

SmartPolicies
User Guide

SmartOffice®



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Introduction

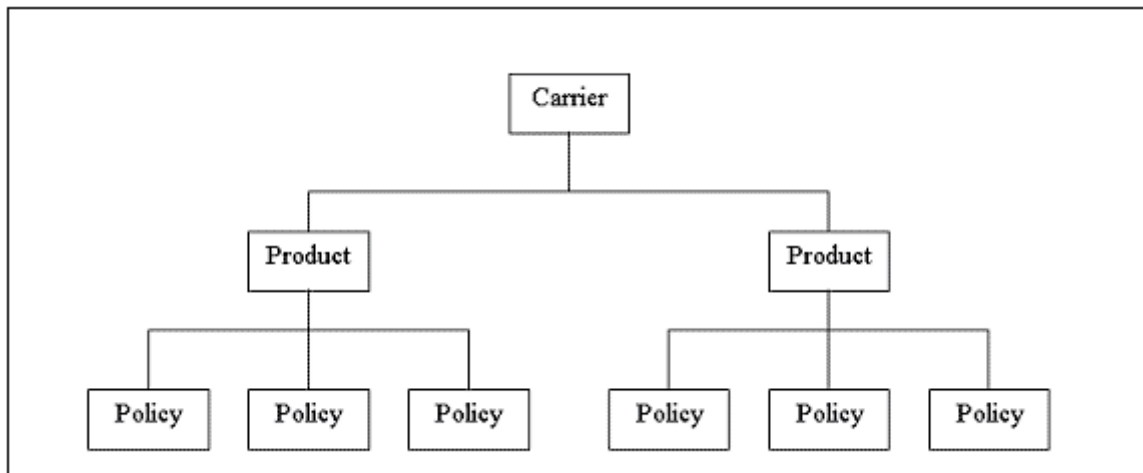
SmartPolicies is used to create and update key information in policy records such as Premium, Basic Face Amount, Net Death Benefit, Cash Values and Policy Relationships. Insurance types include Life, Disability, Annuity, Long Term Care, Medical, Homeowner, Auto, Umbrella and Other. The design and logic used in E-Z Data's SmartPolicies module has made it the program of choice for leading insurance companies worldwide. SmartPolicies handles numerous Product Types including Permanent Life (Whole Life), Term Life, Universal Life and Variable Universal Life.

The SmartPolicies module consists of the following sections:

- Summary
- Basic Information
- Benefits or Coverage
- Additional Policies (available only for Multi-Life policies)
- Additional Information (available only with Annuity policies)
- Subaccount (available only with Variable Annuity and Variable Life policies)
- Additional Properties/Articles (available only with Homeowner policies)
- Policy Transactions
- Policy Claims (available only with Auto, Homeowner and Umbrella policies)
- Vehicles/Drivers (available only with Auto policies)
- Letters/Documents
- Activity/Mail
- POS (Policy Owner Service) (available only with Annuity, DI, Life, LTC, Medical and Other policies)
- Policy Custom
- Insurance Type Custom (Labeled Specifically for each insurance Type)

Business Logic and Workflow

An insurance carrier can have multiple insurance products and an insurance product can have multiple policies. In order to select a policy, an insurance carrier must be selected first; then, a product must be selected before a policy can be designated.



Accessing the Policy Module

Access the Policy Module using any of the following options:

- From the **Quick Add/Search** section, select **Policy – Individual** from the drop-down list and then click **Go**.
- Select **Policy – Individual** from the **Policy** menu.
- From an open **Contact** record, click the **Policy Summary** button.
- From an open **Pending Case** record, click the **Policy Summary** button.
- From the **Carrier Module**, under the **Ind. Policy** tab.
- From the **Individual Product Module**, under the **Ind. Policy** tab.
- From the **Advisor/Agency Module**, under the **Ind. Policy** tab.
- From the **Household Module**, under the **Ind. Policy** tab.

User Management and Roles

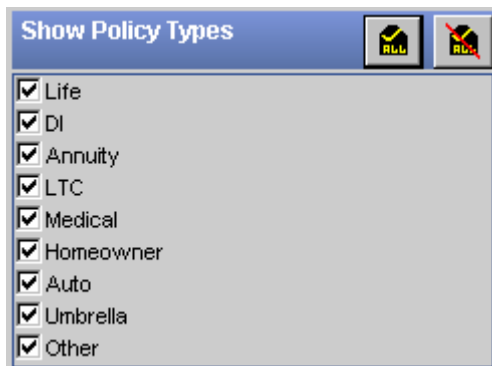
SmartPolicies is a user-specific module in the suite of SmartOffice products. Access to SmartPolicies requires the setup of specific rights and licenses from the User Setup menu. Users can be set up with a Full role enabling the optimal ability to work (Add, Modify and Delete data), or a Read-only role that enables a user to only view policy information. Without the Policy Tracking user role, SmartPolicies is not available from the side menu. In addition, depending on the user roles, the policy types can be restricted through the setup on the User Preferences – Policy/Investment tab as covered in the Module Setup section.

For more detailed explanations of user management roles and licenses, refer to the *SmartOffice v5.1 – SmartSecurity User Guide* document.

Module Setup

To set up user rights for Policy Tracking:

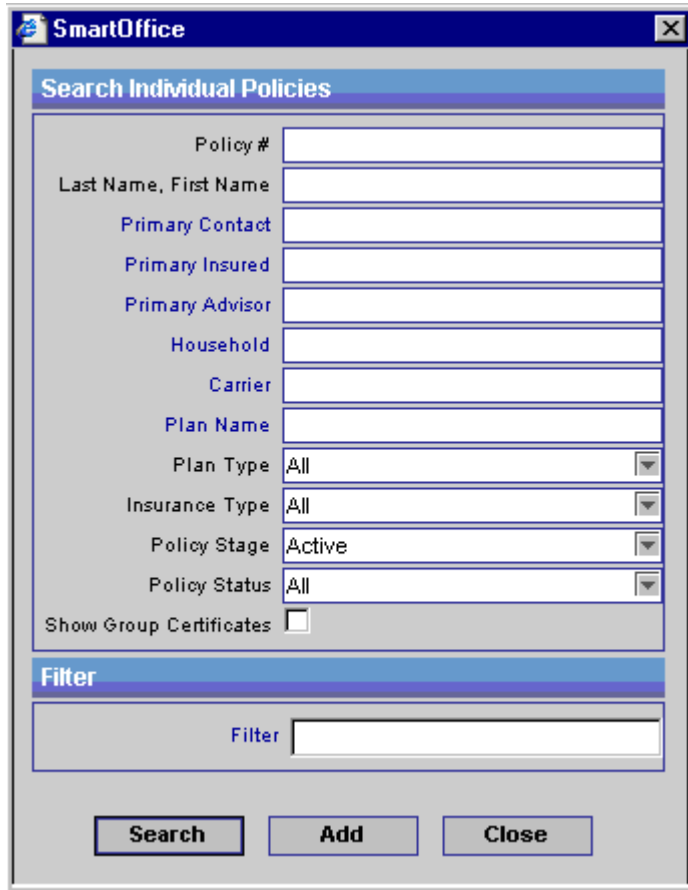
1. From the main menu, select **User Preferences** from the expanded **User Setup** menu.
2. Click the **Policy/Investment** tab.
3. In the Show Policy Types section, click the **All** button to show all policy types. Clearing these options prevents the user from viewing the respective policy type(s).



4. If any changes are made, click the **Save** button to save the new settings.

Policy Search Window

1. Select **Policy – Individual** from the expanded **Policy** menu to open the Search Individual Policies dialog box.



The screenshot shows the 'Search Individual Policies' dialog box within the SmartOffice application. The window title is 'SmartOffice'. The dialog has a blue header bar with the text 'Search Individual Policies'. Below the header, there are several input fields and dropdown menus for search criteria: Policy #, Last Name, First Name, Primary Contact, Primary Insured, Primary Advisor, Household, Carrier, Plan Name, Plan Type (set to 'All'), Insurance Type (set to 'All'), Policy Stage (set to 'Active'), and Policy Status (set to 'All'). There is also a checkbox for 'Show Group Certificates' which is currently unchecked. Below these fields is a 'Filter' section with a text input field. At the bottom of the dialog, there are three buttons: 'Search', 'Add', and 'Close'.

2. Click the **Search** button without entering any search criteria to display the Summary for all policies in an Active stage. The default Policy Stage that the search will display can be changed in the Master Setup List. To display a summary based on specified criteria, type those parameters into the appropriate fields (e.g., Policy#, Plan Type, Insurance Type) before clicking the **Search** button.

Summary Tab

Select multiple policies by marking the checkboxes next to the policy record(s).

Global Individual Policy Summary

Type: Stage: +

Summary | Basic Information | Benefits | Policy Transactions | Letters/Documents | Activity/Mail (Z)

<input type="checkbox"/>	Contact Name	Policy #	Product Name	Policy Date	Paid To	Annualized Premium	Holding Type
Advisor - [Blank]							
<input type="checkbox"/>	Praveen, Sam	123	American Level 10				Life
Subtotal: Advisor - [Blank] (1)							
Advisor - Able, Christian Adam							
<input type="checkbox"/>	Henderson, Kay L.	88937584	Preferred Life	03/26/1990	03/26/2005	1,360.00	Life
<input type="checkbox"/>	Henderson, Gary R.	88937585	Preferred Life	03/26/1990	03/26/2005	1,660.00	Life
<input type="checkbox"/>	Sanders, Dana	3643646	Designer Plan Life	12/19/2000		246.00	Life
Subtotal: Advisor - Able, Christian Adam (12)							

Previous Page Next Page **Total Records: 51+ (Click here to list all)**

Basic Information Tab

Policy-specific information such as Policy#, Carrier, Plan Name, Plan Type, Advisor Information, Premium and Mode are entered on this tab along with Premium and Interested Party information.

Life - Emily P Alonzo - Estate Plus - Beneficial Life Insurance Company

+ DX0 >>

Summary | Basic Information | Benefits | Policy Transactions | Letters/Documents | Activity/Mail (Z) | PQS | Policy Custom | Life Custom

Basic Policy Information		Policy Insured Summary	
Policy # EP209322	Carrier Beneficial Life Insurance Company	<input type="checkbox"/> Role	Contact Name
Plan Name Estate Plus	Plan Code EP	<input type="checkbox"/> Primary Insured	Alonzo, Emily P
Plan Type UL	Sub-Type	<input type="checkbox"/> Second Insured	Albano, Marilyn A
State KS	Issue Age 24		
Policy Date 04/05/2005	Renewal Date	Policy Relationships	
MultiLife Policy <input type="checkbox"/>	Primary Advisor Philip Anderson, CLU	<input type="checkbox"/> Role	Contact Name
		<input type="checkbox"/> Primary Contact	Alonzo, Emily P
		<input type="checkbox"/> Owner	Alonzo, Emily P
		<input type="checkbox"/> Payor	Alonzo, Emily P
Premium Information		Key Information	
Source of Data Manually Entered In Agency	Purpose	Basic Face Amount 500,000	Rider Death Benefit
Keywords	Modal Premium 800.00	Loan Amt	Cash Surrender Value
Status Inforce	Prem Mode Monthly		
Pay Method Bank Draft	Status Date 04/05/2005		
Target Amount	Annlzd Prem 9,600.00		
Comm Modal 800.00	Excess Prem		
FYC	Comm Annlzd 9,600.00		
Prem To Date	Renewal Comm		
Value as of	Paid to Date 05/05/2005		
	Track Comm. <input checked="" type="checkbox"/>		

Basic Policy Information Section

The Basic Policy Information section is used to track the same basic information for all types of insurance. This includes the Carrier, Plan Name (Product) and Policy Date. The Basic Policy Information section also displays the Primary Advisor; however, additional Advisors can be added to the policy by clicking the **Selection** button.

Basic Policy Information			
Policy #	P325166		
Carrier	ABC Life		
Plan Name	Total Coverage		
Plan Code	101		
Plan Type	VUL	Sub-Type	
State	CA	Issue Age	50
Policy Date	02/25/2001	Renewal Date	02/25/2003
MultiLife Policy	<input type="checkbox"/>		
Primary Advisor	Philip Anderson, CLU		

From the Basic Policy Information section, click the **Selection** button to open the Policy Advisor Summary list. This list is used to display, add, modify and delete Policy Advisors.

