TRANSAMERICA LIFE COMPANIES

CUSTOMER SERVICE INTERFACE (CSIF)

User Guide

CONTENTS

I. Introduction

A. USER GUIDE

1. PURPOSE OF THIS GUIDE

This guide has been written to give those who are just beginning to use the Customer Service interface application an easy to read, graphical document which will help you get up and running quickly on the program.

For more experienced users, it is meant to provide you with an easy to use reference to less used features or to brush up on unfamiliar operations.

2. INTENDED AUDIENCE

This guide has been written with the understanding that the user is familiar with the Windows 95 operating system and with the various network and logon protocols necessary to operate their workstation. Contact a supervisor or LAN Administrator for a Windows 95 operations manual for information on how to use the mouse, open and close windows, operate menus and so on. For information regarding your network and logon procedures, see your LAN administrator.

This guide also assumes the user is familiar with the normal business practices of the Transamerica Assurance Company and the general nature of their job.

3. DOCUMENTATION CONVENTIONS

A Stop Sign warns you of things that must be performed to continue the process you are in or to avoid a serious difficulty.

The Target icon is to draw attention to the purpose of certain steps, to understand why you should use them or what you will accomplish.

The Book icon points out "book" knowledge which you may not need to operate the program but that you may need to reference later.

The light bulb brings special attention to items that are time savers or have value beyond the scope of the application. They may also help you draw important or helpful conclusions.

B.   OVERVIEW

1.   MISSION
The Customer Service Interface (CSIF) has been developed to allow you, as a Customer Representative of TAC, to offer fast, accurate Customer Service and Policy responses for all of the products that Transamerica Assurance Company offers.

2.   PURPOSE
The purpose of the program is to provide Customer Service representatives with:

- quick and precise responses to customer questions.
- a quick, efficient and accurate way to process policy updates when necessary.
- a system for gathering information for management analysis and marketing.

3.   FEATURES
The major features and benefits of the Customer Service Interface (CSIF) are:

- Queries all TAC stored information areas, including EDM and LIPAS.
- Provides a list of all policies for a single owner, including policies covering other family members. All coverage issues will be accessible from this single search.
- Provides detailed information regarding fund, group and personal data.
- Offers single screen entry for service request which updates all affected systems while maintaining data integrity between systems.
- Helps generate letters for customers based on performed transactions.
- Faster and easier to learn because there are fewer screens and a graphical interface.

C.   USING CSIF

1.   INSTALLING CSIF ON A WORKSTATION

a)   Other support Applications needed

To use **CSIF** on your workstation, **Extra!,** the terminal program needed to access the mainframe must be installed to run in the background. If you do not have **Extra!** Installed, please contact your LAN Administrator and/or Supervisor for help.

b)   Network Logins / Permissions

The normal network login should give you permission to use both **Extra!** and **CSIF**. If you have any trouble accessing these programs, contact your LAN Administrator.

c)   Installation Procedure

Contact your LAN Administrator for CSIF installation. Installation should place shortcuts for both **Extra!** and **CSIF** in the **EDM Applications** folder directly on your desktop.

2.   OPENING CSIF

Open the **EDM Applications** folder on your desktop. Locate your shortcuts for starting *Shortcut to Trminl.exe* (**Extra!**) and *Shortcut to Csif.exe* (**CSIF**). They should be installed directly onto the desktop screen of your workstation.

Shortcut to Trminl.exe

First, start your terminal session through **Extra!** by double-clicking on its desktop shortcut. If you are required to choose a Session (See supervisor), make that choice to open **Extra!**

The Terminal window will open so that **CSIF** can access LIPAS. **Extra!** will run in the background all through your **CSIF** session.
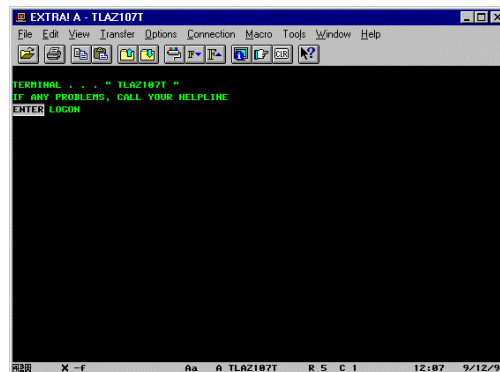
Once your Terminal session has started, open CSIF by double-clicking on its shortcut.

