADBS       | I2            |                  |
| Rider Signal - Waiver of Premium                   | RS_WP         | I2            |                  |
| Rider Signal - Child Term                          | RS_CT         | I2            |                  |
| Rider Signal - Guaranteed Insurability             | RS_GIO        | I2            |                  |
| Rider Signal – Payor                               | RS_PAYOR      | I2            |                  |
| Current Cash Value – Input                         | CVCURRENT     | F12.2         | Required         |
| Statutory Reserve – Prior Year                     | STATVPRIOR    | F13.2         | Required         |
| Company Reported Statutory Reserve - Base          | STATVBASE     | F13.2         | Required         |
| Company Reported Statutory Reserve - Riders        | STATVRIDER    | F13.2         |                  |
| Company Reported Statutory Reserve - GIO           | STATVGIO      | F13.2         |                  |
| Company Reported Statutory Reserve - IPC           | STATVIPC      | F13.2         |                  |
| Company Reported Statutory Reserve - ADB           | STATVADB      | F13.2         |                  |

| <b>Fieldname</b>   | <b>Symbol</b> | <b>Format</b> | <b>Required?</b> |
|--|---------------|---------------|------------------|
| Company Reported Statutory Reserve - WP                    | STATVWP       | F13.2         |                  |
| Company Reported Statutory Reserve - Substandard           | STATVSUB      | F13.2         |                  |
| Company Reported Statutory Reserve - Deficiency            | STATVDEF      | F13.2         |                  |
| Company Reported Statutory Reserve - Net Premium Reserve   | STATVNPR      | F13.2         | Required         |
| Company Reported Statutory Reserve - Deterministic Reserve | STATVDR       | F13.2         | Required         |
| Company Reported Statutory Reserve - Stochastic Reserve    | STATVSR       | F13.2         | Required         |
| Company Reported Statutory Reserve – New York Floor        | STATVNYF      | F13.2         | Required         |
| Company Reported Statutory Reserve - UPR                   | STATVUPR      | F13.2         | Required         |
| Company Reported Statutory Reserve - Total                 | STATVCOMPNY   | F13.2         | Required         |
| Deferred Premium Asset Prior to Reinsurance                | DPA           | F13.2         | Required         |
| Face Amount - Prior Year                                   | FACEVPRIOR    | F13.2         | Required         |
| Valuation Basis Code                                       | VBCODE        | A25           | Required         |
| Initial Reinsurance Ceded Amount                           | CEDEDO        | F13.2         | Required         |
| Initial Reinsurance Ceded Percentage                       | CEDEDPCT0     | F7.4          | Required         |
| Reduction to Deferred Premium Asset for Reinsurance Ceded  | CEDEDDPA      | F13.2         | Required         |
| Unearned Premium Reserve Credit                            | CEDEDUPR      | F13.2         | Required         |
| Reinsurance Ceded Credit                                   | CededCredit   | F13.2         | Required         |

**End of Input Record**

## Order of Fields

If the input file is in CSV format, the fields that are included in the **Inforce Extract** must appear in the same order as they are presented in Table I (Note: This is not required for a dBase file). The fields on the output file will be in the order presented here, regardless of the format of the input file.

## Header Record

In order for the system to handle a variable-length **Inforce Extract** in a comma-separated form, a header record must be passed (Note: This is not required for a dBase file). This header record must include the Symbols for the fields that are being passed, separated by commas.

## Form of Data

Alphanumeric fields are left-justified, and are identified in the Data Dictionary as Data Type: A(nn), where "nn" indicates the maximum number of characters that the field can contain. For example, A(12) indicates a field that can contain up to 12 characters. In Table I, this is shown as 'A25'.

Integer fields are right-justified, and are identified in the Data Dictionary as Data Type: X(nn) where "nn" indicates the maximum number of digits allowed, regardless of sign. For example, a field defined as X(3) would be able to handle a three-digit integer, either positive or negative. In Table I this is shown as 'I4', reflecting the extra byte for the sign.

Floating-point fields right-justified, and are identified in the Data Dictionary as Data Type: X(nn).X(mm) where "nn" indicates the maximum number of digits allowed to the left of the decimal point, regardless of sign, and "mm" indicates the maximum number of digits allowed to the right of the decimal point. These fields must be passed with the decimal point included, such as 123.56 for a field defined as X(3).X(2). In Table I, this is shown as 'F7.2', reflecting the extra byte for the sign.

Date fields are left justified, and are identified in the Data Dictionary as Data Type: Date. They should be passed as MM/DD/YYYY, such as 12/31/1997 for December 31, 1997. In Table I, this is shown as 'D8'.

## Padding

The traditional system does not require any padding of input items. However, the output file, if a CSV format has been chosen, will be created with leading zeros for numeric fields and trailing blanks for the alphanumeric fields. This padding, while increasing the necessary size of the output file, allows for easier uploading of the output file to a mainframe system, if desired.

## Policies Included

Records must be provided for all policies that are in force as of the valuation date

## Plan Identification Key & Valuation Basis Code

The first field on the **Inforce Extract** is **Plan Identification Key**. This key identifies the group of policies with the same plan structure. During the valuation process, one of the first steps is to match the **Plan Identification Key** from the **Inforce Extract** with the Plan Code Descriptions filed with the Company's valuation submission. The **Valuation Basis Code** from the **Inforce Extract** will be matched to the Valuation Basis Code Descriptions filed with the Company's valuation submission. The unique combinations of **Plan Identification Key** and **Valuation Basis Code** will determine plan structures and will be reconciled to the Analysis of Valuation Reserves. If a match is not found, reserves for the policy cannot be calculated. Note that the **Plan Identification Key** must be in all capital letters.

## Sorting

The required sort order of the Inforce Extract is PLANID followed by POLICYNO.