SmartOffice			
Policy Advisor Summary			
<input type="checkbox"/>	Role	Advisor	Interest
<input type="checkbox"/>	Primary Advisor	Anderson, Philip	100.00

Policy Insured and Policy Relationships Summaries

The Policy Insured section is used to define the Primary Insured contact and any other Insured contacts for the Policy. If the Product is identified as the Second Insured Product, the Second Insured role becomes available in the Policy Information dialog box.

Policy Insured Summary			
<input type="checkbox"/>	Role	Contact Name	Issued Class
<input type="checkbox"/>	Primary Insured	Alonzo, Emily P	Standard Smoker
<input type="checkbox"/>	Second Insured	Albano, Marilyn A	Preferred Non-Smoker

The Policy Annuitant Summary section is used to define the Annuitant Contact for the Annuity Insurance type. This section is available only for Annuity policies.

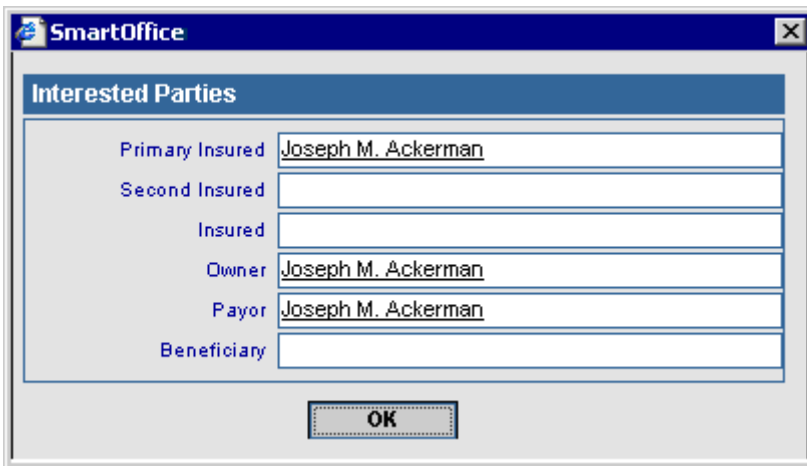
Policy Annuitant Summary		
<input type="checkbox"/> Role	Contact Name	Issued Class
<input type="checkbox"/> Annuitant	Adcock, Martin	

Additional roles such as Primary Contact, Owner, Payor, Beneficiary, Beneficiary 2, Co-Owner, Co-Payor, Loss Payee, Collateral Assignee, Contingent Beneficiary and/or Absolute Assignee for the Policy are tracked in the Policy Relationships section.

Policy Relationships	
<input type="checkbox"/> Role	Contact Name
<input type="checkbox"/> Primary Contact	Ackerman, Joseph M.
<input type="checkbox"/> Owner	Ackerman, Joseph M.
<input type="checkbox"/> Payor	Ackerman, Joseph M.

Upon saving a new policy record, the Interested Parties dialog box automatically displays with the current contact as the Insured, Owner and Payor. Role assignments can be modified and the contact for the Second Insured can be created at this time.

If the Product is identified as a Second Insured Product, only the Second Insured field will be available in the Interested Parties dialog box.



The image shows a dialog box titled "SmartOffice" with a sub-header "Interested Parties". It contains several text input fields with the following labels and values:

- Primary Insured: Joseph M. Ackerman
- Second Insured: (empty)
- Insured: (empty)
- Owner: Joseph M. Ackerman
- Payor: Joseph M. Ackerman
- Beneficiary: (empty)








An "OK" button is located at the bottom center of the dialog box.

Additional roles can be entered after saving the policy record. The Contact field refers to the person with whom the policy has a relationship. Address is the address associated with the policy; it is not necessarily the contact's primary address. To select an address to populate this field, click the **Address** hyperlink. Relation refers to the relationship the contact has with the primary insured of the policy. Role refers to the contact's relationship to the policy. As Of is when the contact became associated with the policy and Expiration Date is when the contact is no longer connected with the policy. Perc is the amount the contact is related to the policy. For example, the Perc of a beneficiary determines the percent of the benefit the associated contact will receive.

To view, add, modify, or delete policy ratings for a particular insured contact, click the **Rating** hyperlink in the Policy Relationship dialog box to open the Policy Rating Information dialog box.

Premium Information Section

The Premium Information section displays details regarding premium costs and payments. The Annlzd Prem (Annualized Premium) equals the Modal Premium times the number of payments the specified mode makes in a year. If the Prem Mode or Modal Premium is changed, the Annual Premium will recalculate.

Premium Information	
Source of Data	Manually Entered In Agency
Purpose	<input type="text"/>
Keywords	<input type="text"/> 
Modal Premium	<input type="text" value="706.00"/>
Prem Mode	Semi-Annually 
Status	Inforce 
Status Date	05/17/1995 
Pay Method	Direct Bill 
Annlzd Prem	1,412.00
Target Amount	<input type="text"/>
Excess Prem	<input type="text"/>
Comm Modal	706.00
Comm Annlzd	1,412.00
FYC	<input type="text" value="985.00"/>
Renewal Comm	<input type="text" value="430.00"/>
Prem To Date	<input type="text" value="6,072.00"/>
Paid to Date	08/25/2004 
Value as of	08/01/2005 
Track Comm.	<input checked="" type="checkbox"/>

To view or modify premium breakdown information, click the **Modal Premium** hyperlink to open the Premium Breakdown dialog box.

SmartOffice	
Premium Breakdown	
Modal Values	
Base Commissionable Premium	<input type="text" value="706.00"/>
Policy Fee	<input type="text" value="0.00"/>
Non Commissionable Fee	<input type="text" value="0.00"/>
Flat Extra Premium	<input type="text"/>
Waive Policy Fee	<input type="checkbox"/>
Additional Premium	
Lump Sum Premium	<input type="text"/>
1035 Exchange Premium	<input type="text"/>
<input type="button" value="OK"/> <input type="button" value="Cancel"/>	

On initial entry of a policy when the **Premium**, **Premium Mode**, and **Payment Method** values are entered and the information is saved, the following calculations occur:

Policy Fee:

Commissionable Fee (Product)

X Modal Factor (Product)

Policy Fee (Policy)

- The **Commissionable Fee** is found in the Product Fee Summary spreadsheet on the **Detail** tab in the Product module.
- The **Modal Factor** is found in the Modal Fee Information spreadsheet on the **Detail** tab in the Product module.

Non-Commissionable Fee:

Non Commissionable Fee (Product)

X Modal Factor (Product)

Non Commissionable Fee (Policy)

- The **Non Commissionable Fee** (Product) is found in the Product Fee Summary spreadsheet on the **Detail** tab in the Product module.
- The **Modal Factor** is found in the Modal Fee Information spreadsheet on the **Detail** tab in the Product module.

Base Commissionable Premium:

Premium (Policy)

- **Non Commissionable Fee** (Policy)

- **Flat Extra Premium** (Policy)

- **Policy Fee** (Policy)

Base Commissionable Premium

Comm Annlzd (Commissionable Annualized):

Base Commissionable Premium

X **Premium Mode** (number of payments in a year)

Comm Annlzd (Commissionable Annualized)

When modifying the policy, the following calculations occur and overwrite the current values:

Comm Modal (Commissionable Modal Premium):

[(**Modal Premium**

X **Modal Factor** (Product))

- **Non Comm fee]**

X **Modal Factor**

Commissionable Modal

When modifying the policy, the following calculations occur and overwrite the current values:

If the **Premium** field is modified:

Base Commissionable Premium:

Premium (Policy)

- **Non Commissionable Fee** (Policy)
- **Flat Extra Premium** (Policy)
- **Policy Fee** (Policy)

Base Commissionable Premium

Comm Annlzd is recalculated.

If the **Prem Mode** (Premium Mode) or **Pay Method** (Payment Method) fields are modified:

The **Policy Fee** and **Non Commissionable Fee** are recalculated using the modal factor of the new mode/method.

- If the **Waive Policy Fee** checkbox is selected, **Policy Fee** and **Non Commissionable Fee** will equal 0.
- If there is not a modal factor listed for that mode/method combination, the **Policy Fee** and **Non Commissionable Fee** values will equal 0.

Base Commissionable Premium is recalculated.

Comm Annlzd (Commissionable Annualized) is recalculated.

If the **Face Amount** is modified:

The **Policy Fee** and **Non Commissionable Fee** are recalculated using the modal factor of the new mode/method.

- If the **Waive Policy Fee** checkbox is selected, **Policy Fee** and **Non Commissionable Fee** will equal 0.
- If there is not a modal factor listed for that mode/method combination, the **Policy Fee** and **Non Commissionable Fee** values will equal 0.

Base Commissionable Premium is recalculated.

Comm Annlzd (Commissionable Annualized) is recalculated.

If the **Base Commissionable Premium** is modified:

Modal Premium:

Base Commissionable Premium

+ **Policy Fee**

+ **Non Commissionable Fee**

+ **Flat Extra**

Modal Premium

Annlzd Prem (Annualized Premium):

Modal Premium

X Premium Mode (number of payments in a year)

Annlzd Prem (Annualized Premium)

Comm Annlzd (Commissionable Annualized) will be recalculated.

If the **Calculate Policy Fee** button (located on the Policy Summary) is clicked, the **Policy Fee** and the **Non-Commissionable Fee** are recalculated. This is useful if the settings in the Product Fee Information section or the Product Fee Commissionable section in the Product module have changed and you would like to update the Policy Fee and Non-Commissionable Fee accordingly.

To see a history of the status and the dates associated with those statuses, click the **Status** hyperlink to open the Policy Status History Summary dialog box. The Delete button in the Pending Case History Summary window is only available for admin users.

<input type="checkbox"/>	Date ↑	Status	User Name
<input type="checkbox"/>	03/03/2005	Application Signed	Daniel Odell
<input type="checkbox"/>	03/18/2005	Submitted	Daniel Odell
<input type="checkbox"/>	03/22/2005	All L/W Requirements In	Daniel Odell
<input type="checkbox"/>	03/27/2005	Approved	Daniel Odell
<input type="checkbox"/>	04/01/2005	Issued	Daniel Odell
<input type="checkbox"/>	04/06/2005	Delivered	Daniel Odell
<input type="checkbox"/>	04/28/2005	Inforce	Daniel Odell

Key Information Section

The Key Information field names vary based on Insurance Type and/or Plan Type. For more detailed information, refer to the *Benefits/Coverage Tab* section.

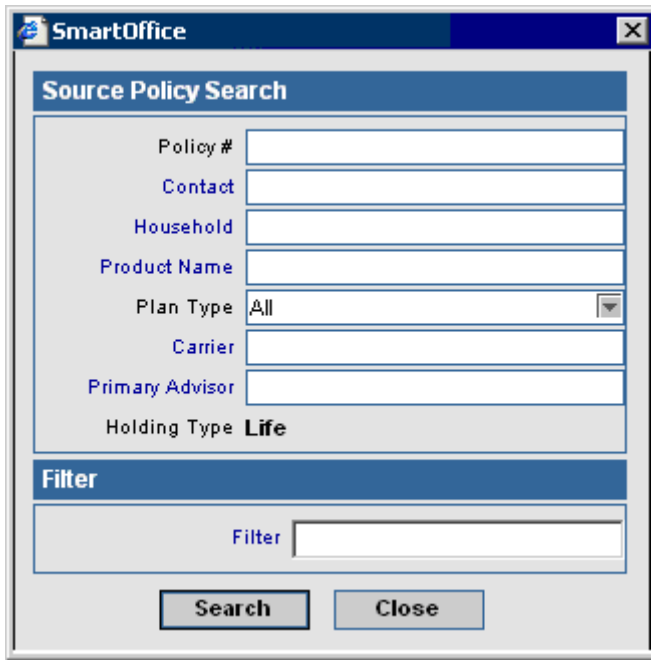
Key Information	
Basic Face Amount	400,000
Rider Death Benefit	100,000.00
Loan Amt	50,000.95
Cash Surrender Value	100,485.47
Roll Up Option	Roll up everything
Tax Deferred	<input checked="" type="checkbox"/>

PCM Button

To open the current case record in the Pending Case Management module, click the **PCM** button. To return to the Policy module, click the **Policy Summary** button.

Policy Merge Button

To merge two policies, click the **More Features** button and then select **Policy Merge** from the drop-down list. The current policy is the Target policy. The Source Policy Search dialog box is used to specify the Source policy. The information transfers from the Source policy to the Target policy.



