

The logo features a dark grey vertical bar on the left side, with a white curved shape on its right edge. The word "SmartOffice" is written vertically in a bold, sans-serif font. "Smart" is in solid black, while "Office" is in a white outline font. A registered trademark symbol (®) is located at the top right of the "Office" portion.

SmartOffice[®]



Policy Tracking

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Introduction

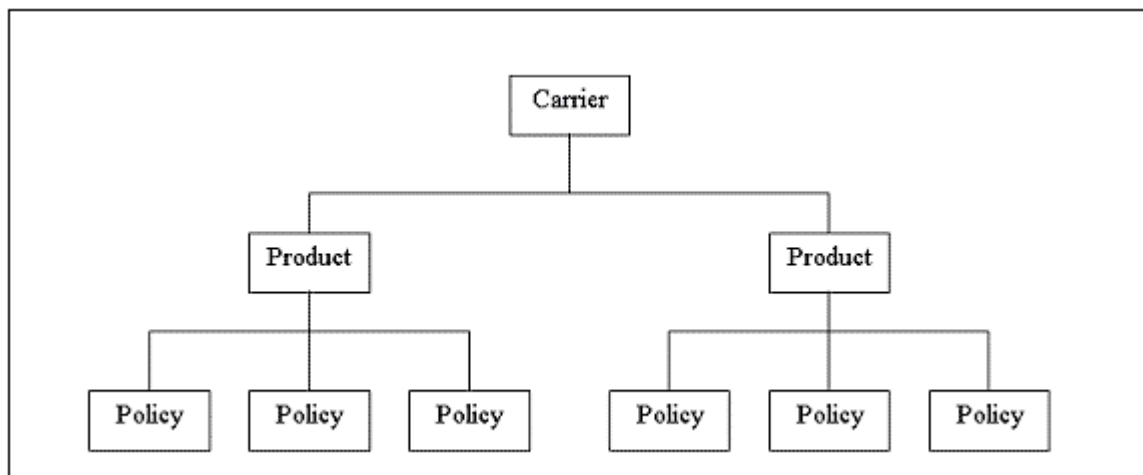
Policy Tracking is used to create and update key information in policy records such as Premium, Basic Face Amount, Net Death Benefit and Cash Values. Insurance types include Life, Disability, Annuity, Long Term Care, Medical, Homeowner, Critical Illness, Auto, Umbrella and Other. The design and logic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

The Policy module consists of the following sections:

- Summary
- Basic Information
- Benefits or Coverage
- Misc Information (customizable)
- 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

Business Logic and/or 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.



To Access 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** button
- From an open **Pending Case** record, click the **Policy** button
- From an open **Individual Product** record, select the **Individual Policy** tab
- From the **Insurance Carrier** module, select the **Ind. Policy** tab
- From the **Advisor** module, select the **Ind. Policy** tab
- From the **Household** module, select the **Individual Policy** tab

Module Setup

To set up user rights to Policy Tracking:

1. Select **User Preferences** from the **User Setup** menu.
2. From the **User Preferences** window, select the **Policy/Investment** tab.
3. In the Show Policy Types section, click the **Select All** hypertext to display all policy types. Clearing these checkboxes prevents the user from viewing the respective policy type(s).



The screenshot shows a window titled "Show Policy Types" with a blue header. Below the header, there are two links: "Select All" and "Clear All". A list of policy types follows, each with a checked checkbox:

- Life
- DI
- Annuity
- LTC
- Medical
- Homeowner
- Auto
- Umbrella
- Other
- Critical Illness

Policy Search Window

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

The screenshot shows a dialog box titled "ECP -- Web Page Dialog" with a sub-header "Search Individual Policies". The dialog contains the following fields and controls:

- Policy #
- Last, First Name
- Primary Contact
- Primary Insured
- Primary Advisor
- Household
- Carrier
- Plan Name
- Plan Type (dropdown menu, currently set to "All")
- Insurance Type (dropdown menu, currently set to "All")
- Policy Stage (dropdown menu, currently set to "Active")
- Policy Status (dropdown menu, currently set to "All")
- Show Group Certificates (checkbox, currently unchecked)
- Filter (text input field)
- Search button
- Add button
- Close button

- From the **Search Individual Policy** dialog box, click the **Search** button without entering any search criteria to display the summary spreadsheet for all policies in an Active stage.
- 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								Insurance Type	All	Policy Stage	Active						
Contact Name	Type	Policy No	Product Name	Plan Type	Policy Date	Paid To	Status	Annual									
<input type="checkbox"/> Arrieta, Michael	Life	2564	Total Coverage	VUL	04/09/1992	01/09/2002	Inforce	984.00									
<input type="checkbox"/> Farmer, Eileen	Life	841112453	American Level 20	Term	01/06/1999		Inforce	2,160.00									
<input type="checkbox"/> Arrieta, Michael	Life	900342134	Designer Plan Life	UL	09/16/1993		Inforce	1,200.00									
<input type="checkbox"/> Arrieta, Michael	Life	5548734	Convertible Plus	Term	11/05/1992		Inforce	16,440.00									
<input type="checkbox"/> Adcock, Martin	Life	903412341	LNL 10 Term	Term	08/01/1993	08/01/2002	Inforce	1,450.00									
<input type="checkbox"/> Adcock, Martin	Life	920312341	Assurance Option	VUL	07/05/1995	02/01/2000	Inforce	5,000.00									