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# Inforce Extract File Data Dictionary

**FIELD NAME:** Plan Identification Key

**SYMBOL:** PLANID

**DATA TYPE:** A(25)

## DESCRIPTION

The **Plan Identification Key** field is used to distinguish groups of policies that possess a common plan structure. By comparing the **Plan Identification Key** and **Valuation Basis Code** of each policy listed in the **Inforce Extract** with the Plan Code Listings and Valuation Basis Code Descriptions from the Company's valuation submission, the applicable plan structure is readily determined.

## NOTE

The **Plan Identification Key** must be in all capital letters.

## ERROR CONDITION

During the valuation process, one of the first steps is to match the **Plan Identification Key** for a policy with the Plan Code Descriptions filed with the Company's valuation submission. If a match is not found, reserves for the policy cannot be calculated.

**FIELD NAME:** Policy Number

SYMBOL: POLICYNO  
DATA TYPE: A(25)  
SOURCE: Inforce Extract

## DESCRIPTION

**Policy Number** is a number that uniquely identifies the policy.



**FIELD NAME:** Plan Type

**SYMBOL:** PTYPE

**DATA TYPE:** X(2)

## DESCRIPTION

**Plan Type** indicates the type of insurance plan. The values for this field can be user defined, such as 0 for Level Premium Whole Life, 1 for Graded Premium Whole Life, etc., which could then be used for reporting purposes. The only requirement is that plans set up to be used for riders that are passed as separate records should have a **Plan Type** that is greater than 20:

| <u>Code</u> | <u>Description</u>                |
|-------------|-----------------------------------|
| 0-20        | Base Policies                     |
| >20         | Riders passed as separate records |

## NOTE

Records with a **Plan Type** greater than 20 will be counted as riders, not as policies, in the Control Total reports.

**FIELD NAME:** Status

**SYMBOL:** STATUS

**DATA TYPE:** X(2)

## DESCRIPTION

**Status** indicates one the following dispositions for the entire policy:

| <u>Code</u> | <u>Description</u>            |
|-------------|-------------------------------|
| 1           | Active                        |
| 2           | Disabled                      |
| 4           | Deferred maturity             |
| 8           | Active RPU                    |
| 9           | Active ETI                    |
| 11          | Death                         |
| 12          | Surrender                     |
| 13          | Lapse                         |
| 14          | Expire                        |
| 15          | Maturity                      |
| 16          | Not Taken                     |
| 17          | Conversion                    |
| 18          | Terminated to Reduced Paid-Up |
| 19          | Terminated to Extended Term   |
| 99          | Unknown (but not inforce)     |

## NOTE

Only active policies must be included in the initial **Inforce Extract File**.

## WARNING

During the valuation process, if the value of this field is a numeric value, but not one of the above values, then it is set equal to '99'. If it is an alphanumeric value, it will be set equal to '0'.

**FIELD NAME:** Issue Date

**SYMBOL:** IDATE

**DATA TYPE:** Date

## DESCRIPTION

**Issue Date** is the date that the policy was issued. This date will be used as the reference point for calculating the length of various periods. For example, the variable t.y is the integral number of whole policy years from the issue date to some future date. It is used as an index to select the appropriate rate from an array of rates whose elements span a policy year.

## ERROR CONDITION

If during the valuation process, the **Valuation Date** is found to precede the **Issue Date**, the policy is written out to the error file, the policy is bypassed, and the following error message is generated:

"The Valuation Date of <Valuation Date> precedes Issue Date of <Issue Date>."

## NOTE

For policies that have been post-dated beyond the **Valuation Date**, it is necessary to cap the **Issue Date** at the **Valuation Date**, in order to process the policy properly.

**FIELD NAME:** Effective Date

**SYMBOL:** EDATE

**DATA TYPE:** Date

**SOURCE:** Valuation Module

## DESCRIPTION

**Effective Date** is the first valuation date that the policy was recognized in the Inforce Extract.

## NOTE

The value of this field is determined during the valuation process.

**FIELD NAME:** Maturity Date

**SYMBOL:** MDATE

**DATA TYPE:** Date

**SOURCE:** Valuation Process or Inforce Extract

## DESCRIPTION

**Maturity Date** is the scheduled date that the policy matures or expires.

## NOTE

This field is also used for policies that have a **Status** of '9' (Active ETI).

## ERROR CONDITION

If during the valuation process, the **Maturity Date** precedes the **Valuation Date**, the policy is written out to the error file, the policy is bypassed and the following error message is generated:

"The Maturity Date of <Maturity Date> precedes the Valuation Date of <Valuation Date>."

Similarly, if during the valuation process, the **Maturity Date** is a date before the **Issue Date**, the policy is written out to the error file, the policy is bypassed and the following error message is generated:

"The Maturity Date of <Maturity Date> is before the Issue Date of <Issue Date>."

**FIELD NAME:** Revival Date

**SYMBOL:** RDATE

**DATA TYPE:** Date

**SOURCE:** Valuation Modules

## DESCRIPTION

**Revival Date** is the first valuation date that a policy was revived (i.e., **Status** switches from a value greater than 10 to a value less than 10).

## NOTE

The value of this field is determined during the valuation process.

**FIELD NAME:** Termination Date

SYMBOL: TDATE  
DATA TYPE: Date  
SOURCE: Valuation Modules

## DESCRIPTION

**Termination Date** is the first valuation date that a policy has a status code that is not active (i.e. **Status** is greater than 10).

## NOTE

The value of this field is determined during the valuation process.

**FIELD NAME:** Paid to Date

**SYMBOL:** PTDATE

**DATA TYPE:** Date

**SOURCE:** Inforce Extract

## DESCRIPTION

**Paid to Date** is the date on which the next premium is due. It is used to determine the Due Premium asset.



**FIELD NAME:** Disability Date

SYMBOL: DISDATE

DATA TYPE: Date

SOURCE: Inforce Extract

## DESCRIPTION

**Disability Date** is the date on which the policyholder became disabled. This field will only be utilized for policies with a **Status** of '2'.