Shortcut to Csif.exe

When CSIF opens to the Login screen (below),

1. enter your **User Login ID** (if it does not already show)
2. enter your **password**.
3. Click once on *Login* or press **Enter** to log into your mainframe session.

Once successfully logged in, the Search screen will be immediately displayed. The Search screen is covered in the following section.

Fast Exit X

Logon to Host

User Login ID: XL4FTST
Password:

Login   Logoff   Cancel
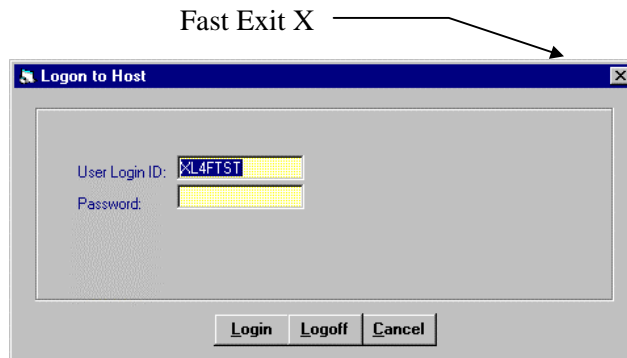
3. CLOSING CSIF

You may close the Customer Service Interface by either

- selecting the *Exit* command from the **File Menu,**
- clicking on the **EXIT** button on the button of the *Search* window
- clicking on the Windows *fast exit* **[X]** in the upper right hand corner of the window.

> Note that although the mainframe IMS session in LIPAS is closed, the terminal program, **Extra!** is not closed automatically when you exit CSIF and must be exited separately.

II. Search

A. SEARCH OPTIONS

The opening screen of CSIF is a search screen. No operations may take place until a policy record has been selected. Searches may be made using the following options:

- Policy Number (default)
- Company name (Insured's Employer)
- Social Security (Insured's)
- Insured's Name
- Group No. - Extension
- Employer #
- Group SD #

Insert search parameters

Search Options drop down list
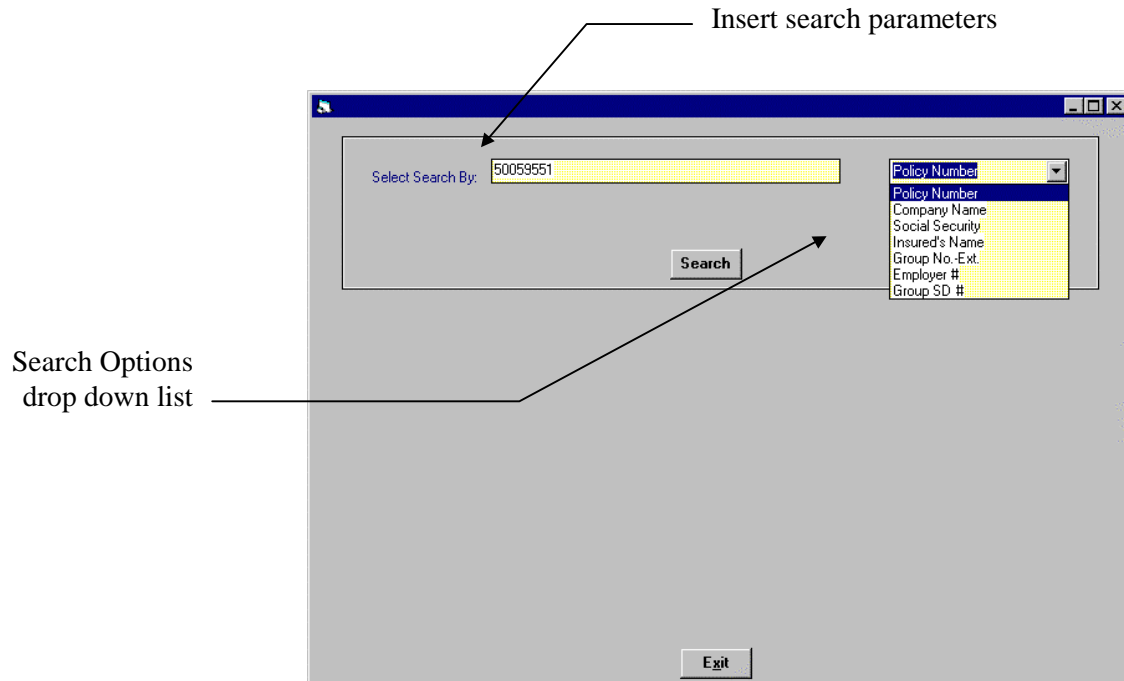
1. STANDARD SEARCH

In the *Select Search By* text box, enter the search parameters for the type of search highlighted in the drop down list of search options.