The screenshot shows a dialog box titled "Source Policy Search" within the "SmartOffice" application. The dialog box contains several input fields for searching a source policy: "Policy #", "Contact", "Household", "Product Name", "Plan Type" (a dropdown menu currently set to "All"), "Carrier", and "Primary Advisor". Below these fields is a "Filter" section with a text input field. At the bottom of the dialog box are two buttons: "Search" and "Close".

The Policy Merge dialog box opens to confirm the Source and Target policies. Click the **OK** button to extract the data from the Source policy record and enter it into the Target policy record. The program prompts before deleting the source record.

- You cannot perform a merge unless the Source and Target policies have the same primary advisor, primary contact, policy type and plan type.
- You cannot perform a merge unless both the Source and Target policies have the Active stage.
- If the data fields in the Target policy do not have values, then the values from the Source policy are copied over to the Target.
- If the Target policy has values in data fields, they will not be overwritten.
- If the Source and Target policies have the same policy relationship, advisor, or insured, that entry on the Target side will remain the same and the entry from the Source is not copied over.

Example: If the Target and Source policies have the same contact for the primary insured, then the primary insured entry in the Target policy is left alone and the primary insured entry for the Source policy is not copied over.

Example, Joseph Ackerman is the primary insured for both policies, has no risk class on the Target side, but does have a class on the Source side. After the merge, the Target will only have one primary insured entry and he will still have no risk class on the Target side.

- If there are policy relationships, advisors, or insured contacts on the Source that the Target does not have, they will be moved over (A). This includes all information in the policy relationship entry (B).

Example A: If the Target and Source policies have different contacts for Primary Insured, then the primary insured entry for the Source is moved over, leaving the Target with two primary insured contacts after the merge.

Example B: If an advisor entry is moved over to the Target policy, the Relation, Split Percent, As Of Date, Expiration Date, Marketing Manager, Region Code, Office Code and Remarks information for that advisor are moved over as well.

- For all other spreadsheets, the entries are moved over from the Source to the Target, but the original entries in the Target policy are not overwritten or deleted.

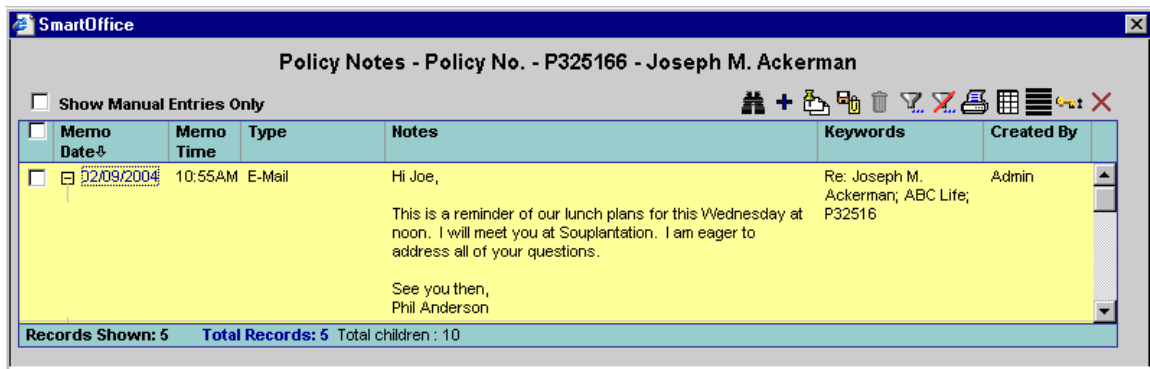
Example: If the Target has one entry in the Documents spreadsheet and the Source has one entry in the Documents spreadsheet, then, after the merge, the Target will now have two entries in the Documents spreadsheet.

Likewise, the Target policy can potentially have two entries for the same subaccount. The duplicate subaccount can be deleted manually after the merge.

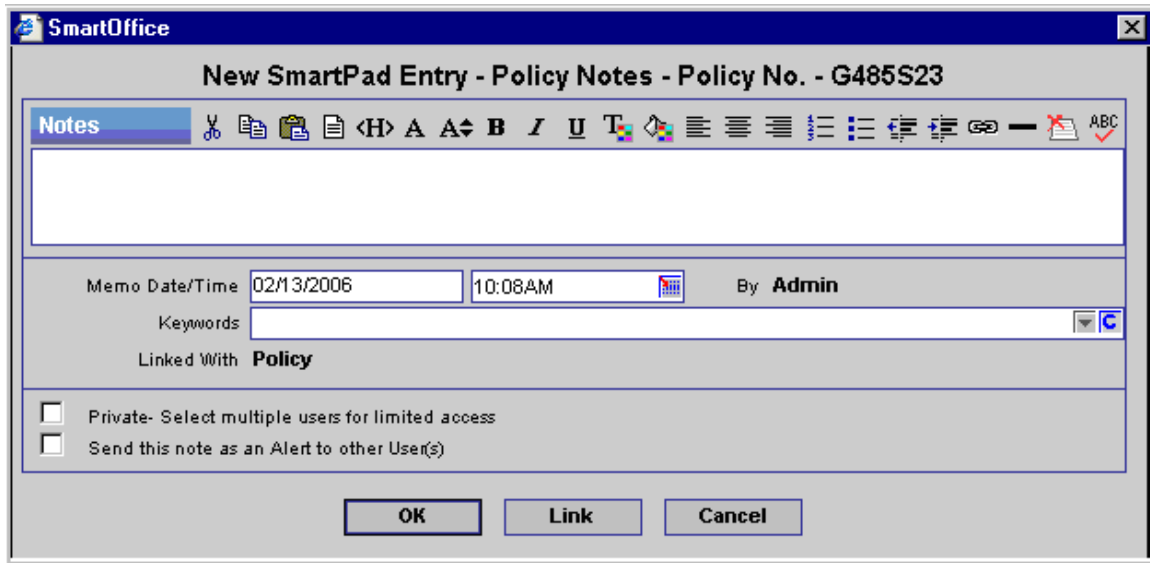
- If you perform a merge and do not delete the Source policy the following will happen:
If any spreadsheet entries (including policy relationships, advisors, insured contacts, etc.) were copied over from the Source policy, they will now be missing. If they were not copied over then they will still be there.

Policy Notes Button

To open the Policy Notes dialog box, select the **Policy Notes** button.



From the Policy Notes dialog box, click the **Add** button to open the New SmartPad Entry – Policy Notes dialog box.



Policy Notes can also be viewed from the Pending Case Management module. Any changes or additions from the PCM module can be viewed through the Policy module.

Link to Existing Policy Button

This button is available on the Basic Information tab only for policies that are not linked to any parent policy. Select **More Features** and then click the **Link to Existing Policy** button to open the Search Individual Policies dialog box. Click the **Search** button to open the Global Individual Policy Summary listing all Multilife policies. Select a policy to designate that policy as a Parent policy.

Show Parent Policy Button

This button is available on the Basic Information tab only for those policies that are linked to any parent policy. To open the Parent policy information, click the **Show Parent Policy** button from the expanded **More Features** menu.

Unlink Policy Button

This button is available on the Basic Information tab only for those policies that are linked to any parent policy. To unlink a child policy from a parent policy, click the **Unlink Policy** button from the expanded **More Features** menu. After unlinking, the child policy is no longer linked to any policy.

Benefits Tab/Coverage Tab

The Life, DI, Annuity, Umbrella and Other insurance types display a Benefits tab. The LTC, Medical, Homeowner and Auto insurance types display a Coverage tab. These tabs track information on policy payouts and client deductibles.

Life - Joseph M. Ackerman - Convertible Plus - ABC Life

Summary | Basic Information | **Benefits** | Misc Information | Policy Transactions | Letters/Documents

Term Life

Basic Face Amount **275,000**
 Dividend Option **Term Insurance**
 Add'l Death Benefit
 Rider Death Benefit **25,000**
 Total Death Benefit **300,000**
 Death Benefit Option **Level**

Premium

Renewal Comm **Increasing**
 Initial Period **5**
 Years Guaranteed **5**
 Convertible

Rider Summary

Rider Name	Status	Expiration	Premium
<input type="checkbox"/> Premium Waiver	Inforce	05/25/2010	50.00

Remarks

This is Joseph Ackerman's main policy.

Product-Specific Sections

The Detail tab in the Product module affects the calculations on the Benefits tab in the Policy module. If the **Calculate Benefit** option is selected, the program will automatically calculate the Net Death Benefit and Total Death Benefit fields for the Product's policies in the Policy module. If the Calculate Cash option is selected, the program will automatically calculate the Cash Value and Cash Surrender Value fields for the Product's policies in the Policy module. If these options are not selected then the calculations will not be automated and information can be manually entered into these fields. Please note that only Life Products have these options. For further field definitions, refer to the *Policy Field Definitions* document.

Life - Term

Term Life Section

The Death Benefit Option field designates how the death benefit will calculate. For example, if the Death Benefit Option is decreasing, the basic death benefit decreases over time.

Total Death Benefit is equal to **Basic Face Amount** plus **Add'l. Death Benefit** plus **Rider Death Benefit**.

Term Life

Basic Face Amount
 Dividend Option
 Add'l Death Benefit
 Rider Death Benefit
 Total Death Benefit
 Death Benefit Option

Premium Section

The Renewal field represents the period as either Increasing or Level after the initial period. The Convertible option indicates whether or not the case is convertible.

Premium	
Renewal	<input type="text"/>
Initial Period	<input type="text"/>
Years Guaranteed	<input type="text"/>
Convertible	<input type="checkbox"/>

Life – Universal Life/Variable Universal Life

Universal Life Section

The DB Option (Death Benefit Option) field specifies how the death benefit will calculate. For example, if the DB Option is decreasing, the basic death benefit decreases over time. If the DB Option is increasing, the Cash Value is included with the basic death benefit.

Universal Life	
Basic Face Amount	300,000
DB Option	<input type="text"/>
Add'l Death Benefit	<input type="text"/>
Rider Death Benefit	<input type="text"/>
Net Death Benefit	300,000.00
Target/MEC Premium	<input type="text"/>
GdeSingle/MinGuarPrem	<input type="text"/>

The Net Death Benefit Calculation is dependent upon the Death Benefit Option selection.

- **No DB Option:** Net Death Benefit is equal to **Basic Face Amount** plus **Add'l Death Benefit** plus **Rider Death Benefit** plus **Gross Cash Value** minus **Loan Amount**.
- **Increasing DB Option:** Net Death Benefit is equal to **Basic Face Amount** plus **Add'l Death Benefit** plus **Rider Death Benefit** plus **Gross Cash Value** minus **Loan Amount**.
- **Level DB Option:** Net Death Benefit is equal to **Basic Face Amount** plus **Add'l Death Benefit** plus **Rider Death Benefit** minus **Loan Amount**.
- **Decreasing DB Option:** Net Death Benefit is equal to **Basic Face Amount** plus **Add'l Death Benefit** plus **Rider Death Benefit** minus **Loan Amount**.

Cash Value Section for UL

- **Cash Value** is the amount available in cash for loans and/or withdrawals. Accessing Cash Value may reduce the death benefit and may increase the risk of lapse.
- **Loan Amount** is the amount of a loan taken against the cash value.
- **Gross Cash Value** is the **Cash Value** plus the **Loan Amount**.
- **Surrender Charge** is a fee charged to a policy owner when a life insurance policy or annuity is surrendered for its cash value.
- **Cash Surrender Value** is the amount the policy owner is entitled to receive from the insurance company upon surrendering a life insurance policy with cash value.
 - **Cash Surrender Value** is the **Gross Cash Value** minus the **Loan Amount** and **Surrender Charge**.
- **Loan Interest Rate** is the interest rate on the Loan.
- **Amount** is the amount paid back on the Loan.
- **Current Interest Rate** is the current interest rate on the Loan Amount.

Cash Value	
Cash Value	33,000.00
Loan Amount	7,500.00
Gross Cash Value	27,850.00
Surrender Charge	23,999.00
Cash Surrender Value	23,999.00
Loan Int Rate/Amount	
Current Interest Rate	

Cash Value Section for VUL

- **Subaccount Value** is the total Subaccount value from the Subaccount tab.
- **Loan Amount** is the amount of a loan taken against the cash value.
- **Gross Cash Value** is the **Subaccount Value** plus the **Loan Amount**.
- **Surrender Charge** is a fee charged to a policy owner when a life insurance policy or annuity is surrendered for its cash value.
- **Cash Surrender Value** is the amount the policy owner is entitled to receive from the insurance company upon surrendering a life insurance policy with cash value.
 - **Cash Surrender Value** is the **Gross Cash Value** minus the **Loan Amount** and **Surrender Charge**.
- **Loan Interest Rate** is the interest rate on the Loan.
- **Amount** is the amount paid back on the Loan.