**FIELD NAME:** Issue Age - Base - First Insured

SYMBOL: X  
DATA TYPE: X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Issue Age - Base - First Insured** is the insurance age of the first insured life as of the **Issue Date**.

## NOTE

If the policy is on a single life, this field is used for the insurance age of the insured as of the **Issue Date**.

## ERROR CONDITION

If during the valuation process, this age is less than zero or greater than 99, the policy is written out to the error file, the policy is bypassed, and the following error message is generated,:

"Issue Age is less than zero or greater than 99."

**FIELD NAME:** Issue Age - Base - Second Insured

SYMBOL: Y  
DATA TYPE: X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Issue Age - Base - Second Insured** is the insurance age of the second insured life as of the **Issue Date** for multiple life policies.

## NOTE

For single life policies, this field should be set to 0.

## ERROR CONDITION

If during the valuation process, this age is less than zero or greater than 99, the policy is written out to the error file, the policy is bypassed, and the following error message is generated,:

"Issue Age is less than zero or greater than 99."

**FIELD NAME:** Issue Age - Spouse

SYMBOL: XS  
DATA TYPE: X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Issue Age - Spouse** is the insurance age of the spouse of the primary life insured as of the **Issue Date**.

## NOTE

For policies which do not have a Spouse Term rider or an Accidental Death Benefit rider on the spouse, this field should be set to 0.

## ERROR CONDITION

If during the valuation process, this age is less than zero or greater than 99, the policy is written out to the error file, the policy is bypassed, and the following error message is generated,:

"Issue Age of is less than zero or greater than 99."

**FIELD NAME:** Issue Age - Payor

SYMBOL: XP  
DATA TYPE: X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Issue Age - Payor** is the insurance age of the premium payor as of the **Issue Date**.

## NOTE

For policies which do not have a Payor rider, this field should be set to 0.

## ERROR CONDITION

If during the valuation process, this age is less than zero or greater than 99, the policy is written out to the error file, the policy is bypassed, and the following error message is generated,:

"Issue Age of is less than zero or greater than 99."

**FIELD NAME:** Sex - Base - First Insured

SYMBOL: SEXX  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Sex - Base - First Insured** is the actual sex of the first insured life:

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 1           | Male               |
| 2           | Female             |

## NOTE

If the policy has unisex rates, the actual sex of the insured should still be used. If this information is not available, use '1'. If the policy is on a single life, this field is used for the actual sex of the insured.

**FIELD NAME:** Sex - Base - Second Insured

SYMBOL: SEXY  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Sex - Base - Second Insured** is the actual sex of the second insured on multiple life policies:

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Single life policy |
| 1           | Male               |
| 2           | Female             |

## NOTE

If the policy has unisex rates, the actual sex of the insured should still be used. If this information is not available, use '1'.

## ERROR CONDITION

If during the valuation process, the **Number of Lives** is greater than one and the value of this field is '0', then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Invalid sex code for second insured."

**FIELD NAME:** Sex - Spouse

SYMBOL: SEXS  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Sex - Spouse** is the actual sex of the spouse of the primary life insured:

| <u>Code</u> | <u>Description</u>           |
|-------------|------------------------------|
| 0           | No rider covering the spouse |
| 1           | Male                         |
| 2           | Female                       |

## NOTE

If the policy has unisex rates, the actual sex of the spouse should still be used. If this information is not available, use '2'.

## ERROR CONDITION

If during the valuation process, the rider signals indicate that a rider exists on the spouse and the value of this field is '0', then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Sex code is less than zero or greater than 99."



**FIELD NAME:** Sex - Payor

SYMBOL: SEXP  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Sex - Payor** is the actual sex of the premium payor:

| <u>Code</u> | <u>Description</u>          |
|-------------|-----------------------------|
| 0           | No rider covering the payor |
| 1           | Male                        |
| 2           | Female                      |

## NOTE

If the policy has unisex rates, the actual sex of the payor should still be used. If this information is not available, use '1'.

## ERROR CONDITION

If during the valuation process, the rider signals indicate that a rider exists on the payor and the value of this field is '0', then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Sex code is less than zero or greater than 99."

**FIELD NAME:** Smoking Classification - Base - First Insured

SYMBOL: SMKX  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Smoking Classification - Base - First Insured** is the smoking classification of the first insured life:

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 1           | <u>Unismoke</u>    |
| 2           | Nonsmoker          |
| 3           | Smoker             |

## NOTE

If the policy is on a single life, this field is used for the smoking classification of the insured.

**FIELD NAME:** Smoking Classification - Base - Second Insured

SYMBOL: SMKY  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Smoking Classification - Base - Second Insured** is the smoking classification of the second insured on multiple life policies:

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Single life policy |
| 1           | Unismoke           |
| 2           | Nonsmoker          |
| 3           | Smoker             |

## ERROR CONDITION

If during the valuation process, the **Number of Lives** is greater than one and the value of this field is '0', then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Invalid smoking classification code for second insured."

**FIELD NAME:** Smoking Classification - Spouse

SYMBOL: SMKS  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Smoking Classification - Spouse** is the smoking classification of the spouse of the primary life insured:

| <u>Code</u> | <u>Description</u>           |
|-------------|------------------------------|
| 0           | No rider covering the spouse |
| 1           | Unismoke                     |
| 2           | Nonsmoker                    |
| 3           | Smoker                       |

## ERROR CONDITION

If during the valuation process, the rider signal indicates that this rider is present and the value of this field is '0', then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

“Smoking classification code is less than zero or greater than 99.”

**FIELD NAME:** Smoking Classification -- Payor

SYMBOL: SMKP  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Smoking Classification - Payor** is the smoking classification of the premium payor:

| <u>Code</u> | <u>Description</u>          |
|-------------|-----------------------------|
| 0           | No rider covering the payor |
| 1           | Unismoke                    |
| 2           | Nonsmoker                   |
| 3           | Smoker                      |

## ERROR CONDITION

If during the valuation process, the rider signal indicates that this rider is present and the value of this field is '0', then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Smoking classification code is less than zero or greater than 99."