Note that numbers must be entered in numerical types, date for date types and alpha characters for names types.

In most cases, search parameters must <u>exactly</u> match the selected record to successfully complete a search. The two exceptions are the **Insured's Name** or

Company Name search. Typing the first few letters of Insured's Name and Company name will access a list to chose from.

2.   INSURED NAME SEARCH TYPE

a)   Partial Name Search

The search parameters for most of the search types must match exactly the record being accessed. However, the **Insured Name** search offers some additional search assistance. Entering a few letters of the last name or more will access a list of Insured Names to chose from.

Partial name entered…

...displays list of similar names.

Note an additional checkbox is displayed when Insured Name is chosen as a Search Parameter

Name	SSN	Date of Birth	UL Policy
BITAIN,VERNA	459627476	5/13/42	
BITANGA,CATALINO	564273822	4/30/37	
BITANGA,SHIRLEY M.	558598088	4/11/57	

Select Search By: BIT

Insured's Name

Other TA Policies ☐

Search

Exit

b)   All Coverages Display

Double-clicking on one of the displayed Insured Names will open a grid directly below the multiple names grid, showing all coverages currently in place for this Insured.

Double-
clicking on this

…produces this
list of coverages.

Name	SSN	Date of Birth	UL Policy
BITAIN,VERNA	459627476	5/13/42	
BITANGA,CATALINO	564273822	4/30/37	
BITANGA,SHIRLEY M.	558598088	4/11/57	

BITAIN, VERNA

Policy	Name	Product Mix
04341051	BITAIN, VERNA	Voluntary Group Term

E**x**it
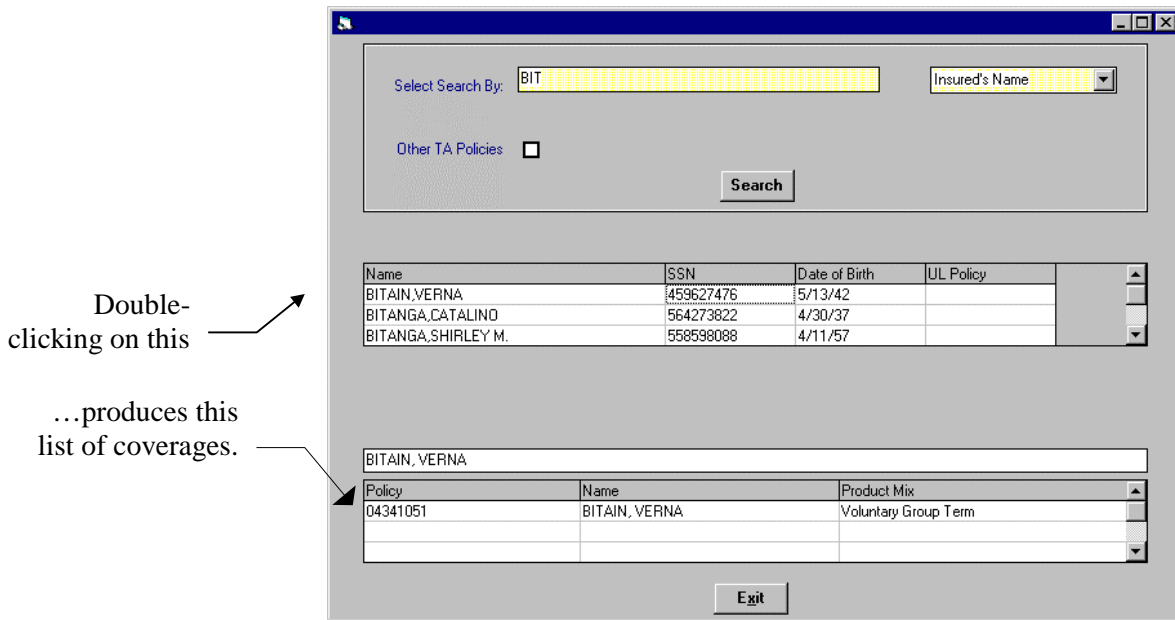
c) Extended Search parameters

Choosing the Insured's Name search type displays the **"Other TA Policies"**
check box, as shown below. Clicking in the box extends the search capability of
CSIF by letting you choose the *Date of Birth* (see note below) of the Insured
within a certain date range <u>or</u> the *Insured's Social Security Number*. Note that
you must have *Insured Name* chosen as the search type.