Previous Page 1 Next Page Total: 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 - Michael J. Arrieta - Total Coverage - ABC Life															
Basic Policy Information Policy# 2564 Carrier ABC Life Plan Name Total Coverage Plan Code 101 Plan Type VUL Sub Type State Issue Age 37 Policy Date 04/09/1992 Renewal Date Primary Advisor Anderson, Philip		Policy Insured Summary <table border="1"> <thead> <tr> <th>Role</th> <th>Contact Name</th> <th>Issued Class</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Primary Insured</td> <td>Arrieta, Michael</td> <td>All Classes</td> </tr> </tbody> </table>						Role	Contact Name	Issued Class	<input type="checkbox"/> Primary Insured	Arrieta, Michael	All Classes		
Role	Contact Name	Issued Class													
<input type="checkbox"/> Primary Insured	Arrieta, Michael	All Classes													
Premium Information Source of Data Manually Entered In Agency Purpose Keywords Modal Prem 82.00 Prem Mode Monthly Status Inforce Pay Method Annualized Prem 984.00 Comm Annlzd Excess Prem Prem To Date 9,594.00 FYC Renewal Comm Last Validation 11/05/2002 Paid to Date 01/09/2002		Policy Relationships <table border="1"> <thead> <tr> <th>Role</th> <th>Contact Name</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Primary Contact</td> <td>Arrieta, Michael</td> </tr> <tr> <td><input type="checkbox"/> Owner</td> <td>Arrieta, Michael</td> </tr> <tr> <td><input type="checkbox"/> Payor</td> <td>Arrieta, Michael</td> </tr> </tbody> </table>						Role	Contact Name	<input type="checkbox"/> Primary Contact	Arrieta, Michael	<input type="checkbox"/> Owner	Arrieta, Michael	<input type="checkbox"/> Payor	Arrieta, Michael
Role	Contact Name														
<input type="checkbox"/> Primary Contact	Arrieta, Michael														
<input type="checkbox"/> Owner	Arrieta, Michael														
<input type="checkbox"/> Payor	Arrieta, Michael														
		Key Information Basic Face Amount 150,000 Rider Death Benefit Loan Amt 5,000 Cash Surrender Value 10,000													

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 displays only the Primary Advisor. However, additional Advisors can be added to the policy by using the **Selection** button.

Basic Policy Information		
Policy#	2564	
Carrier	ABC Life	
Plan Name	Total Coverage	
Plan Code	101	
Plan Type	VUL	Sub Type
State	<input type="text"/>	Issue Age
Policy Date	04/09/1992	Renewal Date
Primary Advisor	Anderson, Philip	

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 Advisors.

Policy Advisor Summary		
First Last Name	Role	Interest
<input type="checkbox"/> Philip Anderson	Primary Advisor	100.00

Policy Insured and Policy Relationships Summaries

The Policy Insured section is used to define the Insured for the Policy.

Policy Insured Summary		
Role	Contact Name	Issued Class
<input type="checkbox"/> Primary Insured	Arrieta, Michael	All Classes

Additional roles such as Owner, Payor, Beneficiary, Annuitant, Loss Payee, Collateral Assignee, and/or Absolute Assignee for the Policy are tracked in the Policy Relationships section.

Policy Relationships	
Role	Contact Name
<input type="checkbox"/> Primary Contact	Arrieta, Michael
<input type="checkbox"/> Owner	Arrieta, Michael
<input type="checkbox"/> Payor	Arrieta, Michael

Upon saving a new policy record, the Interested Parties window 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.

Primary Insured	Joseph M. Ackerman
Insured	
Owner	Joseph M. Ackerman
Payor	Joseph M. Ackerman
Beneficiary	

Additional roles can be entered after saving the policy record. The **Contact** field refers to the person with whom the case has a relationship. **Relation** refers to the relationship the contact has with the primary insured of the policy. **Role** refers to the contact's relationship to the case. **As Of** is when the contact became associated with the case and **Expiration Date** is when the contact is no longer connected with the case. **Perc** is the amount the contact is related to the case. For example, the **Perc** of a beneficiary determines the percent of the benefit the associated contact will receive.

Contact	Ackerman, Joseph
Address	
Class	Preferred Non-Smoker
Rating	
Relation	Son
Role	Primary Insured
As Of	
Expiration Date	
Perc	100.00

Remarks

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

The screenshot shows a web browser window titled "ECP -- Web Page Dialog" containing a "Policy Rating Information" dialog box. The dialog box has a blue header and contains the following fields:

- Policy # **P823490**
- Insured: Joseph Ackerman
- Rate: [Empty text box]
- Role: Primary Insured
- Rate Reason: Chewing Tobacco (with a dropdown arrow and a "C" button)
- Rating %: [Empty text box]
- Flat Rating: [Empty text box]
- ADB Rating: [Empty text box]
- DI Rating: [Empty text box]
- Temp Rating: [Empty text box]
- Temp Rating YR: [Empty text box]

Below the fields is a "Remarks" section with a blue header, a text area, and a "C" button. At the bottom of the dialog are "OK" and "Cancel" buttons.