**FIELD NAME:** Underwriting Classification - Base - First Insured

SYMBOL: UWX  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Underwriting Classification - Base - First Insured** is the underwriting classification of the first insured life:

| <u>Code</u> | <u>Description</u>           |
|-------------|------------------------------|
| 0           | Main underwriting class      |
| 1           | Secondary underwriting class |
| 2           | Third underwriting class     |
| 3           | Fourth underwriting class    |

## NOTE

If the policy is on a single life, this field is used for the underwriting classification of the insured. Class '0' is used for the primary class for the plan. For example, if a plan has no Preferred/Standard breakdown, and all lives are classified as "Standard", they should be given a code of '0'.

**FIELD NAME:** Underwriting Classification - Base - Second Insured

**SYMBOL:** UWY  
**DATA TYPE:** X(1)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Underwriting Classification - Base - Second Insured** is the underwriting classification of the second insured on multiple life policies:

| <u>Code</u> | <u>Description</u>           |
|-------------|------------------------------|
| 0           | Main underwriting class      |
| 1           | Secondary underwriting class |
| 2           | Third underwriting class     |
| 3           | Fourth underwriting class    |

## NOTE

Class '0' is used for the primary class for the plan. For example, if a plan has no Preferred/Standard breakdown, and all lives are classified as "Standard", they should be given a code of '0'.

**FIELD NAME:** Underwriting Classification - Base - Spouse

SYMBOL: UWS  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Underwriting Classification - Base - Spouse** is the underwriting classification of the spouse of the primary life insured:

| <u>Code</u> | <u>Description</u>           |
|-------------|------------------------------|
| 0           | Main underwriting class      |
| 1           | Secondary underwriting class |
| 2           | Third underwriting class     |
| 3           | Fourth underwriting class    |

## NOTE

Class '0' is used for the primary class for the plan. For example, if a plan has no Preferred/Standard breakdown, and all lives are classified as "Standard", they should be given a code of '0'.



**FIELD NAME:** Substandard Flat Extra - Period

SYMBOL: NQDPY  
DATA TYPE: X(3)  
SOURCE: Inforce Extract

## DESCRIPTION

**Substandard Flat Extra - Period** is the number of years from the issue date the **Substandard Flat Extra - Amount** is added to the premium.

## NOTE

This should be set to 0 if there is no substandard flat extra.

**FIELD NAME:** Substandard Flat Extra - Amount

SYMBOL: GPQDØ  
DATA TYPE: X(7).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Substandard Flat Extra - Amount** is the annual substandard flat extra charge that is added to each premium payment.

## NOTE

This should be set to 0.00 if there is no substandard flat extra.

**FIELD NAME:** Substandard Flat Extra - Spouse - Period

SYMBOL: NQDPSY  
DATA TYPE: X(3)  
SOURCE: Inforce Extract

## DESCRIPTION

**Substandard Flat Extra - Spouse - Period** is the number of years from the issue date the **Substandard Flat Extra - Spouse - Amount** is added to the premium for any rider covering the spouse.

## NOTE

This should be set to 0 if there is no substandard flat extra.

**FIELD NAME:** Substandard Flat Extra - Spouse - Amount

SYMBOL: GPQDSØ  
DATA TYPE: X(7).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Substandard Flat Extra - Spouse - Amount** is the annual substandard flat extra charge that is added to each premium payment for any rider covering the spouse.

## NOTE

This should be set to 0.00 if there is no substandard flat extra.

**FIELD NAME:** Substandard Table Rating - Factor - Base - First Insured

SYMBOL: RQDXØ  
DATA TYPE: X(2).X(4)  
SOURCE: Inforce Extract

## DESCRIPTION

**Substandard Table Rating - Factor - Base - First Insured** is the substandard table rating of the first insured. For example, if the rating class is 125%, it should be entered as 1.2500.

## NOTE

If the policy is on a single life, this field is used for the substandard table rating factor of the insured. This should be set to 1.0000 if there is no substandard rating.

**FIELD NAME:** Substandard Table Rating - Factor - Base - Second Insured

**SYMBOL:** RQDYØ  
**DATA TYPE:** X(2).X(4)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Substandard Table Rating - Factor - Base - Second Insured** is the substandard table rating of the second insured on multiple life policies. For example, if the rating class is 125%, it should be entered as 1.2500.

## NOTE

For single life policies, this should be set to 0.0000. For multiple life policies with no substandard rating on the second insured, this should be set to 1.0000.

**FIELD NAME:** Substandard Table Rating - Factor - Spouse

SYMBOL: RQDSØ  
DATA TYPE: X(2).X(4)  
SOURCE: Inforce Extract

## DESCRIPTION

**Substandard Table Rating - Factor - Spouse** is the substandard table rating of the spouse, if the Spouse Term rider and/or Accidental Death Benefit rider covering the spouse is/are present. If the rating class is 125%, it should be entered as 1.2500.

## NOTE

For policies with no riders covering the spouse, this should be set to 0.0000. For policies with riders covering the spouse where there is no substandard rating on the spouse, this should be set to 1.0000.

**FIELD NAME:** Substandard Table Rating - Period - Base - First Insured

SYMBOL: NKQDX  
DATA TYPE: X(3)  
SOURCE: Inforce Extract

## DESCRIPTION

**Substandard Table Rating - Period - Base - First Insured** is the number of years from the **Issue Date** the **Substandard Table Rating - Factor - Base - First Insured** is applied to the premiums and mortality.

## NOTE

If the substandard rating has been set to 1.0000 (i.e., the policy is not substandard), this field should be set to 0.



**FIELD NAME:** Substandard Table Rating - Period - Base - Second Insured

**SYMBOL:** NKQDY  
**DATA TYPE:** X(3)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Substandard Table Rating - Period - Base - Second Insured** is the number of years from the **Issue Date** the **Substandard Table Rating - Factor - Base - Second Insured** is applied to the premiums and mortality.