- **Current Interest Rate** is the current interest rate on the Loan Amount.

Cash Value	
SubAccount Value	72,911.42
Loan Amount	50,000.95
Gross Cash Value	122,912.37
Surrender Charge	3,500.00
Cash Surrender Value	69,411.42
Loan Int Rate/Amount	2.40
Current Interest Rate	6.25

Life – Whole Life

Whole Life Section

- The Dividend Option field defines the method of handling policyholder dividends.
- **Net Death Benefit** is equal to **Basic Face Amount** plus **Paid Up Additions** plus **Other Dividend DB** plus **Rider Death Benefit** minus **Loan Amount**.

Whole Life	
Basic Face Amount	500,000
Dividend Option	Matured <input type="button" value="C"/>
Paid Up Additions	
Other Dividend DB	
Rider Death Benefit	
Net Death Benefit	500,000

Cash Value Section

- **Gross Account Value** is equal to **Basic Cash Value** plus **Dividend Cash Value**.
- **Cash Surrender Value** is equal to **Gross Account Value** minus **Loan Amount**.

Cash Value	
Basic Cash Value	32,625.00
Dividend Cash Value	
Gross Account Value	
Loan Amount	44.00
Loan Int Rate/Amount	
Cash Surrender Value	38,375.00
Dividend Paid	

DI (Disability)

Benefits Section

- Benefit Amount is the maximum amount of money the client can receive per accident/illness.
- Benefit Period is how long the benefit will pay out.
- Elimination is the number of days that the client has to be injured or ill before the benefit will pay out.
- Policy Residual is how extra money in the policy is paid.
- The Assigned checkbox is selected if the benefits are assigned to someone else (e.g., the employer).

Benefits		
Coverage	Accident	Sickness
Benefit Amount	5,000.00	4,000.00
Benefit Period	10 Years	2 Years
Elimination	6	12
Policy Residual	Benefit <input type="checkbox"/>	Assigned <input type="checkbox"/>
LumpSum Benefit		
Total Buyout Cov		
Occup. Rate	<input type="checkbox"/> Buyout Funding	<input type="checkbox"/>

Premium Section

- The Step Rated field is a rating due to the client's occupation that can be removed at a later date specified in the second field on this line.
- ER/EE Split refers to an employer and employee split.
- The Waivers field specifies if there are any waivers on the policy.
- Rating refers to an additional rating on a class.
- If a client wants to be billed a nonstandard number of months per year, select **Flex Bill**. For example, a teacher might want to be billed nine months out of the year rather than twelve due to a teaching schedule.

Premium	
Step Rated	<input type="text"/> <input type="text"/>
ER/EE Split	<input type="text"/>
Waivers	<input type="text"/>
Rating	A
Flex Bill	<input type="checkbox"/>

Annuity

Coverage Section

- Cost is the total benefit of the annuity.
- Current Date is the date the current rate was verified.
- Surrender Value is the current amount paid out to the annuitant if the policy is closed.
- Load Amount is the amount taken out against annuity for a loan.
- Rate is the rate on the loan.
- If Qualified is selected, the money used for the annuity has not been taxed.
- Periodic Amt is the additional periodic amount paid to annuity.
- Payments/Year is the number of payments made in a year.
- Annual Inc equals the Periodic payment multiplied by the number of payments in a year.
- Withdrawals/Yr is the total withdraws for the current year.
- The Withdrawals field is the amount of the last withdrawal.
- Pen Phase End is the date when the benefit payments stop being paid to the annuitant.
- Maturity Date is the date the Annuity becomes mature.
- EE Contribution is the employee contribution to annuity.
- ER Contribution is the employer contribution to annuity.
- EE Value is the employee value while ER Value is the employer value.
- 88 Def Value is the premium the employee paid for the annuity.
- 86 Def Value is the premium the employer paid for the annuity.

Coverage		Coverage		Coverage	
Purchase Date	<input type="text"/>	Periodic Amt	<input type="text"/>	Maturity Date	11/28/2013
Cost	25,000.00	Payments/Year	<input type="text"/>	Maturity Value	<input type="text"/>
Current Date	<input type="text"/>	Annual Inc	<input type="text"/>	EE/ER Contribution	<input type="text"/>
Current Rate	<input type="text"/>	Payout Amt	<input type="text"/>	EE/ER Value	<input type="text"/>
Current Value	27,564.00	Withdrawals/Yr	<input type="text"/>	88/86 Def Value	<input type="text"/>
Surrender Value	500.00	Withdrawals	<input type="text"/>	Employer	<input type="text"/>
Loan Amt/Rate	<input type="text"/>	Pen Phase End	<input type="text"/>	Annuity Form	<input type="text"/>
Qualified	<input type="checkbox"/>				

LTC (Long Term Care)

Nursing Home Benefits Section

- Max Lifetime Benefit is the maximum amount the policy will pay for nursing facility care in a lifetime.
- Max Daily Benefit is the maximum amount the policy will pay for nursing facility care in a day.
- Elimination Period is the number of days that the client has to be invalid before the benefit will distribute.

Nursing Home Benefits	
Max Lifetime Benefit	159,230.00 <input type="checkbox"/> Unlimited
Max Monthly Benefit	<input type="checkbox"/> Unlimited
Max Daily Benefit	140.00 <input type="checkbox"/> Unlimited
Elimination Period	90

Home Care Benefits Section

- Max Lifetime Benefit is the maximum amount the policy will pay for home care in a lifetime.
- Max Daily Benefit is the maximum amount the policy will pay for home care in a day.
- Max Monthly Benefit is the maximum amount the policy will pay for home care in a month.
- Elimination is the number of days that the client has to be invalid before the benefit will distribute.

Home Care Benefits	
Max Lifetime Benefit	<input type="checkbox"/> Unlimited
Max Monthly Benefit	<input type="checkbox"/> Unlimited
Max Daily Benefit	<input type="checkbox"/> Unlimited
Elimination Period	<input type="checkbox"/>

Coverage Section

- **Benefit Length (Yrs)** is the amount of time the benefit will distribute.
- If the **Tax Type** is qualified then the policy is not taxed. If the **Tax Type** is non-qualified then the policy is taxed.

Coverage	
Benefit Length (Yrs)	10
Coverage Selection	Comprehensive 100 %
Tax Type	Qualified

Medical

Coverage Section

- Deductible is the amount the client has to pay before the insurance will cover costs.
- Co-Payment is the amount of out-of-pocket money the client will pay per doctor visit.
- Family Ded Max is the maximum deductible for the insured family.
- Life Amount is the face amount of life insurance for the medical policy.

Coverage		
Coverage	PPO	Non-PPO
Deductible	500	1,000
Co-Payment	50	100
Out Of Pocket	2,000	3,000
Waiting Period	15	
Family Ded Max	4,000	
Life Time Max	5,000,000	
Life Amount	2,000,000	
Stop Loss	2,500	

Group Information Section

If your office has not purchased the Group Policy module, use the Group Information section to track basic group medical information.

- ER Contrib (Employer Contribution) is the amount the employer will pay for coverage.
- Dep Contrib (Dependent Contribution) is the amount the dependent will pay for coverage.
- Group Size is the number of people covered by the group policy.
- Rates: EE displays rates for the employee only, Rates: +1 displays rates for the employee plus one person, and Rates: +2 displays rates for the employee plus two people.
- Ded (Deductible) is the amount the client has to pay before the insurance will begin paying costs.
- Office Visit is the amount of money the client will pay per doctor visit.

Group Information		
ER/Dep Contrib	50	100
Group Size		
Rates:EE/+1/+2		
Value As		
Take Over		
Supp Acc/Ded	100	50
Office Visit	10	Maternity 500
Pre-Ex Cond	09/30/1999	PreCert? <input checked="" type="checkbox"/>

Homeowner

Coverage Section

The Coverage section tracks coverage of dwellings, structures, personal property, liability, property damage and medical benefit. Loss of Use is how much the policy will pay the client for the loss of use of the insured dwelling. For example, if a client's house is flooded, the policy will pay a certain amount for a hotel room.

Coverage	
Mortgagee-1	Michael J. Arrieta
Mortgagee-2	
Dwelling	300,000
Other Structure	20,000
Personal Property	10,000
Loss Of Use	30,000
Liability	650,000
Property Damage	150,000.00
Medical Benefit	100,000

Property Description Section

The Property Description section tracks basic information on the property/structure that is insured by the policy.

Property Description	
Year Built	1995
Construction	Frame <input type="button" value="C"/>
Square feet	1,400
Protection Class	5
Territory	B
Roof	Shingle <input type="button" value="C"/>
Floater	No

Deductibles Section

Deductible requirements are tracked in the Deductibles section.

Deductibles	
Replacement Cost	<input type="checkbox"/>
Guaranteed Replacement	<input type="checkbox"/>
Alarm	<input checked="" type="checkbox"/>
Earthquake Deductible	
Flood Deductible	

Auto

Coverage Per Person/Per Accident Section

The data in the Coverage Per Person/Per Accident section of an auto policy specifies the amount of coverage the policy will distribute per person and per accident. UMBI stands for uninsured motorist bodily injury.

Coverage		
Coverage	Per Person	Per Accident
Bodily Injury		
Property Damage		100,000
Medical/PIP	25,000	
UMBI	1	1
Towing		
Rental		

Coverage Section

The Coverage Section tracks whether the client holds any multi-car/multi-policy discounts. The Multi-Car Discount is often given when insuring multiple vehicles under the same policy. Additional PIP stands for Additional Personal Injury Protection. This type of coverage usually includes benefits for medical expenses, loss of income, essential services, accidental death, funeral expenses and survivor benefits.

Coverage	
Additional PIP	
Multi-Car Discount	<input type="checkbox"/>
Multi-Policy Discount	<input type="checkbox"/>

Umbrella

Coverage Section

In order to purchase an umbrella policy, the client must first have either an auto policy or a homeowner policy. Credits Applied are discount credits based on multiple policies.

Coverage	
Liability Coverage	1,000,000
Territory	A
WaterCraft End	Yes
Credits Applied Auto	11
Credits Applied Home	2

Rating Information Section

The Rating Information Section tracks additional ratings for autos, homes, boats, etc.

Rating Information	
Ratable Autos Amt	2
Ratable Homes Amt	1
Ratable Boats Amt	1
Uninsured Motorist	11
Youthful Driver	

Other

The two Coverage sections are used to store additional information.

Coverage	
AlphaNum	10,000,000 General Liability
AlphaNum	500,000 Personal Property
AlphaNum	250,000 Business Continuation
AlphaNum	500,000 Fire
Numeric	
Numeric	
Numeric	

Coverage	
Numeric	
Numeric	
Numeric	
Numeric	
Numeric	
Numeric	
Numeric	

Rider Summary Spreadsheet

Life, DI, Annuity, LTC, Medical and Other insurance types display a Rider Summary list. The Rider Summary is used to display, add, modify and delete riders associated with a particular policy.

Rider Summary				
<input type="checkbox"/>	Rider Name ↑	Expiration Dt	Current Amount	Premium
<input type="checkbox"/>	Term Rider 10	03/30/1993	50,000	10.34

Additional riders can be added by clicking the **Add** button. In the Policy Rider Detail dialog box, click the Insured Name drop-down arrow to list all contacts with an Insured role in the Interested Parties section. Each Rider can be linked to a Rider Product. Click the **Rider Product** hyperlink to display a list of Rider Products.

The Product Summary opens displaying the existing rider products attached to the current product. Existing rider products are created in the product module. Added riders can also be displayed in the Pending Case Management module.

Endorsement Summary Spreadsheet

Rather than a Rider Summary list, Homeowner and Auto insurance types have an Endorsement Summary list.

Endorsement Summary			
<input type="checkbox"/>	Code	Desc	Premium
<input type="checkbox"/>	ST60	Stereo Equipment	100.00

Endorsements can be added by clicking the **Add** button. To edit an Endorsement, from the Endorsement Summary list, click the first column hyperlink associated with the item to open the Endorsement Detail dialog box.