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"/>
Modal Premium	<input type="text" value="200.00"/>
Status	<input type="text" value="Submitted"/>
Annlzd Prem	2,400.00
Excess Prem	<input type="text" value="100.00"/>
FYC	<input type="text" value="100.00"/>
Last Validation	<input type="text"/>
Keywords	<input type="text" value="C"/>
Prem Mode	<input type="text" value="Monthly"/>
Pay Method	<input type="text" value="Direct Bill"/>
Comm Annlzd	2,400.00
Prem To Date	<input type="text"/>
Renewal Comm	<input type="text" value="75.00"/>
Paid to Date	<input type="text"/>

To view or modify premium breakdown information, click the **Modal Premium** hyperlink to open the **Premium Breakdown** dialog box. These fields are populated using the settings in the **Product Fee Information** and **Product Fee Commissionable** sections in the Product module and the **Modal Premium** and **Premium Mode** fields in the Policy module.

On initial entry of a policy -- enter the **Premium**, **Premium Mode**, and **Payment Method**. When the policy information is saved, the following actions occur:

- **Policy Fee** and **Non-Commissionable Fee** are calculated from the **Product Fee Information** and **Product Fee Commissionable** sections of the Product Module and the **Premium Mode** and **Payment Method** of the policy.
- **Base Commissionable Premium** is calculated as **Premium** minus the **Policy Fee**, **Non Commissionable Fee** and **Flat Extra Premium**.
- **Comm Annlzd** field is calculated as **Base Commissionable Premium** times the number of payments in a year.

When modifying the policy, the following rules are used:

If the **Premium** field is modified:

- **Base Commissionable Premium** is recalculated to equal the **Premium** minus the **Policy Fee**, **Non Commissionable Fee** and **Flat Extra Premium**.
- **Comm Annlzd** is recalculated.

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

- **Policy Fee** and **Non Commissionable Fee** are recalculated using the modal factor of the new mode/method. If there is not a modal factor listed for that mode/method combination, the **Policy Fee** and **Non Commissionable Fee** will equal 0.
- **Base Commissionable Premium** is recalculated.
- **Comm Annlzd** (Commissionable Annualized) is recalculated.

If the **Face Amount** is modified:

- **Policy Fee** and **Non Commissionable Fee** are recalculated using the modal factor of the new mode/method. If there is not a modal factor listed for that mode/method combination, the **Policy Fee** and **Non Commissionable Fee** will equal 0.
- **Base Commissionable Premium** is recalculated (**Premium** minus the **Policy Fee**, **Non Commissionable Fee** and **Flat Extra Premium**).
- **Comm Annlzd** (Commissionable Annualized) is recalculated.

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

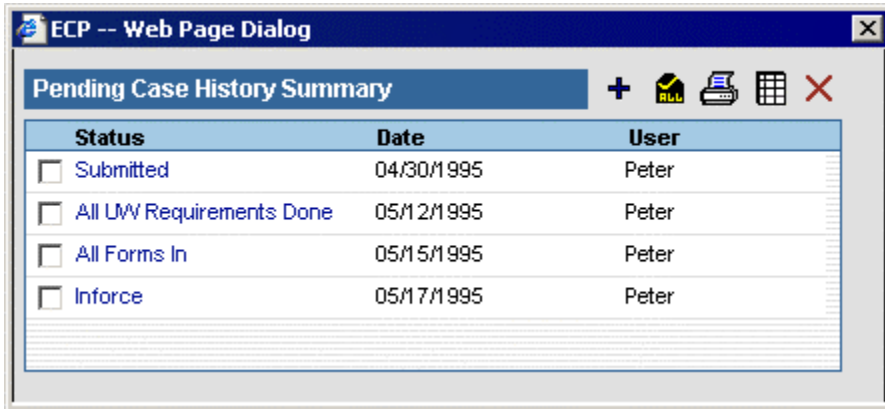
- **Modal Premium** will be recalculated as follows: **Base Commissionable Premium** plus **Policy Fee**, **Non-Commissionable Fee**, and **Flat Extra**.
- **Annlzd Prem** (Annualized Premium) will be recalculated as follows: **Modal Premium** times the number of payments per year.
- **Comm Annlzd** (Commissionable Annualized) will be recalculated.

The screenshot shows a dialog box titled "ECP" with a close button in the top right corner. The dialog is organized into three main sections, each with a blue header:

- Premium Breakdown**: This section contains a sub-header "Modal Values" and four input fields: "Base Commissionable Premium", "Policy Fee", "Non Commissionable Fee", and "Flat Extra Premium".
- Additional Premium**: This section contains two input fields: "Lump Sum Premium" and "1035 Exchange Premium".
- Target Amount**: This section contains one input field labeled "Target Amount".

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

To view the policy status history, open the Pending Case History Summary by clicking on the **Status** hyperlink located in the **Premium Information** Section.



Status	Date	User
<input type="checkbox"/> Submitted	04/30/1995	Peter
<input type="checkbox"/> All UW Requirements Done	05/12/1995	Peter
<input type="checkbox"/> All Forms In	05/15/1995	Peter
<input type="checkbox"/> Inforce	05/17/1995	Peter

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	<input type="text"/>
Rider Death Benefit	<input type="text"/>
Loan Amt	<input type="text"/>
Cash Surrender Value	<input type="text"/>

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 dialog box is titled "Source Policy Search" and is part of the "ECP" application. It contains the following fields and controls:

- Policy No: [Text Input]
- Contact: [Text Input]
- Household: [Text Input]
- Product Name: [Text Input]
- Plan Type: [Dropdown Menu] (Current selection: All)
- Carrier: [Text Input]
- Primary Advisor: [Text Input]
- Holding Type: **Life**
- Filter: [Text Input]
- Buttons: Search, Add, 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. All information is replaced except the data in the Basic Policy Information section, which includes Policy Number, Carrier Name, and Plan Name. The Interested Parties and Subaccounts are copied, but do not replace the existing entries.