## NOTE

This should be set to 0 for single life policies or if the substandard rating on the second insured for multiple life policies is 1.0000.

**FIELD NAME:** Substandard Table Rating - Period - Spouse

SYMBOL: NKQDS  
DATA TYPE: X(3)  
SOURCE: Inforce Extract

## DESCRIPTION

**Substandard Table Rating - Period - Spouse** is the number of years from the **Issue Date** the **Substandard Table Rating - Factor - Spouse** is applied to the premiums and mortality for any rider covering the spouse.

## NOTE

This should be set to 0 for policies without a rider covering the spouse, or for policies with a rider covering the spouse where the substandard rating on the spouse is 1.0000.

**FIELD NAME:** Substandard Rating - Premium

SYMBOL: RGPXØ  
DATA TYPE: X(2).X(4)  
SOURCE: Inforce Extract

## DESCRIPTION

**Substandard Rating - Premium** is the substandard table rating to be applied to the gross premium for the base policy. For example, if the rating class is 125%, it should be entered as 1.2500.

## NOTE

This field is only used if the **Processing Formula - Substandard Rating - Premiums** has been set to 'Use separate ratings for premiums'. Otherwise, the **Substandard Table Rating - Factor - Base - First Insured** is used for both mortality and premiums. This should be set to 1.0000 if there is no substandard rating.

**FIELD NAME:** Substandard Table Rating - Premium - Period

SYMBOL: NKGPM  
DATA TYPE: X(3)  
SOURCE: Inforce Extract

## DESCRIPTION

**Substandard Table Rating - Premium - Period** is the number of years from the **Issue Date** the **Rider - Substandard Rating - Premium** is applied to the premiums.

## NOTE

If the substandard rating has been set to 1.0000 (i.e., the policy is not substandard), this field should be set to 0.

**FIELD NAME:** Rider - Substandard - Period - First Insured

SYMBOL: NQDRIDERX  
DATA TYPE: X(3)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider - Substandard - Period - First Insured** is the number of years from the **Issue Date** the **Rider - Substandard - Rating - First Insured** is applied to the premiums and mortality for riders.

## NOTE

If the substandard rating has been set to 1.0000 (i.e., the policy is not substandard), this field should be set to 0.

**FIELD NAME:** Rider - Substandard - Period - Second Insured

SYMBOL: NQDRIDERY  
DATA TYPE: X(3)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider - Substandard - Period - Second Insured** is the number of years from the **Issue Date** the **Rider - Substandard - Rating - Second Insured** is applied to the premiums and mortality for riders.

## NOTE

If the substandard rating has been set to 1.0000 (i.e., the policy is not substandard), this field should be set to 0.

**FIELD NAME:** Rider - Substandard - Rating - First Insured

**SYMBOL:** RQDRIDERX  
**DATA TYPE:** X(2).X(4)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Rider - Substandard - Rating - First Insured** is the substandard table rating of the first insured for riders. For example, if the rating class is 125%, it should be entered as 1.2500.

## NOTE

If the policy is on a single life, this field is used for the substandard table rating factor of the insured. This should be set to 1.0000 if there is no substandard rating.

**FIELD NAME:** Rider - Substandard - Rating - Second Insured

SYMBOL: RQDRIDERY  
DATA TYPE: X(2).X(4)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider - Substandard - Rating - Second Insured** is the substandard table rating of the second insured for riders. For example, if the rating class is 125%, it should be entered as 1.2500.

## NOTE

This should be set to 1.0000 if there is no substandard rating.



**FIELD NAME:** Rider - Substandard Rating - Premium

**SYMBOL:** RGPRIDER  
**DATA TYPE:** X(2).X(4)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Rider - Substandard Rating - Premium** is the substandard table rating to be applied to the gross premium for riders. For example, if the rating class is 125%, it should be entered as 1.2500.

## NOTE

This field is only used if the **Processing Formula - Substandard Rating - Premiums** has been set to 'Use separate ratings for premiums'. Otherwise, the **Rider - Substandard - Rating - First Insured** is used for both mortality and premiums. This should be set to 1.0000 if there is no substandard rating.

**FIELD NAME:** Premium Mode

SYMBOL: MODEØ  
DATA TYPE: X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Premium Mode** indicates the frequency at which premium notices are sent to the policy owner:

| <u>Code</u> | <u>Description</u>              |
|-------------|---------------------------------|
| 12          | Annual or Single                |
| 6           | Semi-Annual                     |
| 3           | Quarterly                       |
| 1           | Monthly                         |
| -1          | Electronic Funds Transfer (EFT) |

## NOTE

If premium notices are sent more frequently than monthly or nine months out of the year, use a code of '1', monthly.

**FIELD NAME:** Premium Payment Period - Base

**SYMBOL:** MPY

**DATA TYPE:** X(3)

**SOURCE:** Valuation Modules **or** Inforce Extract

## DESCRIPTION

**Premium Payment Period - Base** is the number of years from the issue date during which premiums can be paid for the base policy.

## NOTE

The value of this field is determined during the valuation process. The value entered in the **Inforce Extract** should match the value determined during the valuation process.

## ERROR CONDITIONS

If during the valuation process, the premium payment period is not greater than zero, then the policy is written out to the error file, the policy is bypassed and the following error message is generated:

"Premium payment period must be greater than zero."

**FIELD NAME:** Premium Payment Period - Flexible Term Rider

**SYMBOL:** MPYFTR  
**DATA TYPE:** X(3)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Premium Payment Period - Flexible Term Rider** is the number of years from the issue date during which premiums can be paid for the Flexible Term Rider.

## NOTE

This field should be set to 0 if there is no Flexible Term Rider, or if the premium payment period is the same as the base policy.

**FIELD NAME:** Gross Premium - Base

SYMBOL: GPØBASE  
DATA TYPE: X(7).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Gross Premium - Base** is the actual dollar amount of premium for the base policy, if it is entered on the **Inforce Extract**, as of the valuation date. This should be the total annualized premium.