The dialog box is titled "SmartOffice" and "Endorsement Detail". It contains two input fields: "Code" and "Premium". Below these is a "Description" field with a small "ABC" icon and a red checkmark to its right. At the bottom are "OK" and "Cancel" buttons.

Remarks Section

Any remarks or comments can be entered into the Remarks section specific to the policy.

The dialog box is titled "Remarks" and has a small "ABC" icon and a red checkmark to its right. It contains a text area with the text: "All correspondence should be made by Meredith Anderson."

Additional Policies Tab

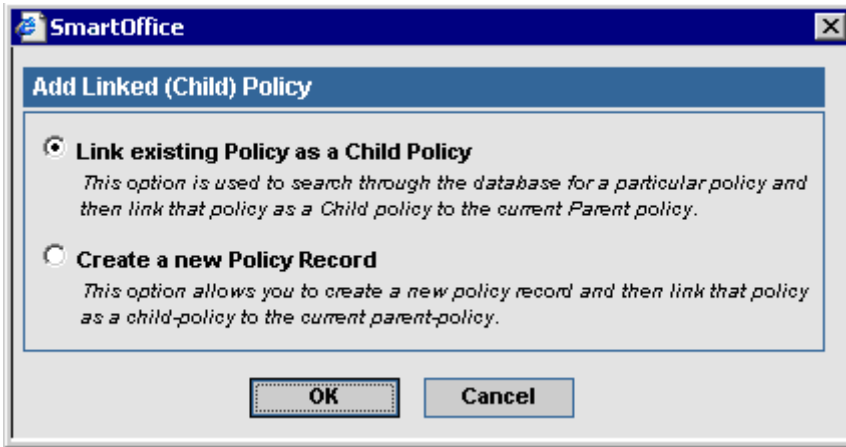
The Additional Policies tab is only accessible when the **MultiLife Policy** option is checked on the Basic Information tab of a policy. The Additional Policies tab tracks multiple policies under a single policy. When a user selects the Additional Policies tab, Child policies are displayed in a sub-system which is similar to the existing Policy module system. The functionality of the sub-tabs under the Parent Policy tabs is the same as that of the main Policy module system.

Life - Marianne Ackerman - American Level 30 - ABC Life

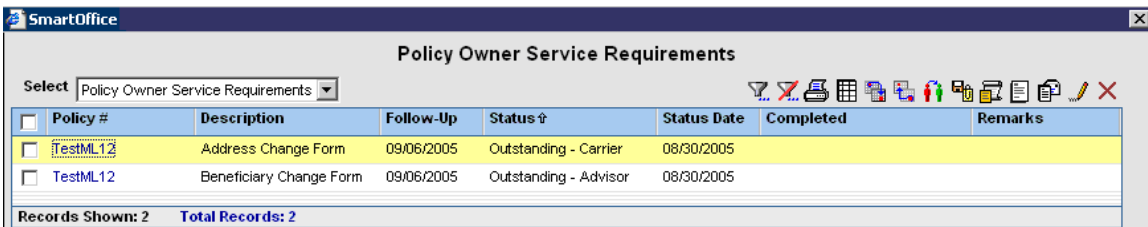
Policy #	Contact Name	Holding Type	Description
<input type="checkbox"/> PQ123456	Ackley, John	Life	

Records Shown: 1 Total Records: 1

Click the **Add** button to open the Add Linked Policy dialog box with the Link Existing Policy as a Child Policy or Create a New Policy Record options. An existing policy can be linked or a new policy can be created. If the **Link Existing Policy as a Child Policy** option is selected then the Search Policies dialog box opens giving the option to select multiple child policies.



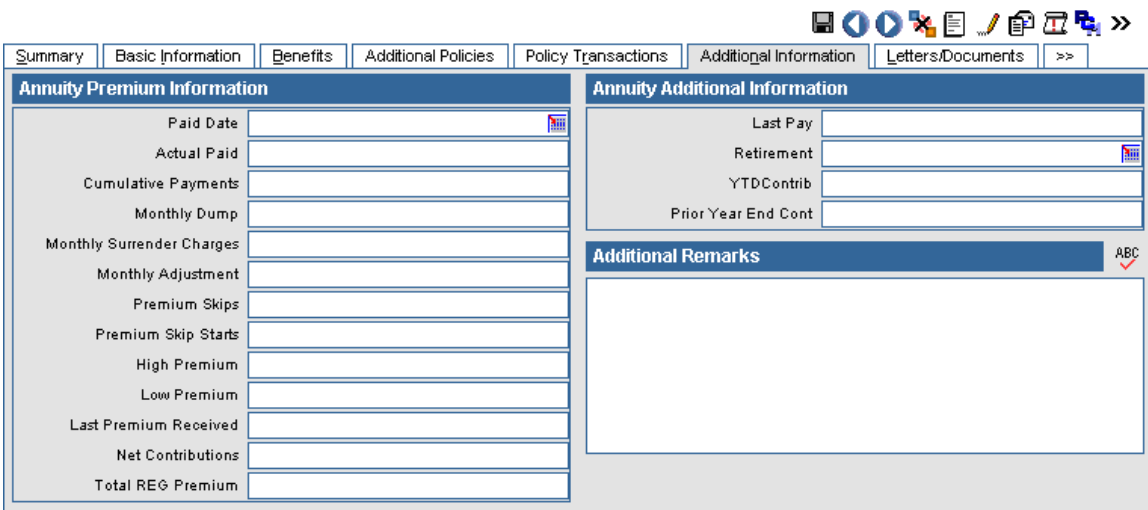
Tag one or more policy(s) and then click the **Unlink Policy** button from the expanded **More Features** menu to unlink the child policy from the parent policy. To see the requirements of policies that are linked to a Parent Case/Child Case, click the **Show Requirements** button from the expanded **More Features** menu.



Additional Information Tab

The Additional Information tab is only accessible for Annuity products.

Annuity - Joseph M. Ackerman - American Annuity I - ABC Life



Annuity Premium Information Section

The Annuity Premium Information section tracks Annuity-specific premium information.

Annuity Premium Information	
Paid Date	<input type="text"/>
Actual Paid	<input type="text"/>
Cumulative Payments	<input type="text"/>
Monthly Dump	<input type="text"/>
Monthly Surrender Charges	<input type="text"/>
Monthly Adjustment	<input type="text"/>
Premium Skips	<input type="text"/>
Premium Skip Starts	<input type="text"/>
High Premium	<input type="text"/>
Low Premium	<input type="text"/>
Last Premium Received	<input type="text"/>
Net Contributions	<input type="text"/>
TotRegPrem	<input type="text"/>

Annuity Additional Information Section

The Annuity Additional Information section tracks other Annuity-specific information.

Annuity Additional Information	
Last Pay	<input type="text"/>
Retirement	<input type="text"/>
YTDContrib	<input type="text"/>
Prior Year End Cont	<input type="text"/>

Additional Remarks

Any remarks or comments specific to the annuity can be entered into the Additional Remarks section.

Additional Remarks
<input type="text"/>

Vehicles/Drivers Tab

The Vehicles/Drivers tab is only accessible for Auto products.

Auto - Carolina Christiansen - Safe Driver Plan - BWN Financial

Drivers Summary				
<input type="checkbox"/>	Driver	DOB	Driver's License #	State
<input type="checkbox"/>	Mark Bill	02/03/1975	THY7897	

Vehicles Summary				
<input type="checkbox"/>	Make	Model	Year	Vin
<input type="checkbox"/>	Chevrolet		1999	CMRC8787

Drivers Summary

The Drivers Summary tracks all the drivers covered by the policy.


Drivers Summary				
<input type="checkbox"/>	Driver	DOB	Driver's License #	State
<input type="checkbox"/>	Mark Bill	02/03/1975	THY7897	




Click the **Add** button to enter a driver. The Surcharge Tickets field displays the number of traffic tickets the driver has had and the Surcharge Accidents field displays the number of accidents the driver has had. Major Citations is the number of major citations (e.g., DUI) and Minor Citations is the number of minor citations (e.g., parking ticket). If Good Student is selected, a good student discount has been applied to the policy and if Good Driver is selected, a good driver discount has been applied to the policy.


SmartOffice

Driver

Name

DOB  Age

Gender  Marital  

Driver's License # State 

Rating Points

Rating

Surcharge Tickets


Surcharge Accidents

Major Citations

Minor Citations

Good Student

Good Driver

Remarks ABC 

Vehicles Summary Spreadsheet

The Vehicles Summary tracks all the vehicles covered by the policy.

Vehicles Summary				
<input type="checkbox"/>	Make	Model	Year	Vin
<input type="checkbox"/>	Chevrolet		1999	CMRC8787
<input type="checkbox"/>				
<input type="checkbox"/>				

Click the **Add** button to enter a vehicle. Lien Holder is the person or entity to whom loss payments are made. VIN stands for Vehicle Identification Number. No Fault provides coverage to the insured regardless of who is responsible for the loss. Comprehensive (*Deductible*) is the amount the Policy-holder has to pay before comprehensive coverage assumes costs (e.g., rock damaging window). Collision (*Deductible*) is the amount the policyholder has to pay before collision coverage assumes costs (i.e., auto accident). Comprehensive (*Premium*) is the premium paid to enable comprehensive coverage. Collision (*Premium*) is the premium paid to have collision coverage. Towing is the maximum towing cost covered if the insured vehicle needs to be towed while Rental is the maximum rental cost covered if the insured vehicle is out of commission. If UMPD (Uninsured Motorist Property Damage) is selected, the vehicle is covered if damage occurs while it is parked (e.g., hit and run in parking lot).

SmartOffice ✕

Vehicle

Make/Model

Year

Cost

Lien Holder

Vin

No Fault

Coverage

Coverage	Deductible	Premium
Comprehensive	<input style="width: 100px;" type="text"/>	<input style="width: 100px;" type="text"/>
Collision	<input style="width: 100px;" type="text"/>	<input style="width: 100px;" type="text"/>
Towing	<input style="width: 100px;" type="text"/>	
Rental	<input style="width: 100px;" type="text"/>	
UMPD	<input type="checkbox"/>	

Subaccounts Tab

The Subaccounts tab is only accessible for Variable Products. Only Life and Annuity products can be variable. A product becomes variable when the **Variable Product** option is selected on the Detail tab of the Product module.

The Subaccount tab has three sub-tabs, Summary, Detail and Transaction.

Subaccounts Summary Tab

Subaccounts for the current policy can be viewed, modified, deleted and added from the Subaccounts Summary list.

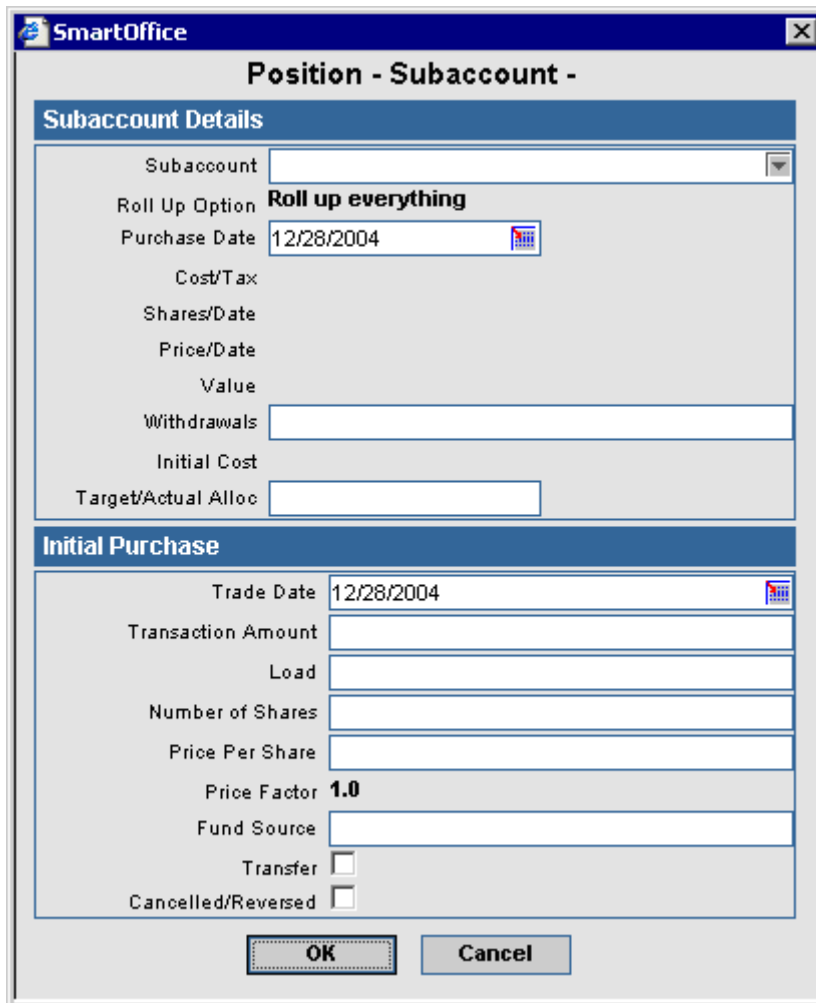
Life - Joseph M. Ackerman - Total Coverage - ABC Life

<input type="checkbox"/>	Product Name	Purchase Date	Shares	Cost	Value
<input type="checkbox"/>	Performer	12/10/2002	2,340.780000	35,000.00	82,512.50
<input type="checkbox"/>	Growth	12/10/2002	59.970000	1,300.60	958.53
<input type="checkbox"/>	Income	12/23/2003	1,666.666667	20,000.00	70,515.40
Total					153,986.43

To add a Subaccount, click the **Add** button on the Subaccounts Summary to open the Quick Add Position - Subaccount dialog box.