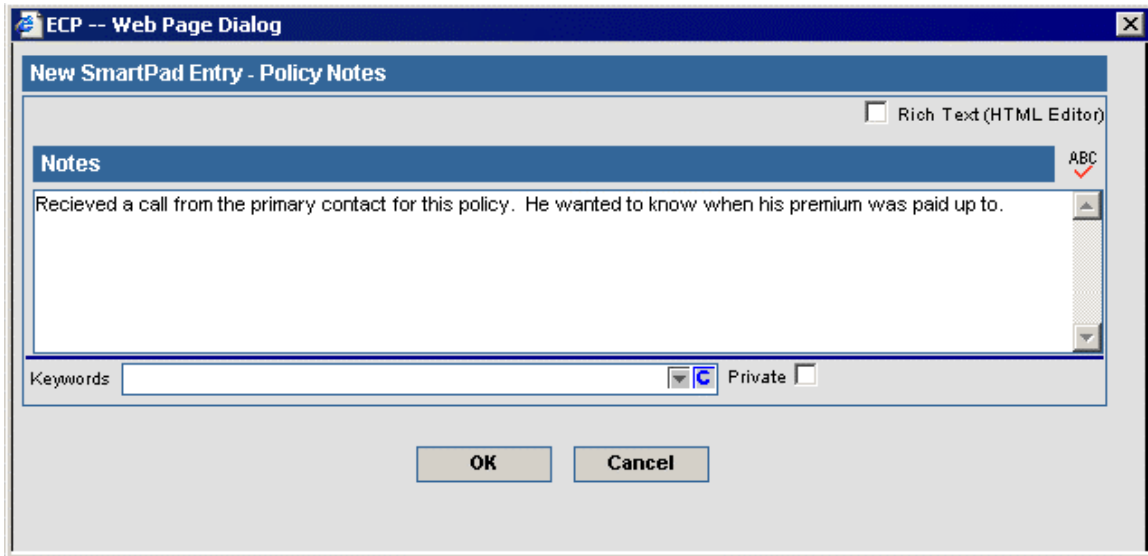
Policy Notes Button

To open the **Policy Notes** list, click the **More Features** button and then select **Policy Notes** from the drop-down list.

The dialog box is titled "Policy Notes" and is part of the "ECP -- Web Page Dialog" application. It contains a table with the following data:

Date	Notes	Type
<input type="checkbox"/> 09/19/2002 11:22AM	Rec. a call from the advisor stating that he needs the status on this case. His client Notes is calling him. I gave him the status and informed him that we would be sending out the status report on Friday.	
<input type="checkbox"/> 09/13/2002 10:48AM	Type : Life - Plan Name : 20 YRT - Status : Submitted - Pol# : <none>	Policy

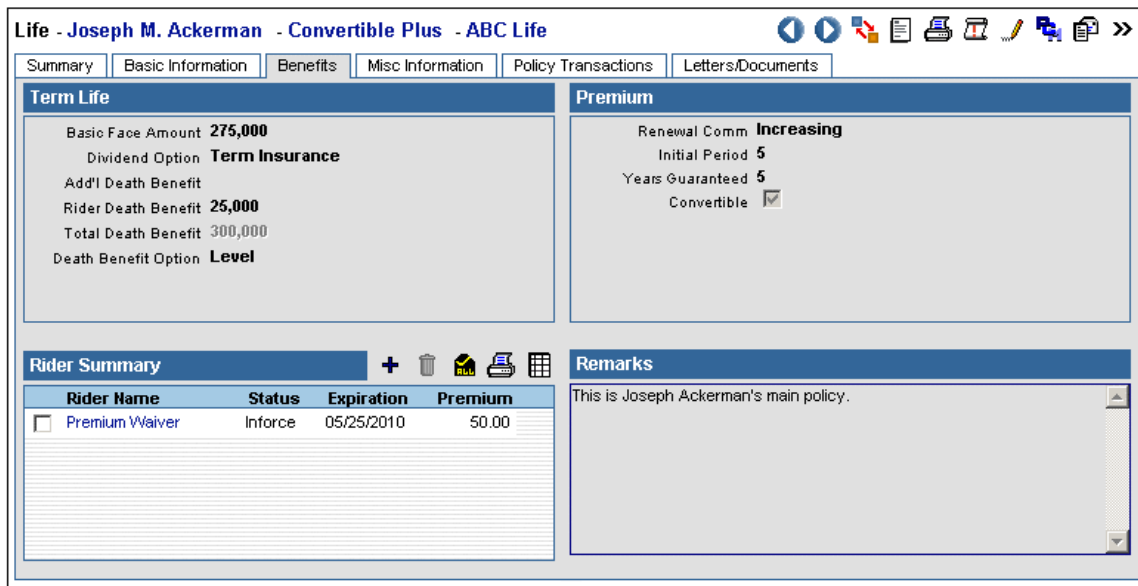
From the Policy Notes window, click the **Add** button to open the **New SmartPad Entry – Policy Notes** dialog box.



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.

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.



Product-Specific Sections

For Calculations of Benefit and Cash Value, refer to the **Calculations** document. 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.