Insured Name search
type chosen

When Other
Policies box is
checked…

…Extended
Search
parameters
open

Range of Years
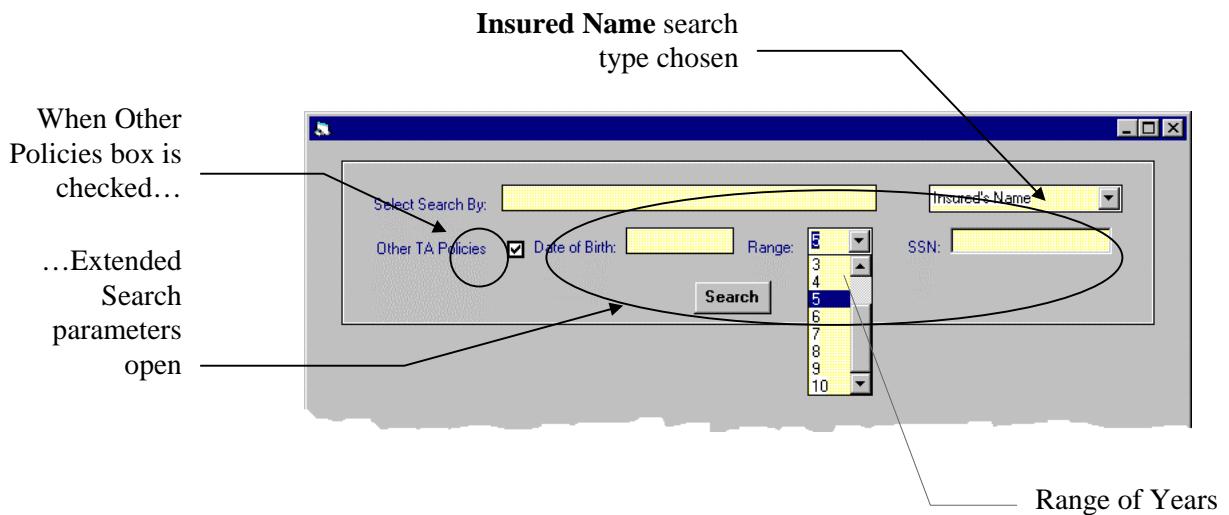
STOP Note that the Date of Birth search parameters must be written in <u>exactly</u> the following manner:

MON DD YYYY

Where **MON** = *Month,* **DD** = *day of the month* and **YYYY** = *4 characters of the year.*

B.   SEARCH

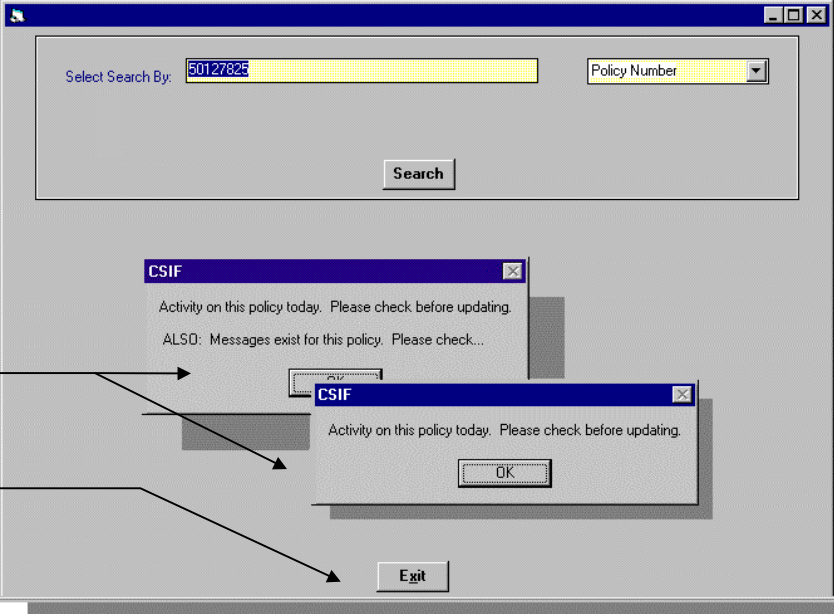Once you have chosen the correct Search Parameters and/or Options necessary to find the policy you wish to access, click once on the Search button to begin the process of selecting that record.