- Trade Date is a user-specified date, but defaults to the current date. It may be the date of the first purchase of a summarized transaction. It can also be the same date as the Purchase Date.
- Transaction Amt (Transaction Amount) is the amount of money exchanged in the transaction.
- Load is the sales charge paid by an investor who buys shares in a load mutual fund or annuity.
- Price Factor defaults to a value of 1 for all transaction types except Bonds, where the default is .01. Bonds are priced in hundreds, not thousands. For example, if a bond with a \$1000 face (or par) value is purchased at a discount for \$935, the price is entered into the purchase window as \$93.5.
- The Price Factor defaults can also be modified to match that of a transaction downloading service.

- Transfer indicates whether money is being transferred into or out of the investment by this transaction.



The image shows a dialog box titled "Position - Subaccount -" from the SmartOffice application. It is divided into two main sections: "Subaccount Details" and "Initial Purchase".

Subaccount Details

- Subaccount: [Dropdown menu]
- Roll Up Option: **Roll up everything**
- Purchase Date: 12/28/2004 [Calendar icon]
- Cost/Tax: [Empty field]
- Shares/Date: [Empty field]
- Price/Date: [Empty field]
- Value: [Empty field]
- Withdrawals: [Empty field]
- Initial Cost: [Empty field]
- Target/Actual Alloc: [Empty field]

Initial Purchase

- Trade Date: 12/28/2004 [Calendar icon]
- Transaction Amount: [Empty field]
- Load: [Empty field]
- Number of Shares: [Empty field]
- Price Per Share: [Empty field]
- Price Factor: **1.0**
- Fund Source: [Empty field]
- Transfer:
- Cancelled/Reversed:

At the bottom of the dialog box are two buttons: "OK" and "Cancel".

Subaccounts Detail Tab

The Subaccounts Detail tab maintains detailed information specific to the selected subaccount.

Life - William Adams - Assurable Life - ABC Life

Summary	Basic Information	Benefits	Subaccounts (X)	Policy Transactions	Letters/Documents	Activity/Mail (Z)	POS	Custom
---------	-------------------	----------	-----------------	---------------------	-------------------	-------------------	-----	--------

Position - Subaccount - New England

Summary	Detail	Transactions
---------	--------	--------------

<p>Subaccount Information</p> <p>Policy # 80120023 Subaccount New England CUSIP 48394893 VA Name Assurable Life</p>	<p>Additional Options</p> <p>Roll Up Option Roll up everything Tax Deferred <input checked="" type="checkbox"/> Source of Data Manually Entered In Agency</p>
<p>Purchase Information</p> <p>Purchase Date 12/28/2004 Initial Cost 1,000.00 Tax Cost Purchase Cost 1,000.00</p>	<p>Current Values</p> <p>Shares/Date 100.000000 12/28/2004 Price/Date 48.510000 05/02/2002 Current Value 4,851.00 Withdrawals 1,500.00 Target/Actual Alloc 2,000</p>

Subaccount Information Section

The Subaccount information section tracks the policy date, Subaccount name, CUSIP and subaccount product name.

<p>Subaccount Information</p> <p>Policy # P325166 Subaccount Performer CUSIP 23049823 VA Name Total Coverage</p>
--

Additional Options Section

The Additional Options section tracks whether the tax is deferred and how the subaccount was entered. The Rollup Transactions field determines what the Validate Subaccounts button (located on the Summary sub-tab) does. Since Subaccounts on the Policy side are always tax deferred, there are no taxable events; therefore, the Tax Cost field on the Detail tab and the Cumulative Tax column on the Transaction tab should always be blank and never modifiable.

- **Do Not Roll Up** – This option disables data validation for the subaccount. Running data validation on any of the subaccounts will not result in any of the fields being recalculated. As they will not be recalculated through data validation, the following fields will become open fields that can be manually modified when the Roll Up Option is set to Do Not Roll Up:
 - Purchase Date
 - Initial Cost
 - Purchase Cost
 - Shares
 - Shares Date
 - Price
 - Price Date
 - Current Value

The Transaction tab of any subaccount where the Roll Up Option has been set to Do Not Roll Up will not display values in the Cumulative Shares or Cumulative Cost columns.

- **Roll Up Cash and Tax Cost** – For Policy Subaccounts, this option is the same as the Cash Cost Only option.
- **Roll Up Cash Cost Only** – This option sets data validation to recalculate the purchase cost of a position from the transaction data while not recalculating the share balance of the position from the transaction data. The price and price date is validated from the price history data (located on the Subaccount Transaction tab) and is used with the position shares to recalculate the position value. As they will not be recalculated through data validation, the following fields will become open fields that can be manually modified when the Roll Up Option is set to Cash Cost Only:

- Purchase Date
- Initial Cost
- Shares
- Shares Date

The Transaction tab of any position within an account where the Roll Up Option has been set to Cash Cost Only will not display values in the Cumulative Shares column.

- **Roll Up Everything** – This option enables data validation to recalculate the following fields (none of them are editable):

- Purchase Date
- Initial Cost
- Purchase Cost
- Shares
- Shares Date
- Price
- Price Date
- Current Value

Because these fields are being calculated, they will also become read-only.

- **Roll Up Only Current Values** – This option sets data validation to recalculate the position value from the position shares and position price data. The following fields will become open fields that can be manually modified as they will not be recalculated through data validation when the Roll Up Option is set to Current Values Only:

- Purchase Date
- Initial Cost
- Purchase Cost
- Shares
- Share Date

The Transaction tab of any position where the Roll Up Option has been set to Current Values Only will not display values in the Cumulative Shares or Cumulative Cost columns.

- **Roll Up Shares Only** – This option sets data validation to recalculate the share balance and share date of a position from the transaction data while not recalculating the purchase cost of the position from the transaction data. The price and price date is validated from the security price history data and is used with the position shares to recalculate the position. As they will not be recalculated through data validation, the following fields will become open fields that can be manually modified when the Roll Up Option is set to Shares Only:

- Purchase Date
- Initial Cost
- Purchase Cost

The Transaction tab of any position where the Roll Up Option has been set to Shares Only will not display values in the Cumulative Cost column.

- **Roll Up Tax Cost Only** – For Policy Subaccounts, this option is the same as the Do Not Roll Up option.

The Withdrawals, Desired Allocation and Actual Allocation fields are always manually entered, regardless of the Roll Up Option selected. The Cumulative Tax Column on the Transaction sub-tab will always be blank, regardless of the Roll Up Option selected.

Additional Options	
Roll Up Option	Do not roll up
Tax Deferred	<input checked="" type="checkbox"/>
Source of Data	Manually Entered In Agency

Purchase Information Section

The Purchase Information section tracks the purchase details such as Purchase Date, Initial Cost, Tax Cost and Purchase Cost.

Purchase Information	
Purchase Date	01/28/2004
Initial Cost	21.53
Tax Cost	
Purchase Cost	21.49

Current Values Section

The Current Values section tracks information such as the number of shares, the price, the price date and the current value.

Current Values		
Shares/Date	150.000000	01/28/2004
Price/Date	48.510000	05/02/2002
Current Value	48.51	
Withdrawals		
Target/Actual Alloc		

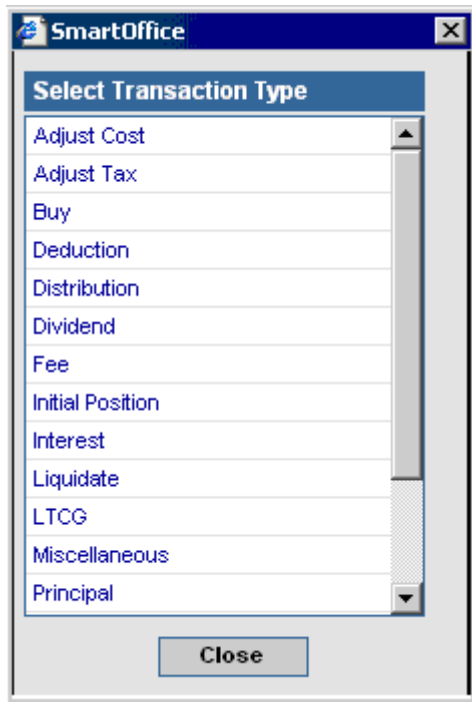
Subaccount Transaction Tab

The Subaccount Transaction tab becomes accessible only after the Subaccount tab is displayed and a subaccount is selected. Once it is accessible, click the **Subaccount Transactions** tab to display the transactions for the selected subaccount. The CumlShare and CumlCost columns can be automatically populated based upon the selected Roll Up Transaction Option on the Detail sub-tab. These columns use the transactions to calculate the current owned shares and the current cost.

Life - Joseph M. Ackerman - Total Coverage - ABC Life

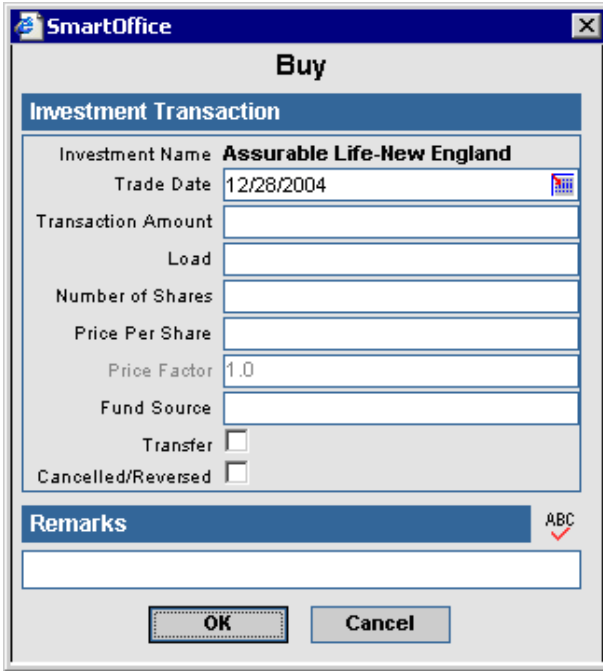
<input type="checkbox"/>	Date	Shares	CumlShares	Price	Value	CumlCost	CumlTax
<input type="checkbox"/>	12/10/2002	40.780000	40.780000	12.260000	500.00	500	
<input type="checkbox"/>	01/30/2003	2,300.000000	2,340.780000	15.000000	34,500.00	35,000	

Additional subaccount transactions can be added by clicking the **Add** button to open the Select Transaction Type dialog box. The transaction type is selected by clicking the appropriate hyperlink. This will open the Quick Add Transaction dialog box, where new subaccount transaction information is entered.



Buy Button

Another way to add a Buy transaction is to click the **Buy** button on the Subaccount Transactions tab to open the Buy Investment Transaction dialog box.