Term Life	
Basic Face Amount	1,000,000
Dividend Option	<input type="text"/> <input type="button" value="C"/>
Add'l Death Benefit	<input type="text"/>
Rider Death Benefit	<input type="text"/>
Total Death Benefit	1,000,000
Death Benefit Option	<input type="text"/>

Premium Section

The Renewal field represents the period as either **Increasing** or **Level** after the initial period. The **Convertible** checkbox 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	150,000
DB Option	<input type="text"/>
Add'l Death Benefit	<input type="text"/>
Rider Death Benefit	<input type="text"/>
Net Death Benefit	150,000
Target/MEC Premium	<input type="text"/>
GdeSngle/MinGuarPrem	<input type="text"/>

Cash Value Section

Surrender Charge is a fee charged to a policy owner when a life insurance policy or annuity is surrendered for its cash value. **Loan Amt** is the amount of a loan taken against the 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. **Current Interest Rate** is the current interest rate on the Loan Amount.

Cash Value	
Gross Cash Value	<input type="text"/>
Cash Value	<input type="text"/>
Surrender Charge	<input type="text"/>
Loan Amt/Int	<input type="text"/>
Cash Surrender Value	20,720
Current Interest Rate	<input type="text"/>

Life – Whole Life

Whole Life Section

The **Dividend Option** field defines the method of handling policyholder dividends.

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

Cash Value	
Basic Cash Value	32,625
Dividend Cash Value	
Gross Account Value	
Loan Amt/Int	
Cash Surrender Value	38,375
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		
	Accident	Sickness
Benefit Amount	5,000.00	4,000.00
Benefit Period	10 Years	2 Year
Elimination	6	12
Policy Residual	Benefit <input type="button" value="C"/>	Assigned <input type="checkbox"/>
LumpSum Benefit		
Total Buyout Cov		
Occup. Rate	<input type="button" value="C"/>	Buyout Funding <input type="button" value="C"/>

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. **Class 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	<input type="text" value="A"/>
Flex Bill	<input type="checkbox"/>

Critical Illness

Critical Illness Section

Critical Illness	
Basic Face Amount	<input type="text"/>
Payout Amt	<input type="text"/>
Net Face Amount	<input type="text"/>
Pay. Opt.	<input type="text"/>
Issue Class	<input type="text"/>
Rating Amount	<input type="text"/>

Exclusions Section

Here is where the exclusions are listed. For example, if the **Cancer Related** checkbox is selected, the client will not receive benefits if their critical illness is cancer. **Other** is where other types of exclusions, such as HIV, can be specified.

Exclusions		
Heart Related	<input type="checkbox"/>	Cancer Related <input type="checkbox"/> Other <input type="text"/>

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 annuitized. **EE Contribution** is the employee contribution to annuity while **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 while **86 Def Value** is the premium the employer paid for the annuity.

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

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	<input type="text"/>
Max Daily Benefit	<input type="text"/>
Elimination Period	<input type="text"/>

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.

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="text"/>
Max Daily Benefit	<input type="text"/>
Elimination Period	<input type="text"/>

Coverage Section

Benefit Length (Years) 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(Years)	<input type="text"/>
Coverage Selection	Active <input type="button" value="v"/>
Tax Type	Non-Qualified <input type="button" value="v"/>

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		
	PPO	Non-PPO
Deductible	500	1,000
Co-Payment	50	100
Out Of Pocket	2,000	3,000
Waiting Period		
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 while **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	1,995
Construction	Frame <input type="button" value="C"/>
Square feet	1,800
Protection Class	5
Territory	B
Roof	Shingle <input type="button" value="C"/>
Floater	Jewelry

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	<input type="text"/>
Flood Deductible	<input type="text"/>

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	Per Person	Per Accident
Bodily Injury		
Property Damage		300,000
Medical/PIP	1,000	
UMBI	1	1
Towing		
Rental		

Coverage Section

The Coverage Section tracks whether the client holds any multi-car/multi-policy discounts.

Coverage	
Additional PIP	300,000
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 case.

Rider Summary			
Rider Name	Status	Expiration	Premium
<input type="checkbox"/> Waiver Of Premium			75.00

Additional riders can be added by clicking the **Add** button. In the Policy Rider Detail dialog box, click on 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 screenshot shows a software window titled "ECP" with a sub-dialog box titled "Policy Rider Detail". The dialog box contains several input fields and dropdown menus. The "Insured Name" field is set to "Michael Ryan". The "Rider Product" field is set to "Waiver Of Premium". The "Rider Name" field is set to "Waiver Of Premium". The "Code" field is set to "WVP". The "Current Amount" field is empty. The "Annual Premium" field is set to "75.00". The "Premium Mode" field is a dropdown menu. The "Status" field is a dropdown menu. The "Keywords" field is empty. The "Period" field is set to "5" and "Year(s)". The "Expiration" field is empty. The "Pay Method" field is a dropdown menu. The "Last Updated" field is empty. Below the input fields is a "Remarks" section with a text area containing "Waiver Of Premium". At the bottom of the dialog box are "OK" and "Cancel" buttons.

The Product Summary opens displaying the existing rider products for the current insurance carrier. Existing rider products are created in the product module.

Added riders can also be displayed in the **PCM** (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		
Code	Desc	Premium
<input type="checkbox"/> ST60	Stereo Equipment	100.00

Endorsements can be added by clicking the **Add** button.

The dialog box is titled "ECP" and contains the following fields:

- Endorsement Detail**
 - Code:
 - Premium:
- Description**: A large text area with a vertical scrollbar and a small "ABC" icon with a red checkmark to its right.
- Buttons: "OK" and "Cancel" at the bottom.

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.

Remarks Section

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

The Remarks section contains the following text:

All correspondence should be made by Meredith Anderson.