	You may receive a message that there are Notes pending and/or that there have been actions taken today concerning this record when your search is complete. Be certain to check either the *Notes* screen or *Today's Transactions* before making any changes in this record.

Messages, if search object has been altered and not yet updated LIPAS.

Exit button

	Information sent to LIPAS is saved in files which are *batch-processed* on a schedule by the main frame computer, usually at the end of the business day. Since recent changes will not have been entered into the permanent records yet, you are notified when un-processed changes have been made. Click the *Today's Transactions* tab for details.

C. EXITING CUSTOMER SERVICE INTERFACE (CSIF)

There is also an *__Exit__* button at the bottom of the screen which will close the Search window and exit CSIF.

Exit

TAC - Customer Service Interface - V1.0 Sep 18 1997

File Query Help

Even though it is blank, there is a **HEADER** section above the Search screen which contains **Menu** options. Except for the *Exit* button in the **File** Menu, most of the other menu options are not activated until a Search is complete. More about the **HEADER** section below.
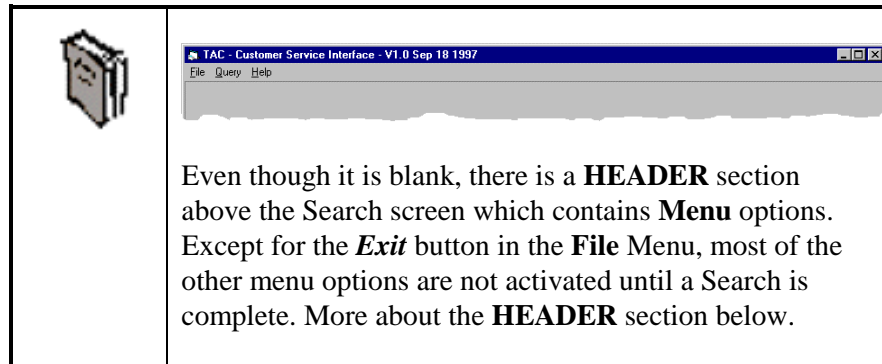
III. CSIF - Main Screen

UNDERSTANDING THE MAIN SCREEN

CSIF **Menu**
Commands

HEADER
info from the
Mainframe
screen

Tabbed Screens
perform display
various views of
data

The **Status Bar**
is an important
source for more
information about
current process