## NOTE

This field will always be used for joint-life plans. Otherwise, it should be set to 0.00.

**FIELD NAME:** Gross Premium - Cash Value Rider

SYMBOL: GPØCV  
DATA TYPE: X(7).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Gross Premium - Cash Value Rider** is the actual dollar amount of premium for the Cash Value Rider for the current year.

**FIELD NAME:** Gross Premium - Flexible Term Rider

**SYMBOL:** GPØFTR  
**DATA TYPE:** X(7).X(2)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Gross Premium - Flexible Term Rider** is the actual dollar amount of premium for the Flexible Term Rider.

## NOTE

This field will always be used for joint-life plans. If the policy does not have a Flexible Term Rider (i.e., **RS\_FTR** = 0) or if premiums are being read from a table, this field should be set to 0.

**FIELD NAME:** Gross Premium - Accidental Death - Primary Insured

SYMBOL: GPØADBP  
DATA TYPE: X(7).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Gross Premium - Accidental Death - Primary Insured** is the actual dollar amount of premium for the Accidental Death Benefit rider covering the primary insured.

## NOTE

This field is only used if the value is greater than 0.



**FIELD NAME:** Gross Premium - Accidental Death - Spouse

SYMBOL: GPØADBS  
DATA TYPE: X(7).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Gross Premium - Accidental Death - Spouse** is the actual dollar amount of premium for the Accidental Death Benefit rider covering the spouse.

## NOTE

This field is only used if the value is greater than 0.

**FIELD NAME:** Gross Premium - Waiver of Premium

**SYMBOL:** GPØWP  
**DATA TYPE:** X(7).X(2)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Gross Premium - Waiver of Premium** is the actual dollar amount of premium for the Waiver of Premium rider.

## NOTE

This field is only used if the value is greater than 0.

**FIELD NAME:** Gross Premium - Guaranteed Insurability

SYMBOL: GPØGIO  
DATA TYPE: X(7).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Gross Premium - Guaranteed Insurability** is the actual dollar amount of premium for the Guaranteed Insurability.

## NOTE

This field is only used if the value is greater than 0.

**FIELD NAME:** Face Amount - Base

**SYMBOL:** FAØBASE  
**DATA TYPE:** X(9).X(3)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Face Amount - Base** is the face amount of the base policy as of the valuation date.

## NOTE

For a policy that is unit based, this field will represent the number of units for the base policy as of the valuation date.

## ERROR CONDITION

If during the valuation process, the face amount is not greater than zero, then the policy is written out to the error file, the policy is bypassed and the following error message is generated:

"Face amount must be greater than zero."

**FIELD NAME:** Face Amount - Base - Term

**SYMBOL:** FAØBASEOYT

**DATA TYPE:** X(9)

**SOURCE:** Inforce Extract

## DESCRIPTION

**Face Amount - Base - Term** is the face amount of any One-Year Term insurance purchased with base policy dividends, as of the valuation date.

**FIELD NAME:** Face Amount - Base - Additions

**SYMBOL:** FAØBASEPUA

**DATA TYPE:** X(9)

**SOURCE:** Inforce Extract

## DESCRIPTION

**Face Amount - Base - Additions** is the face amount of any paid-up additions purchased with base policy dividends, as of the valuation date.

**FIELD NAME:** Face Amount -- Cash Value Rider

SYMBOL: FAØCV  
DATA TYPE: X(9)  
SOURCE: Inforce Extract

## DESCRIPTION

**Face Amount - Cash Value Rider** is the face amount of the Cash Value Rider as of the valuation date.

## NOTE

This field should be set to 0 if the Cash Value Rider is not present.

**FIELD NAME:** Face Amount - Cash Value Rider - Additions

SYMBOL: FAØCVPUA  
DATA TYPE: X(9)  
SOURCE: Inforce Extract

## DESCRIPTION

**Face Amount - Cash Value Rider - Additions** is the face amount of any paid-up additions purchased under the Cash Value Rider, as of the valuation date.



**FIELD NAME:** Face Amount - Flexible Term Rider - Term

SYMBOL: FAØFTROYT  
DATA TYPE: X(9)  
SOURCE: Inforce Extract

## DESCRIPTION

**Face Amount - Flexible Term Rider - Term** is the face amount of One-Year Term insurance that has been purchased under the Flexible Term Rider as of the valuation date.

**FIELD NAME:** Face Amount - Flexible Term Rider - Additions

SYMBOL: FAØFTRPUA  
DATA TYPE: X(9)  
SOURCE: Inforce Extract

## DESCRIPTION

**Face Amount - Flexible Term Rider - Additions** is the face amount of paid-up additions that have been purchased under the Flexible Term Rider as of the valuation date.

**FIELD NAME:** Face Amount - Term Rider

SYMBOL: FAØOYT  
DATA TYPE: X(9)  
SOURCE: Inforce Extract

## DESCRIPTION

**Face Amount - Term Rider** is the face amount of the Term Rider as of the valuation date.

## NOTE

This field should be set to 0 if the Term Rider is not present.

**FIELD NAME:** Face Amount - Spouse Term

**SYMBOL:** FAØST  
**DATA TYPE:** X(9)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Face Amount - Spouse Term** is the face amount of the Spouse Term Rider as of the valuation date.

## NOTE

This field should be set to 0 if the Spouse Term Rider is not present.

**FIELD NAME:** Face Amount - Accidental Death - Primary Insured

SYMBOL: FAØADBP  
DATA TYPE: X(9)  
SOURCE: Inforce Extract

## DESCRIPTION

**Face Amount - Accidental Death - Primary Insured** is the face amount of the Accidental Death Benefit Rider on the primary insured as of the valuation date.

## NOTE

This field should be set to 0 if there is no Accidental Death Benefit rider on the primary insured present.