Additional Information Tab

The **Additional Information** tab is only accessible for **Annuity** products.

Annuity - Joseph M. Ackerman - Market Rate Annuity - ABC Life

Summary | Basic Information | Subaccounts | Benefits | **Additional Information** | Misc Information | Policy Transactions

Annuity Premium Information		Annuity Additional Information	
Paid Date	<input type="text"/>	Last Pay	<input type="text"/>
Actual Paid	<input type="text"/>	Retirement	<input type="text"/>
Cumulative Payments	<input type="text"/>	YTDContrib	<input type="text"/>
Monthly Dump	<input type="text"/>	Prior Year End Cont	<input type="text"/>
Monthly Surrender Charges	<input type="text"/>	Additional Remarks ABC	
Monthly Adjustment	<input type="text"/>	<div style="border: 1px solid gray; height: 100px;"></div>	
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 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 - Michael J. Arrieta - Preferred Driver						
Summary	Basic Information	Coverage	Misc Information	Policy Transactions	Policy Claims	Vehicles/Drivers
Drivers Summary						
<input type="checkbox"/>	Betty	07/06/1980	N349820989			
<input type="checkbox"/>	Mike	04/30/1978	N903482909			
Vehicles Summary						
<input type="checkbox"/>	MZB		1995	v0cz98vz0c98		

Drivers Summary Spreadsheet

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

Drivers Summary				
Driver	DOB	Driver's License	State	
<input type="checkbox"/>	Betty	07/06/1980	N349820989	
<input type="checkbox"/>	Mike	04/30/1978	N903482909	

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.

Vehicles Summary Spreadsheet

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

Vehicles Summary			
Make	Model	Year	Vin
<input type="checkbox"/> MZB		1995	v0cz98vz0c98

Click the **Add** button to enter a vehicle. **Comprehensive (Deductible)** is the amount the policyholder 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 a parking lot).

Vehicle	
Make/Model	<input type="text"/>
Year	<input type="text"/>
Cost	<input type="text"/>
Lien Holder	<input type="text"/>
Vin	<input type="text"/>
No Fault	<input type="checkbox"/>

Coverage	Deductible	Premium
Comprehensive	<input type="text"/>	<input type="text"/>
Collision	<input type="text"/>	<input type="text"/>
Towing	<input type="text"/>	
Rental	<input type="text"/>	
UMPD	<input type="checkbox"/>	

Subaccounts Tab

The **Subaccount** tab is only accessible for Variable Products. Only Life and Annuity products can be variable.

When the **Variable Product** option is selected in the Product record, the **Subaccount** tab becomes available.

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

Subaccounts Summary Tab

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

The screenshot displays a software interface for policy management. The main window title is "Life - Joseph M. Ackerman - Total Coverage - ABC Life". Below the title bar, there are several tabs: "Summary", "Basic Information", "Subaccounts", "Benefits", "Misc Information", "Policy Transactions", and "Letters/Documents". The "Subaccounts" tab is currently active. Underneath, there is a sub-header "Subaccounts Summary - Total Coverage" with a set of icons for actions like add, delete, and refresh. Below this, there are three sub-tabs: "Summary", "Detail", and "Transaction". The "Summary" sub-tab is selected, showing a table with the following data:

<input type="checkbox"/>	Product Name	Purchase	Share	Cost	Value	Actual
<input type="checkbox"/>	Performer	12/10/2002	40.780000	500.00	1,437.50	
<input type="checkbox"/>	Growth	12/10/2002	39.970000	1,000.00	638.86	

To add a Subaccount, click the **Add** button on the **Subaccounts Summary** spreadsheet to open the **Quick Add PolicySubAcct** 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 screenshot shows a dialog box titled "ECP -- Web Page Dialog". It is divided into two main sections: "Subaccount Details" and "Initial Purchase".

Subaccount Details:

- Subaccount: Performer
- Rollup Transactions: Rollup everything
- Purchase Date: 12/17/2002
- Cost/Tax: (empty)
- Shares/Date: (empty)
- Price/Date: (empty)
- Value: (empty)
- Total Withdrawal: (empty)
- Initial Cost: (empty)
- Desired/Actual Alloc: (empty)

Initial Purchase:

- Trade Date: 12/17/2002
- Transaction Amount: (empty)
- Load: (empty)
- Number of Shares: (empty)
- Price Per Share: (empty)
- Price Factor: 1.0
- Fund Source: (empty)
- Transfer:
- Cancelled/Reversed:

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

Subaccounts Detail Tab

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

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

Summary Basic Information Subaccounts Benefits Misc Information Policy Transactions Letters/Documents

Position - Subaccount - Performer

Summary Detail Transaction

Subaccount Information	Additional Options
Policy # P325166 Subaccount Performer CUSIP 23049823 VA Name Total Coverage	Rollup Transactions Rollup everything Tax Deferred <input type="checkbox"/> Source of Data Manually Entered In Agency
Purchase Information	Current Values
Purchase Date 12/10/2002 Initial Cost 500.00 Tax Cost 500.00 Purchase Cost 500.00	Shares/Date 40.780000 12/10/2002 Price/Date 35.25 Current Value 1,437.50 Desired/Actual Alloc

Subaccount Information Section

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

Subaccount Information
Policy # P325166 Subaccount Performer CUSIP 23049823 VA Name Total Coverage

Additional Options Section

The Additional Options section tracks whether the tax is deferred and how the subaccount was entered. If an option in the **Rollup Transactions** field is specified, all of the transactions for this subaccount will be rolled-up.