Update button ⎯⎯⎯⎯   Command Buttons ⎯⎯⎯⎯
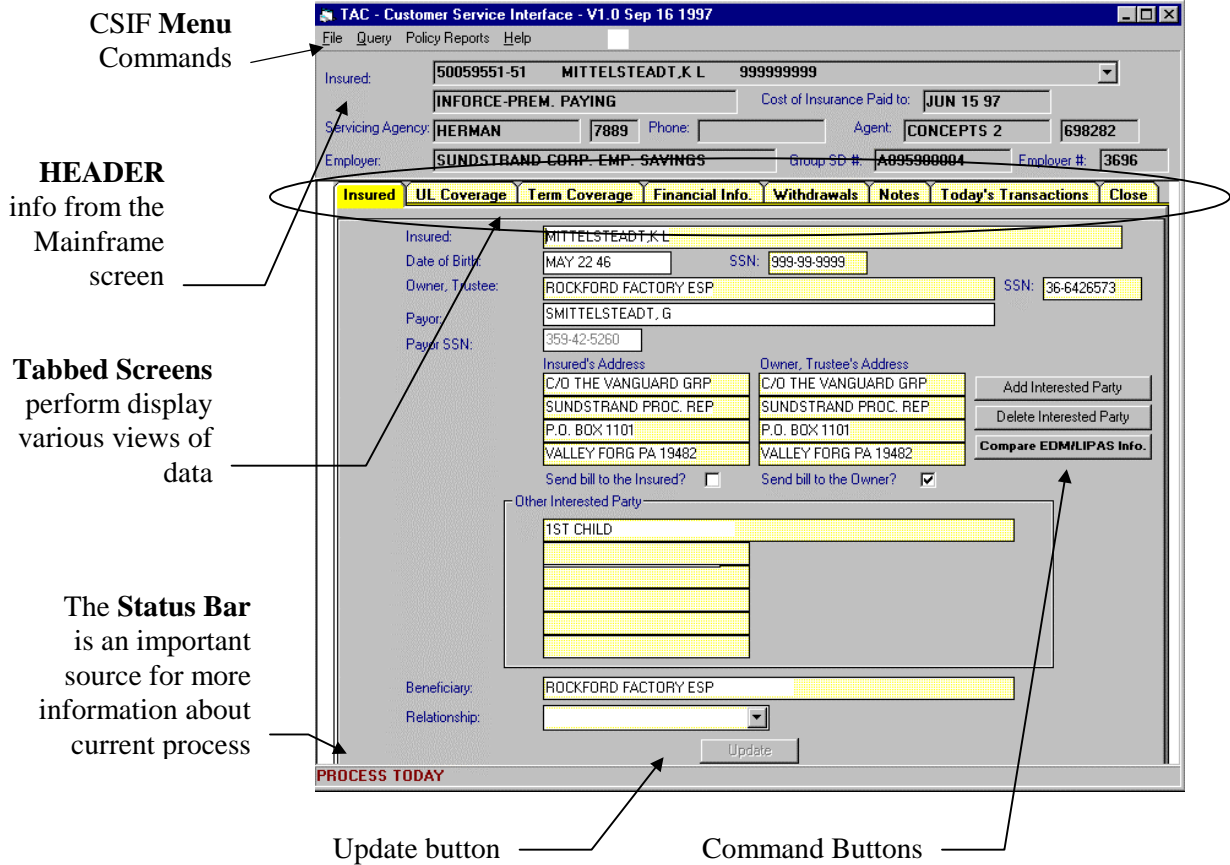
The CSIF Main Screen contains two sections:

1. **HEADER**
   The section at the top of the Main Screen contains information transferred from the header section of the terminal screen which is accessing LIPAS. This information will stay at the top of the screen no matter which of the tabbed screens are displayed in the lower section.

a) Title Bar

The title bar of any window can help you when you are negotiating your way through a series of windows. The title bar for the Main Screen also shows the current system date.

b) Menu Commands

In the Header section is the menu bar. Here the *File, Query, PolicyReport* and *Help* menus group together similar commands.

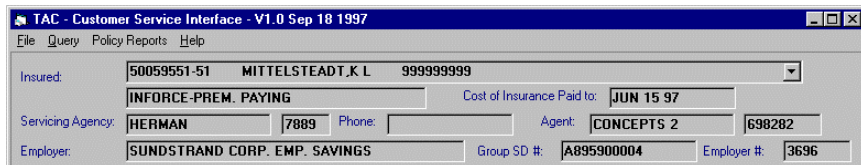The kind of reports which may be generated from the **PolicyReport** command are listed on page 67 in Section **IV. MENUS**.
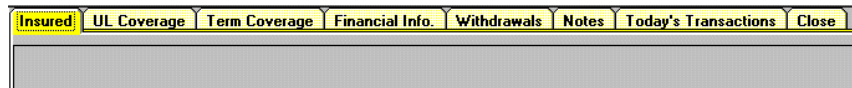
Menu commands do not change once a record has been accessed, regardless which of the tabbed screens are displayed.

c) Status Bar

At the bottom of the screen, below the Tabbed Screens, information will appear regarding tasks that are being performed. Sometimes, the current process which is taking place will take some time. The status bar will show when a task has been complete. The Status Bar will also report when changes have been made in the policy record which have not yet been updated in the mainframe as a reminder.

2. TABBED SCREENS

The lower section of the Main Screen contains a window with 9 tabs. Each tab (except Close) takes you to a different window to perform or view different functions. These tabbed screens allow you different ways to view, manipulate, and edit policy information.

Insured	UL Coverage	Term Coverage	Financial Info.	Withdrawals	Notes	Today's Transactions	Close

We will look at the tabbed screens in order from left to right.

B.   INSURED TAB

| Insured | UL Coverage | Term Coverage | Financial Info. | Withdrawals | Notes | Today's Transactions | Close |

The first tabbed screens is the Insured Screen. After a successful search, the
Insured information screen will appear by default.