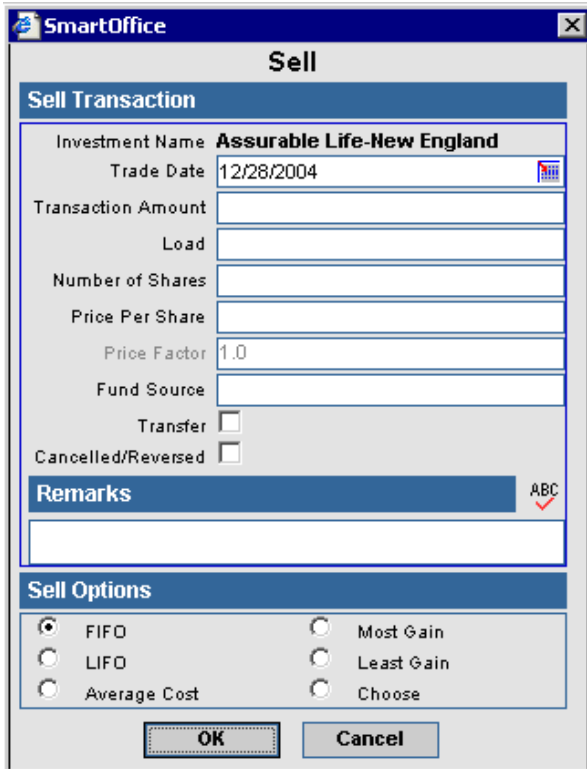
The screenshot shows the 'Buy' dialog box in SmartOffice. The window title is 'SmartOffice' and the dialog title is 'Buy'. The main section is titled 'Investment Transaction' and contains the following fields:

- Investment Name: **Assurable Life-New England**
- Trade Date: 12/28/2004
- Transaction Amount: [Empty text box]
- Load: [Empty text box]
- Number of Shares: [Empty text box]
- Price Per Share: [Empty text box]
- Price Factor: 1.0
- Fund Source: [Empty text box]
- Transfer:
- Cancelled/Reversed:

Below the fields is a 'Remarks' section with a text area and a small 'ABC' icon with a checkmark. At the bottom are 'OK' and 'Cancel' buttons.

Sell Button

If there are any listings on the Subaccount Transactions tab, the Sell button becomes available. Click the **Sell** button to open the Sell Transaction dialog box.



The screenshot shows the 'Sell' dialog box in SmartOffice. The window title is 'SmartOffice' and the dialog title is 'Sell'. The main section is titled 'Sell Transaction' and contains the following fields:

- Investment Name: **Assurable Life-New England**
- Trade Date: 12/28/2004
- Transaction Amount: [Empty text box]
- Load: [Empty text box]
- Number of Shares: [Empty text box]
- Price Per Share: [Empty text box]
- Price Factor: 1.0
- Fund Source: [Empty text box]
- Transfer:
- Cancelled/Reversed:

Below the fields is a 'Remarks' section with a text area and a small 'ABC' icon with a checkmark. At the bottom is a 'Sell Options' section with the following radio button options:

- FIFO
- LIFO
- Average Cost
- Most Gain
- Least Gain
- Choose

At the bottom are 'OK' and 'Cancel' buttons.

Liquidate Current Position Button

If there are any listings on the Subaccount Transactions tab, the Liquidate Current Position button becomes available. Click this button to liquidate the current position.

Policy Transactions Tab

The **Policy Transaction** tab is used to enter policy related transactions such as:

- Address Change
- Beneficiary Change
- Benefit Paid
- Loan Interest Repayment
- Loan Repayment
- Other
- Partial Surrender
- Policy Dividend
- Policy Loan
- Premium Change
- Premium Payment
- Total Surrender

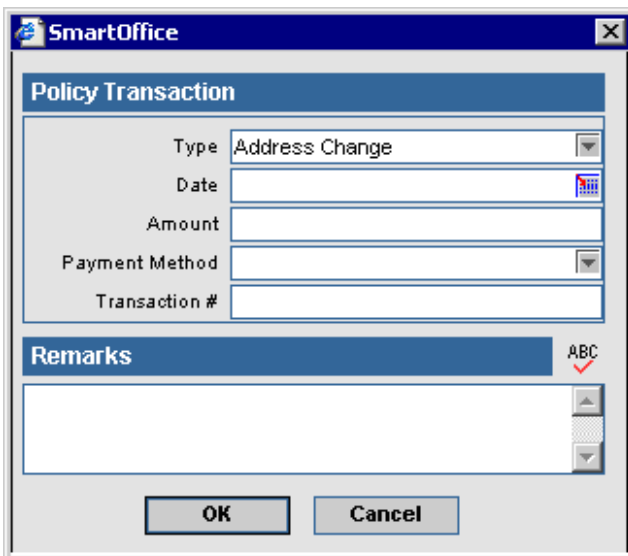
Life - Joseph M. Ackerman - Total Coverage - ABC Life

Summary Basic Information Benefits Subaccounts (X) Policy Transactions Letters/Documents Activity/Mail (Z) POS Custom

<input type="checkbox"/>	Transaction Date ↑	Remarks	Amount	Transaction No
<input type="checkbox"/>	10/03/2001	Premium changed	1,000.00	
<input type="checkbox"/>	11/01/2001	Premium paid in full	1,000.00	
<input type="checkbox"/>	05/23/2002	Marianne is now a joint beneficiary.		
<input type="checkbox"/>	10/01/2002	Premium changed	2,000.00	
<input type="checkbox"/>	11/01/2002	Premium paid in full	2,000.00	

Records Shown: 5 Total Records: 5

Policy Transactions are added by clicking the **Add** button to open the Policy Transaction dialog box.



The dialog box is titled "SmartOffice" and "Policy Transaction". It contains the following fields:

- Type: Address Change
- Date: [Empty]
- Amount: [Empty]
- Payment Method: [Empty]
- Transaction #: [Empty]

Below the fields is a "Remarks" section with a text area and a small "ABC" icon with a checkmark. At the bottom are "OK" and "Cancel" buttons.

Policy Claims Tab

The Umbrella, Homeowner and Auto insurance types use the Policy Claims tab to track policy claims.

Auto - Joseph M. Ackerman - Safe Driver Plan - BWN Financial

⏪ ⏩ 📄 >>

Summary	Basic Information	Coverage (E)	Policy Transactions	Policy Claims	Vehicles/Drivers (G)	Letters/Documents	>>
Policy Claim + 🗑️ 🔍 📄 🖨️ 📅							
<input type="checkbox"/>	Incident Date	Claim Paid Date	Actual Amount Paid	Amount Claimed	Fault	Adjuster	
<input type="checkbox"/>	09/28/2004	12/01/2004	1,000	1,000	Yes		

Policy claims can be added by clicking the **Add** button. The individual or business that made the claim is located by using the Contact Search Options dialog box. If a third party who does not have a contact record makes the claim, select the **Do not search for this name in the database** option.

SmartOffice Contact Search Options

Individual
 Business
 Do not search for this name in the database.

Last, First Name

List All Contacts in the Office

Search **Close**

Policy Claim details are then entered in the Policy Claim dialog box.

SmartOffice Policy Claim

Claim Requested By: Joseph M. Ackerman

Role:

Incident Date: 📅

Paid Date: 📅

Amount Paid:

Amount Claimed:

Adjuster:

Fault:

Remarks ABC ✓

OK **Cancel**

Additional Properties/Articles Tab

The Homeowner insurance type uses the Additional Properties/Articles tab to any added insured items or properties to the policy.

Homeowner - Joseph M. Ackerman - Home Insurance - Prudent Insurance Company

Additional Properties/Articles			
<input type="checkbox"/>	Description	Coverage Type	Annualized Premium
<input type="checkbox"/>	Lake Arrowhead Vacation Home	Extend Liability	20.00

Records Shown: 1 Total Records: 1

Articles or properties can be added by clicking the **Add** button.

SmartOffice

Additional Properties/Articles Detail

Code

Description

Coverage Type

Insured Amount

Annual Premium

Remarks ABC ✓

Letters/Documents Tab

The Letters/Documents tab contains sent letters and uploaded documents. This tab is also accessible from the Policy module.

Letter Log

The Letter Log lists all policy-specific letters that were sent.

Letter Log					
<input type="checkbox"/>	Letter Title ↑	Open	Keyword	Created On	Created By
<input type="checkbox"/>	Beneficiary Endorsement to Policy Holder		Policy Beneficiary Endorsements	08/30/2005 10:10PM	Daniel Odell
<input type="checkbox"/>	Physician Release Of A.P. Information		A.P. Information	08/30/2005 10:21PM	Daniel Odell

A sent letter can be viewed in detail by clicking on the application icon, located in the Open column.

September 04, 2001

Norma Peterson
946 Dunford St
Jacksonville, FL 32201

Dear Norma,

Since on October 07 you are having a birthday, I was just writing to find out if I would soon be receiving an invitation to your party?

It's been a tough and lonely year for me at the insurance agency. Hopefully you will brighten up my year by inviting me to your home perhaps for dinner and some birthday cake?

Best wishes, Norma, for a wonderful and productive year!

Sincerely,

Daniel Odell, CLU
General Agent

An additional letter can be sent by clicking the **Add** button. Contacts related to the policy will be listed in the Related Contacts dialog box; the appropriate recipients will be selected.

The contacts listed below are related to the current Case/Policy. Select the contacts to whom you would like to send a letter.

Case Information

Case Office **Mukesh**
Policy # **DOMR-6BTBQV12** Case #
Plan Name **American Level 30**

Related Contacts

<input type="checkbox"/>	Contact Name	Role
<input type="checkbox"/>	Ackerman, Marianne	Primary Contact
<input type="checkbox"/>	Ackerman, Marianne	Primary Insured
<input type="checkbox"/>	ABC Life	Carrier

Letter Printing Options

Print Form Letter
 Print Envelope
 Print Label

Use default letter printing options

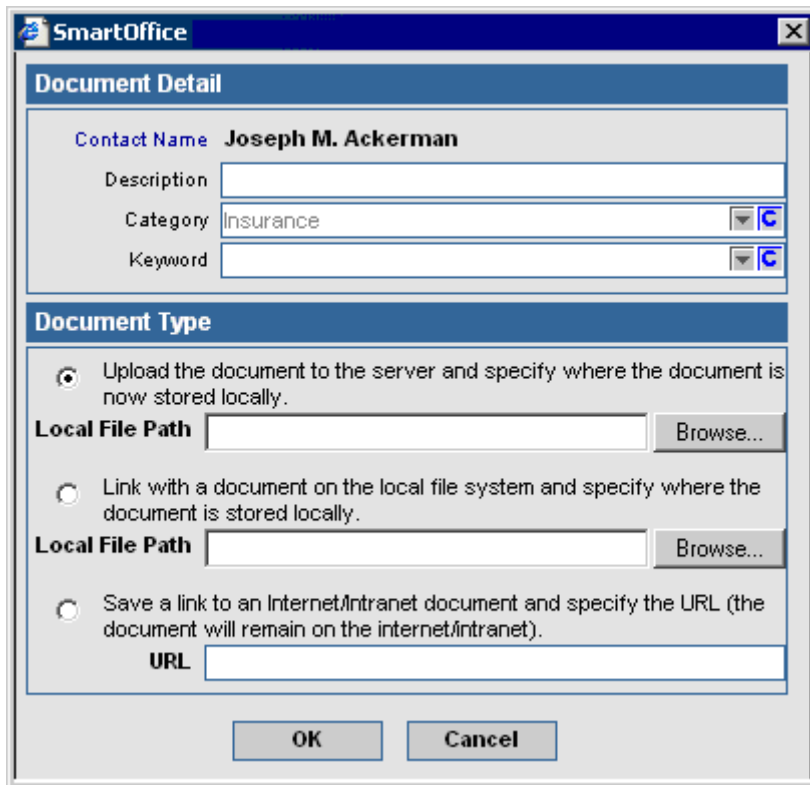
OK Cancel

Document Summary

The user can attach a file to the policy. This file can be a document, a picture, or any other type of file. To add a file, click the **Add** button to open the Related Contacts dialog box. Select a contact to open the Document Detail dialog box.

Document Summary			
Description	Open	Keyword	Created On
<input type="checkbox"/> Policy Needs			08/30/2005 10:27PM

The Upload the Document to the Server option places a copy of the file in the SmartOffice database. The Link with a Document on my Local File System option does not create a copy but adds a link to the file on your computer. Only people with access to your computer drive will be able to open the file. The Save a Link to the Document option creates a link to a file on the Internet (or intranet).