Additional Options
Rollup Transactions Rollup everything
Tax Deferred <input 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	12/10/2002
Initial Cost	500.00
Tax Cost	500.00
Purchase Cost	500.00

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	40.780000 12/10/2002
Price/Date	35.25
Current Value	1,437.50
Desired/Actual Alloc	<input type="text"/>

Subaccount Transaction Tab

The **Subaccount Transaction** tab becomes accessible only after the Subaccount tab is displayed and a subaccount is selected. Once accessible, click the **Subaccount Transactions** tab to display the transactions for the selected subaccount.

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

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

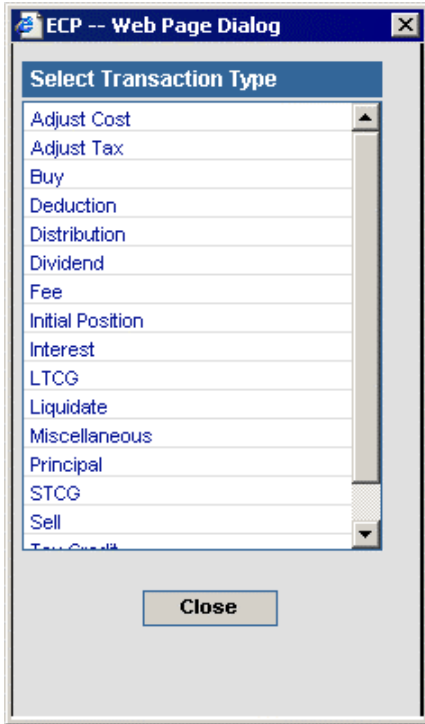
Transaction + [Icons]

Summary | Detail | Transaction

Date	Type	Share	CumShare	Price	Value	CumCost	CumTax
<input type="checkbox"/> 12/10/2002	Buy	40.780000	40.780000	12.26	500.00	500	500
<input type="checkbox"/> 12/10/2002	Buy	17.320000	58.100000	11.55	200.00	700	700
<input type="checkbox"/> 12/10/2002	Sell	15.000000	43.100000	14.21	213.15	487	516

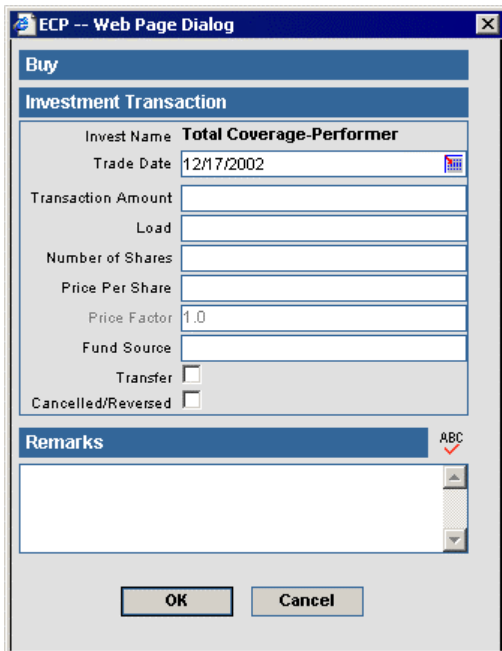
Records Shown: 3 Total Records: 3

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.



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 Investment Transaction** dialog box.

Sell

Sell Transaction

Invest Name **Total Coverage-Performer**

Trade Date 12/17/2002

Transaction Amount

Load

Number of Shares

Price Per Share

Price Factor 1.0

Fund Source

Transfer

Cancelled/Reversed

Remarks ABC

Sell Options

FIFO Most Gain

LIFO Least Gain

Average Cost Choose

OK **Cancel**

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.

Misc (Miscellaneous) Information Tab

The **Misc Information** tab is customizable.

To adjust field names, click the **Customize Labels** button to open the SmartOffice window. Enter new field names in the respective fields and then click the **OK** button to save the changes.

Policy Transactions Tab

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

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

Transaction Type	Transaction Date	Remarks	Amount
<input type="checkbox"/> Premium Change	10/01/2002	Premium changed	2,000.00
<input type="checkbox"/> Premium Change	10/03/2001	Premium changed	1,000.00
<input type="checkbox"/> Beneficiary Change	05/23/2002	Marianne is now a joint beneficiary.	
<input type="checkbox"/> Premium Payment	11/01/2001	Premium paid in full	1,000.00
<input type="checkbox"/> Premium Payment	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.

Policy Claims Tab

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

Auto - Michael J. Arrieta - Preferred Driver - Great Republic

Summary | Basic Information | Coverage | Misc Information | Policy Transactions | **Policy Claims** | Vehicles/Drivers | Letters/Documents

Incident Date	Claim Paid Date	Amount Claimed	Actual Amount	Fault	Remarks
<input type="checkbox"/> 09/15/2002	10/02/2002	500	500	Yes	The driver did not stop in time at a red light and rear ended the car stopped in front of him.

Records Shown: 1 Total Records: 1

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 radio button for the **Do not search for this name in the database** option.

ECP -- Web Page Dialog

Contact Search Options

Search Individual Contacts
 Search Business Contacts
 Do not search for this name in the database

Last, First Name

Search **Close**

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

ECP -- Web Page Dialog

Policy Claim

Claimed Requested By: Michael J. Arrieta
Role: Driver
Incident Date: 09/15/2002
Paid Date: 10/02/2002
Amount Paid: 500
Amount Claimed: 500
Adjuster: Mr. Chen
Fault:

Remarks ABC

The driver did not stop in time at a red light and rear ended the car stopped in front of him.