<table>
<tr>
<td></td>
<td>Note that fields with yellow backgrounds allow input or editing - fields with all white backgrounds do not allow change. Most entries on the <u>Insured's</u> Screen can be changed.</td>
</tr>
</table>

<table>
<tr>
<td>STOP</td>
<td>Before giving information to anyone requesting it, use the information on this screen to confirm the identify and right of the inquirer to have access to this information.

Check with a supervisor for instructions on which items must be confirmed by the person requesting data.</td>
</tr>
</table>

1. **INSURED INFORMATION**

The **Insured's** screen shows comprehensive information about this policy record, including the Insured's:

- full name
- date of birth,
- Social Security number
- address
- Checkbox showing if bill is being sent to Insured

2. **PAYOR INFORMATION**

Information regarding the Payor on the policy is also listed here.

- name
- Social Security number.

3. **BENEFICIARY**

At the bottom of the screen, the current Beneficiary and the Beneficiary's relationship to the Insured are listed. Changes to the Beneficiary and/or relationship fields may be made from this screen.

a) **CHANGE BENEFICIARY**

To, Change Beneficiary, simply retype the new Beneficiary's name and assign or change the relationship to the Insured from the drop down list of relationship choices.

	Note that changing the Beneficiary is one of the actions which will create a CHANGE NOTICE. A copy of the Change Notice and the information which is generated automatically is included in the *Change Notice Table* in Appendix B.
	The relationship "Sister" is not available in the drop down list for beneficiaries. Use "Other" instead, and then add a note to the entry showing Sister.

4. **INTERESTED PARTIES**

Interested parties, if applicable to this record, will also be listed on this screen. The **Add Interested Party** command button will always be displayed but the **Delete Interested Party** button will not be shown unless there is an *Interested Party* currently assigned to this policy.

a) **Add Interested Party**

Clicking on this button will display the entry screen shown below.

Delete Interested Party
command button not
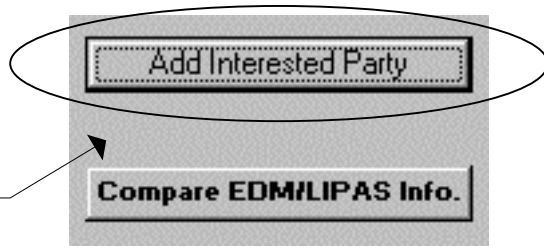
Choose from a
wide variety of
relationships
from drop
down list.

Check box here
to have bill sent
to this *Interested
Party*
(only if Direct
Collection)

Fill out the information required for the *Interested Party* including address and Social Security number. Define the relationship of the *Interested Party* to the Insured by picking the appropriate term in the drop-down menu. If the bill is to be sent to the Interested Party (only if the billing type is Direct Collection), click once in the checkbox next to **Send Bill to this Party?**

When you have entered all of the information, click once on **Add** to add this Interested Party to the **Insured** screen. If you do not want to complete this action, click once on the **Close** button.

When a new *Interested Party* entry is added to the Insured screen, it appears similarly to the screen shown below.

New *Interested*
Party added,
in this case, a
new Owner

| Insured | UL Coverage | Term Coverage | Financial Info. | Withdrawals | Notes | Today's Transactions | Close |

Insured: HUGHES,HELEN F
Date of Birth: JUL 02 42   SSN: 257-64-3624
Owner, Joint Ven.: HUGES,MERLYN
Payor: HUGHES, HELEN
Payor SSN: 257-64-3624

Insured's Address   Owner's Address
P O BOX 372   2157 WESTWAY ROAD   [Add Interested Party]
BRASELTON GA 30517   BRASELTON GA 30517

                                                     [Compare EDM/LIPAS Info.]

Send bill to the Insured? ☑

Beneficiary: MERLYN HUGHES
Relationship: HUSBAND ▾

[Update]

PROCESSING COMPLETE

b)   Add Additional Interested Party

More than one *Interested Party* may be entered in the current record by
following the same procedure listed above. The illustration below shows an
additional *Interested Party*.

| Insured | UL Coverage | Term Coverage | Financial Info. | Withdrawals | Notes | Today's Transactions | Close |

Insured: HUGHES,HELEN F
Date of Birth: JUL 02 42   SSN: 257-64-3624
Owner, Joint Ven.: HUGES,MERLYN
Payor: HUGHES, HELEN
Payor SSN: 257-64-3624

Insured's Address   Owner's Address
P O BOX 372   2157 WESTWAY ROAD   [Add Interested Party]
BRASELTON GA 30517   BRASELTON GA 30517

                                                     [Compare EDM/LIPAS Info.]