The image shows a dialog box titled "SmartOffice" with a "Document Detail" section. The "Contact Name" is "Joseph M. Ackerman". The "Description" field is empty. The "Category" is "Insurance" and the "Keyword" field is empty. Below this is the "Document Type" section with three radio button options: "Upload the document to the server and specify where the document is now stored locally." (selected), "Link with a document on the local file system and specify where the document is stored locally.", and "Save a link to an Internet/Intranet document and specify the URL (the document will remain on the internet/intranet)". Each option has a "Local File Path" or "URL" field and a "Browse..." button. At the bottom are "OK" and "Cancel" buttons.

Activity/Mail Tab

The Activity/Mail tab tracks policy-related activities and policy-related e-mail.

Life - Marianne Ackerman - American Level 30 - ABC Life

Summary Basic Information Benefits Additional Policies Policy Transactions Letters/Documents Activity/Mail (Z) POS Custom

Policy Activity Summary

Contact Name	Date ↑	Time	Type	Sub-Type	Reason	Status
Ackerman, Marianne	06/14/2005		Call			Active
Ackerman, Marianne	06/14/2005	12:15PM	Call		Test Activity	Active

E-mail Information

Sent Date	Sender	Recipient	Subject	Post
08/30/2005 10:35PM	Daniel Odell	Marianne.Ackerman=demo@ez-data.com>	Re: Marianne Ackerman, ABC Life; 242-1865; DOMR-6BTBQV12	

Activity Summary

The Policy Activity Summary tracks the policy-related activities.

Policy Activity Summary

Contact Name	Date ↑	Time	Type	Sub-Type	Reason	Status
Ackerman, Marianne	06/14/2005		Call			Active
Ackerman, Marianne	06/14/2005	12:15PM	Call		Test Activity	Active

To add an activity for a case, click the **Add** button to open the Related Contacts dialog box. Select a contact to open the New Activity dialog box.

SmartOffice

Activity Pattern

Contact

Name: Harold Chung
Created By: admin
Created On: 12/28/2004 11:53AM

Participants

Participant: admin

Activity Detail Information

Date/Time: 12/28/2004
Remind Before:
Duration/Unit: 60 Minutes
Place:
Type/Sub-Type: Call Approach/New Seen
Keywords: Policy# 091343241
Subject:
Priority: Normal
Status: Active
Tracked:
Private:
Due Date: 12/28/2004
Word Track:

Reason

<H> A A↔ B I U T ABC

OK Save Calendar Policy Cancel

E-mail Information Summary

The E-mail Information summary tracks case-related activities and e-mail messages. The user can Compose, Forward, Reply, or Reply All to an e-mail message.

<input type="checkbox"/>	Sent Date	Sender	Recipient	Subject	Post
<input type="checkbox"/>	08/30/2005 10:35PM	Daniel Odell	Marianne Ackerman=demo@ez-data.com>	Re: Marianne Ackerman, ABC Life; 242-1865; DOMR-6BTBQV12	

POS (Policy Owner Service) Tab

Policy Owner Service information is located on the POS tab.

Policy Owner Service Requirements Spreadsheet

Policy Owner Service requirements are automatically populated by SmartOffice based on underwriting guidelines created in the Product module. For further information, see the *Product Module User Guide* document. Requirements with a follow-up date the same as the current date or earlier will display on the Requirement Manager's Global Follow-Up Summary.

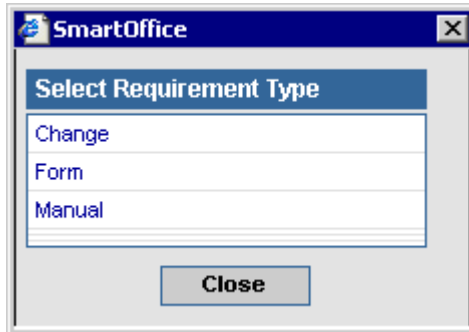
Life - Marianne Ackerman - American Level 30 - ABC Life

Summary | Basic Information | Benefits | Additional Policies | Policy Transactions | Letters/Documents | Activity/Mail (Z) | POS | Custom

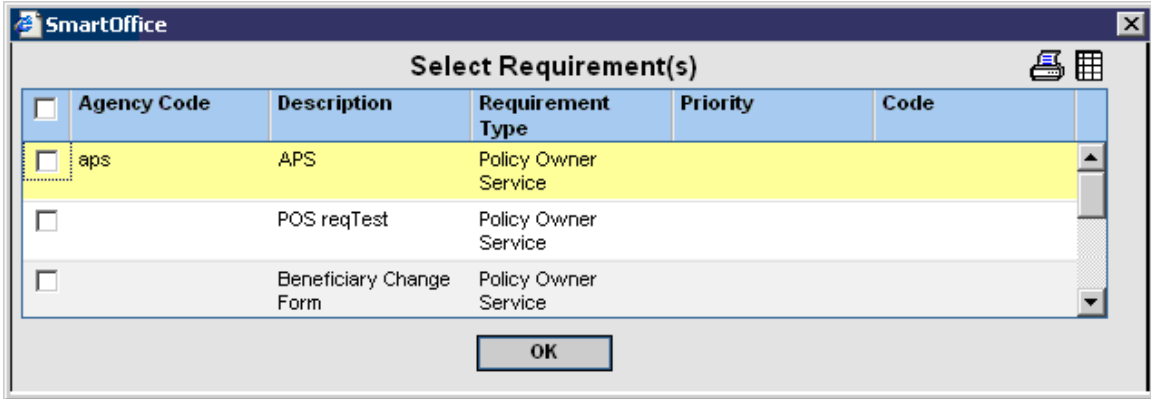
<input type="checkbox"/>	Policy #	Description	Follow-Up	Status ↑	Status Date	Completed	Remarks
<input type="checkbox"/>	DOMR-6BTBQV12	Address Change Form	09/06/2005	Outstanding - Advisor	08/30/2005		

Records Shown: 1 Total Records: 1

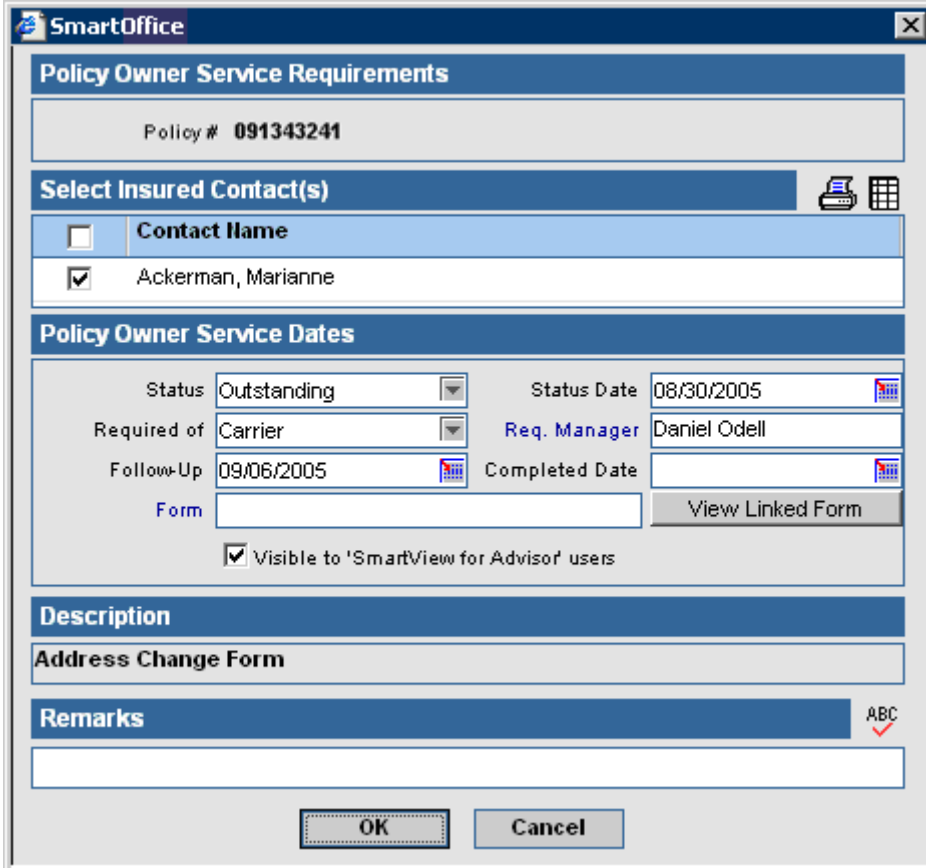
To designate an additional POS requirement, click the **Add** button to open the Select Requirement Type dialog box.



Select a requirement type (other than Manual) to open the Select Requirement(s) spreadsheet. This spreadsheet will list only the requirements related to the selected requirement type. The listed requirements are created in the PCM Setup/Configuration. If the Manual type is selected, the Select Requirement(s) spreadsheet will be skipped and the Policy Owner Service Requirements Detail dialog box will open directly without a description entered. In this case, the description is to be entered manually.



Select a requirement and then click the **OK** button to display the Policy Owner Service Requirement Detail dialog box. The description is automatically populated. If more than one requirement is selected, their descriptions will be separated by a comma; however, when the Policy Owner Service Requirement Detail dialog box is closed, the two requirements will save as two stand-alone requirement entries with their own descriptions. This window also opens when a requirement is modified. When the Completed Date is entered, the Follow-Up Date is automatically deleted. The user can enter a new Follow-Up date if necessary.



Custom Tab

The Custom tab consists of customizable Alphanumeric, Numeric, Integer, Date and Check Box fields. Each insurance type has its own Custom tab. For example, in the image below, all Life policies will have the Concerns, Gross Death Benefit, # of Failed Reqs, Level, Last Verification and Qualified fields, but Disability policies will not. The Custom tab for Disability policies needs to be defined separately.

Life

Summary	Basic Information	Benefits	Subaccounts	Policy Transactions	Letters/Documents	Activity/Mail (Z)	PQS	Custom
Alphanumeric Fields			Numeric Fields			Date Fields		
Concerns <input type="text"/>			Gross Death Benefit <input type="text"/>			Last Verification <input type="text"/>		
			Integer Fields			Check Boxes		
			# Of Failed Reqs <input type="text"/>			Qualified <input type="checkbox"/>		
			Lookup Fields					
			Level <input type="text"/>					

The field names can be edited by clicking the **Customize Labels** button. Enter new field labels into the appropriate fields. Only the altered fields are displayed on the Custom tab.

SmartOffice

Custom Information

Alphanumeric Field Labels		Numeric Field Labels		Date Field Labels	
AlphaNum1	Concerns	Num1	Gross Death Benefit	Date1	Last Verification
AlphaNum2	<input type="text"/>	Num2	<input type="text"/>	Date2	<input type="text"/>
AlphaNum3	<input type="text"/>	Num3	<input type="text"/>	Date3	<input type="text"/>
AlphaNum4	<input type="text"/>	Num4	<input type="text"/>	Date4	<input type="text"/>
AlphaNum5	<input type="text"/>	Num5	<input type="text"/>	Date5	<input type="text"/>
AlphaNum6	<input type="text"/>	Num6	<input type="text"/>	Date6	<input type="text"/>
AlphaNum7	<input type="text"/>	Integer Field Labels		Date7	<input type="text"/>
AlphaNum8	<input type="text"/>	Int1	# Of Failed Reqs	Date8	<input type="text"/>
AlphaNum9	<input type="text"/>	Int2	<input type="text"/>	Date9	<input type="text"/>
AlphaNum10	<input type="text"/>	Int3	<input type="text"/>	Date10	<input type="text"/>
AlphaNum11	<input type="text"/>	Int4	<input type="text"/>	Date11	<input type="text"/>
AlphaNum12	<input type="text"/>	Int5	<input type="text"/>	Check Box Field Labels	
AlphaNum13	<input type="text"/>	Lookup Field Labels		YesNo1	Qualified
AlphaNum14	<input type="text"/>	Lookup1	Level	YesNo2	<input type="text"/>
AlphaNum15	<input type="text"/>	Lookup2	<input type="text"/>	YesNo3	<input type="text"/>
AlphaNum16	<input type="text"/>	Lookup3	<input type="text"/>	YesNo4	<input type="text"/>
AlphaNum17	<input type="text"/>	Lookup4	<input type="text"/>	YesNo5	<input type="text"/>
AlphaNum18	<input type="text"/>	Lookup5	<input type="text"/>	YesNo6	<input type="text"/>
AlphaNum19	<input type="text"/>			YesNo7	<input type="text"/>
AlphaNum20	<input type="text"/>			YesNo8	<input type="text"/>