OK **Cancel**

Additional Properties/Articles Tab

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

Description	Coverage Amount	Annual Premium
<input type="checkbox"/> Vacation Home	250,000	150.00
<input type="checkbox"/> Diamond Necklace	3,000	15.00

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

Code:

Description:

Coverage Type:

Insured Amount:

Annual Premium:

Remarks:

ABC ✓



OK Cancel

Letters/Documents Tab

The **Letters/Documents** tab contains sent letters and uploaded documents.

Letter Log

The **Letter Log** spreadsheet lists all letters that were sent to an advisor. These records include mailed, e-mailed, and faxed letters.

Contact Name	Created On	Letter Title	Open Letter
<input type="checkbox"/> Ackerman, Joseph	12/19/2002 10:09AM	Appointment Confirmation Letter	
<input type="checkbox"/> ABC Life	12/19/2002 10:10AM	Carrier - Policy Correction Requested	

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?

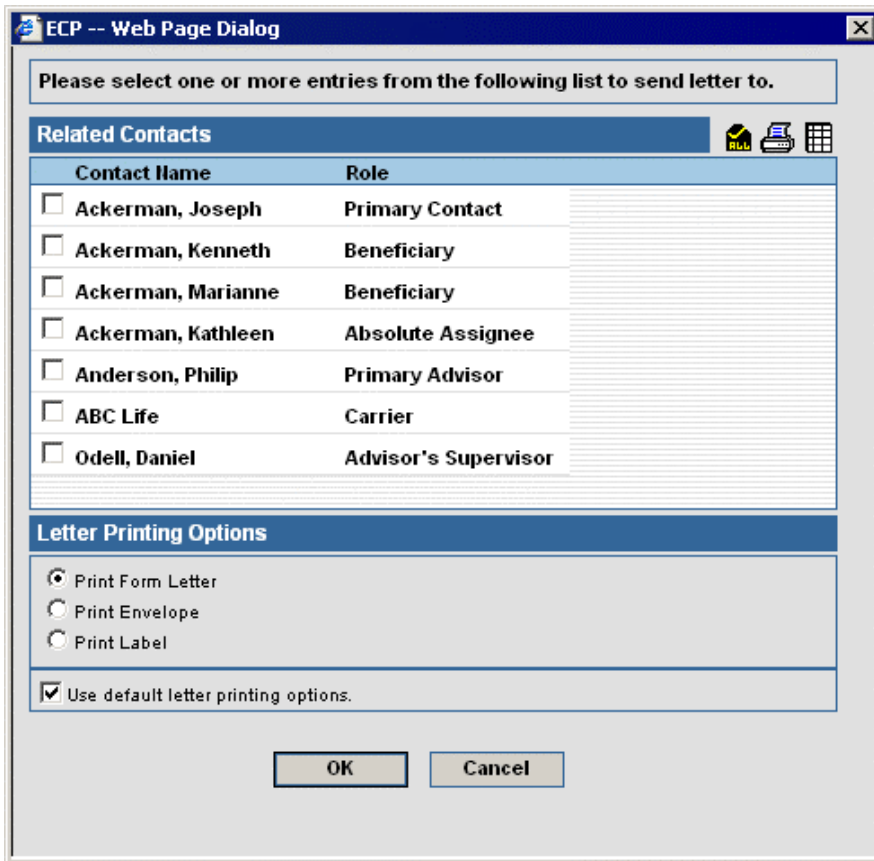
It's been a tough and lonely year for me at the insurance agency. Hopefully you will brighten up my year by inviting me to your home perhaps for dinner and some birthday cake?

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

Sincerely,

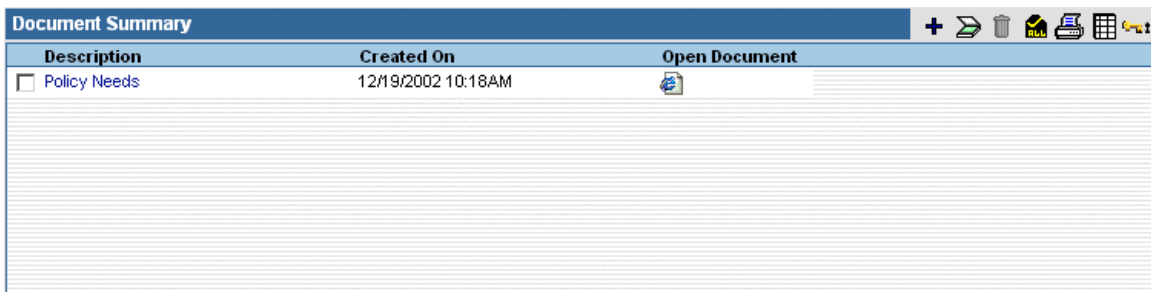
Daniel Odell, CLU
General Agent

An additional letter can be sent to the selected advisor by clicking the **Add** button.



Document Summary

The user can attach a file to an advisor. 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 Document Detail dialog box.



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).

ECP -- Web Page Dialog

Document Detail

Contact Name **Philip Anderson**

Description

Keyword

Private

Document Type

Upload the document to the server

Local File Path

Link with a Document on my local file system.

Local File Path

Save a link to the document (the document will remain on the internet/intranet)

URL