**FIELD NAME:** Face Amount - Accidental Death - Spouse

**SYMBOL:** FAØADBS  
**DATA TYPE:** X(9)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Face Amount - Accidental Death - Spouse** is the face amount of the Accidental Death Benefit Rider on the spouse as of the valuation date.

## NOTE

This field should be set to 0 if there is no Accidental Death Benefit rider on the spouse present.

**FIELD NAME:** Face Amount - Child Term

SYMBOL: FAØCT  
DATA TYPE: X(9)  
SOURCE: Inforce Extract

## DESCRIPTION

**Face Amount - Child Term** is the face amount of the Child Term Rider as of the valuation date.

## NOTE

This field should be set to 0 if there is no Child Term rider present.

**FIELD NAME:** Endowment Value

**SYMBOL:** ENDOWMENT

**DATA TYPE:** X(9)

**SOURCE:** Inforce Extract

## DESCRIPTION

**Endowment Value** is the value of the policy at maturity. It will also be used for ETI policies (**Status** = 9), as well as Retirement Income policies (**Retirement Income Indicator** = 1).



**FIELD NAME:** Rider Signal - Cash Value Rider

SYMBOL: RS\_CV  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider Signal - Cash Value Rider** indicates whether or not this rider is present.

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Not Present        |
| 1           | Present            |

**FIELD NAME:** Rider Signal - Flexible Term Rider

SYMBOL: RS\_FTR  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider Signal - Flexible Term Rider** indicates whether or not this rider is present.

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Not Present        |
| 1           | Present            |

**FIELD NAME:** Rider Signal - Term Rider

SYMBOL: RS\_OYT  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider Signal - Term Rider** indicates whether or not this rider is present.

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Not Present        |
| 1           | Present            |

**FIELD NAME:** Rider Signal - Spouse Term

SYMBOL: RS\_ST  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider Signal - Spouse Term** indicates whether or not this rider is present.

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Not Present        |
| 1           | Present            |

**FIELD NAME:** Rider Signal - Accidental Death - Primary Insured

SYMBOL: RS\_ADBP  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider Signal - Accidental Death - Primary Insured** indicates whether or not this rider is present.

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Not Present        |
| 1           | Present            |

**FIELD NAME:** Rider Signal - Accidental Death - Spouse

SYMBOL: RS\_ADBS  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider Signal - Accidental Death - Spouse** indicates whether or not this rider is present.

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Not Present        |
| 1           | Present            |

**FIELD NAME:** Rider Signal - Waiver of Premium

SYMBOL: RS\_WP  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider Signal - Waiver of Premium** indicates whether or not this rider is present.

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Not Present        |
| 1           | Present            |

**FIELD NAME:** Rider Signal - Child Term

SYMBOL: RS\_CT  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider Signal - Child Term** indicates whether or not this rider is present.

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Not Present        |
| 1           | Present            |



**FIELD NAME:** Rider Signal - Guaranteed Insurability

SYMBOL: RS\_GIO  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider Signal - Guaranteed Insurability** indicates whether or not this rider is present.

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Not Present        |
| 1           | Present            |

**FIELD NAME:** Rider Signal - Payor

SYMBOL: RS\_PAYOR  
DATA TYPE: X(1)  
SOURCE: Inforce Extract

## DESCRIPTION

**Rider Signal - Payor** indicates whether or not this rider is present.

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Not Present        |
| 1           | Present            |

**FIELD NAME:** Current Cash Value - Input

SYMBOL: CVCURRENT  
DATA TYPE: X(8).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Current Cash Value - Input** is the total cash value for the policy as of the valuation date. This value will only be used if the **Nonforfeiture - Calculation Indicator** has been set to '03. Read current cash value from IFE' or '04. Calc CVs for GAAP/CV from IFE for Stat 7 Tax'.

## NOTE

This will be used as the base cash value only, if the **Processing Formula - Nonforfeiture - Base Cash Value** has been set to '01. Read base cash value only from IFE'Cash values for all components need to be combined for this field.

**FIELD NAME:** Statutory Reserve - Prior Year

**SYMBOL:** STATVPRIOR  
**DATA TYPE:** X(9).X(2)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Statutory Reserve - Prior Year** is the total statutory reserve (before reinsurance) at the end of the previous fiscal year.

## NOTE

This field may be passed through to the reserve results file, but is not used in any reserve calculations.

**FIELD NAME:** Company Reported Statutory Reserve - Base

SYMBOL: STATVBASE  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve - Base** is the statutory reserve (before reinsurance) associated with the base policy reported by the insurer. Reserves for the field are those in correlation with the following:

- Face Amount – Base
- Face Amount - Base – Term
- Face Amount - Base – Additions

**FIELD NAME:** Company Reported Statutory Reserve - Riders

**SYMBOL:** STATVRIDER  
**DATA TYPE:** X(9).X(2)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve – Riders** is the statutory reserve (before reinsurance) associated with the policy riders reported by the insurer. Reserves for the field are those in correlation with the following:

- Face Amount - Cash Value Rider
- Face Amount - Cash Value Rider – Additions
- Face Amount - Flexible Term Rider – Term
- Face Amount - Flexible Term Rider – Additions
- Face Amount - Term Rider
- Face Amount - Spouse Term
- Face Amount - Child Term

**FIELD NAME:** Company Reported Statutory Reserve - GIO

SYMBOL: STATVGIO  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve – GIO** is the statutory reserve (before reinsurance) associated with the policy rider for Guaranteed Insurability reported by the insurer. Reserves for the field are those additionally held when the **Rider Signal - Guaranteed Insurability** is set to 1.

**FIELD NAME:** Company Reported Statutory Reserve - IPC

SYMBOL: STATVIPC  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve - IPC** is the statutory reserve (before reinsurance) reported by the insurer for Immediate Payment of Claims. If reserves for IPC are included within **Company Reported Statutory Reserve – Base**, or if the policy is valued on a continuous basis, this field should be set to 0.



**FIELD NAME:** Company Reported Statutory Reserve - ADB

**SYMBOL:** STATVADB  
**DATA TYPE:** X(9).X(2)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve - ADB** is the statutory reserve (before reinsurance) associated with the Accidental Death Benefit Riders reported by the insurer. Reserves for the field are those in correlation with the following:

- Face Amount - Accidental Death - Primary Insured
- Face Amount - Accidental Death – Spouse

**FIELD NAME:** Company Reported Statutory Reserve - WP

SYMBOL: STATVWP  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve – WP** is the statutory reserve (before reinsurance) associated with the policy rider for waiver of premium reported by the insurer. Reserves for the field are those additionally held when **Rider Signal - Waiver of Premium** is set to 1. If reserves for waiver of premium are included within **Company Reported Statutory Reserve – Base**, this field should be set to 0.

**FIELD NAME:** Company Reported Statutory Reserve –  
Substandard

SYMBOL: STATVSUB  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve - Substandard** is the statutory reserve (before reinsurance) reported by the insurer to cover the excess of liability on rated policies and riders and group conversions over the reserves on corresponding business computed according to the bases applicable to standard risks. If substandard reserves are included within **Company Reported Statutory Reserve – Base**, this field should be set to 0.

**FIELD NAME:** Company Reported Statutory Reserve - Deficiency

SYMBOL: STATVDEF  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve - Deficiency** is the statutory reserve (before reinsurance) reported by the insurer for excess of valuation net premiums over corresponding gross premiums on respective policies.

**FIELD NAME:** Company Reported Statutory Reserve – Net Premium Reserve

SYMBOL: STATVNPR  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve – Net Premium Reserve** is the statutory reserve calculated per Section 3 of VM-20 of the Valuation Manual. Mark “NA” if not applicable.

**FIELD NAME:** Company Reported Statutory Reserve –  
Deterministic Reserve

SYMBOL: STATVDR  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve – Deterministic Reserve** is the statutory reserve calculated per Section 4 of VM-20 of the Valuation Manual. Mark “NA” if not applicable.

**FIELD NAME:** Company Reported Statutory Reserve – Stochastic Reserve

SYMBOL: STATVSR  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve – Stochastic Reserve** is the statutory reserve calculated per Section 5 of VM-20 of the Valuation Manual. Mark “NA” if not applicable.

**FIELD NAME:** Company Reported Statutory Reserve – New York Floor

**SYMBOL:** STATVNYF  
**DATA TYPE:** X(9).X(2)  
**SOURCE:** Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve – New York Floor** is the statutory reserve (before reinsurance) calculated per Section 103.4(c)(1) or 103.7(b)(1) of Regulation 213. Mark “NA” if not applicable.



**FIELD NAME:** Company Reported Statutory Reserve - UPR

SYMBOL: STATVUPR  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve - UPR** is the statutory reserve (before reinsurance) associated with the unearned premium reserve reported by the insurer.

**FIELD NAME:** Company Reported Statutory Reserve - Total

**SYMBOL:** STATVCMPNY

**DATA TYPE:** X(9).X(2)

**SOURCE:** Inforce Extract

## DESCRIPTION

**Company Reported Statutory Reserve** is the total statutory reserve (before reinsurance) reported by the insurer.

## NOTE

This field may be passed through to the reserve results file, but is not used in any reserve calculations.

**FIELD NAME:** Deferred Premium Asset Prior to Reinsurance

SYMBOL: DPA  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

## DESCRIPTION

**Deferred Premium Asset Prior to Reinsurance** is the deferred premium asset prior to any reinsurance ceded at the valuation date.

**FIELD NAME:** Face Amount – Prior Year

SYMBOL: FACEVPRIOR  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract  
REQUIRED: YES

## DESCRIPTION

**Face Amount - Prior Year** is the total face amount at the end of the previous fiscal year.

## NOTE

This field will be passed through to the reserve results file, but is not used in any reserve calculations.

**FIELD NAME:** Valuation Basis Code

SYMBOL: VBCODE  
DATA TYPE: A(25)  
SOURCE: Inforce Extract  
REQUIRED: YES

## DESCRIPTION

**Valuation Basis Code** is the unique code is used to distinguish groups of policies that possess a similar valuation basis structure. Each combination of mortality table, valuation interest rate and valuation method constitutes a separate valuation basis.

## NOTE

The **Valuation Basis Code** should agree with the Valuation Basis Code Descriptions filed with the Company's valuation submission.

**FIELD NAME:** Initial Reinsurance Ceded Amount

SYMBOL: Ceded0  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

**DESCRIPTION:**

**Initial Reinsurance Ceded Amount** is the actual amount of reinsurance ceded at the valuation date.

**FIELD NAME:** Initial Reinsurance Ceded Percentage

SYMBOL: CededPct0  
DATA TYPE: X(2).X(4)  
SOURCE: Inforce Extract

**DESCRIPTION:**

**Initial Reinsurance Ceded Percentage** is the ratio of the ceded death benefit to the total death benefit at the valuation date. It is entered as a decimal.

**FIELD NAME:** Reduction to Deferred Premium Asset for Reinsurance Ceded

SYMBOL: CEDEDDPA

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

**DESCRIPTION:**

**Reduction to Deferred Premium Asset for Reinsurance Ceded** is the actual amount of the reduction in the deferred premium asset for reinsurance ceded at the valuation date.



**FIELD NAME:** Unearned Premium Reserve Credit

SYMBOL: CEDEDUPR  
DATA TYPE: X(9).X(2)  
SOURCE: Inforce Extract

**DESCRIPTION:**

**Unearned Premium Reserve Credit** is the actual amount of unearned premium reserve credit taken at the valuation date.

**FIELD NAME:** Reinsurance Ceded Credit

SYMBOL: CededCredit

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

**DESCRIPTION:**

**Reinsurance Ceded Credit** is the actual amount of reserve credit taken for reinsurance ceded at the valuation date.

**END OF INPUT RECORD**