Send bill to the Insured? ☑

Other Interested Party
SMITH,GEORGE
Miscellaneous Int.

Additional
Interested
P...

Beneficiary: MERLYN HUGHES
Relationship: HUSBAND ▾

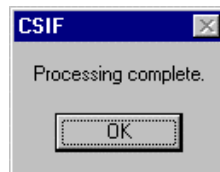[Update]

PROCESSING COMPLETE

c) Delete Interested Party

If an *Interested Party* is already present in the current record, the **Delete Interested Party** command button will be displayed. Click once on this button to see a list of current *Interested Parties*. Check the box next to the *Interested Party* you wish to delete and click once on the delete button to remove this entry.

Delete Interested Party
displayed
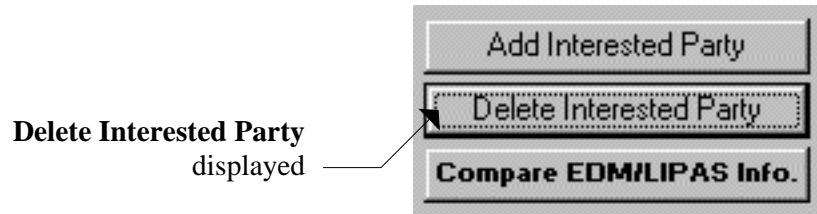
5.   COMPARE EDM/LIPAS INFO
Click on the *Compare EDM/LIPAS Info* button (shown above) to make certain that all the data on this screen is the same in both the LIPAS Mainframe and the EDM LAN systems. If the data matches exactly, you will see the **Process Complete** message box, otherwise a screen showing any discrepancies will be shown, allowing you to correct the problem.

6.   UPDATE
After making any changes to this screen, press the *Update* button to process these changes.

> You should always **Update** or **Process** any screen where you have made edits to the current record before moving to another screen.

C. UL COVERAGE TAB

| Insured | UL Coverage | Term Coverage | Financial Info. | Withdrawals | Notes | Today's Transactions | Close |

Clicking on the **UL Coverage** screen displays the following screen showing all Universal Life policies currently in force.

| Insured | UL Coverage | Term Coverage | Financial Info. | Withdrawals | Notes | Today's Transactions | Close |

Policy Details

Plan	Initial Face Amount
T$SI TAC-$aver (Smoker)	$17,000
CRTAC Children's Level Term Rider	$10,000

1. POLICY DETAILS

a) Type of Plan

The Type of Insurance Plan this policy record represents is shown in the first column under Plan.

b) Riders

Riders with additional coverages or exceptions attached to this policy are shown directly after the Type of Plan in the Plan column.

c) Smoker status

If the Insured is considered a Smoker, this status is shown directly after the Type of Plan in the Plan column.

d) Face Amount

The current UL Policy's face value of the policy represented is shown in the second column, Initial Face Value.

D. TERM COVERAGE TAB

| Insured | UL Coverage | Term Coverage | Financial Info. | Withdrawals | Notes | Today's Transactions | Close |

Selecting the **Term Coverage** tab will display the message below. Currently, Term Coverage information is not available. Use the TAC Admin, EDM Application to access term coverage files. Clicking once on **OK** will close the message and return to the *Insured* screen.
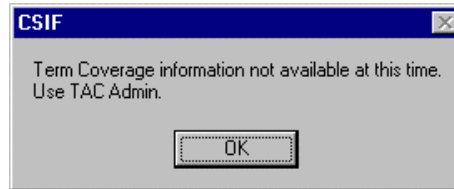
CSIF

Term Coverage information not available at this time. Use TAC Admin.

OK

E. FINANCIAL INFO. TAB

Clicking on the **Financial Info** tab displays a window divided into up to four sections.

- **Current Values**
- **Billing Cycle**
  and
- **Required Annual Premiums**
- **Pre-Authorized Checking**

The first two sections are displayed for every policy but there are two sections which display at the bottom of this screen only for certain types of policy billing situations. They will be covered later in this segment.

1. CURRENT VALUES

All of the fields in section one, **Current Values**, are automatically displayed and may not be edited except for the final one, the *Quote Effective Date*. All of the values shown are calculated based on this date.

Note that the **Change Value based on Effective Date** button is grayed out until the *Quote Effective Date* is changed.

a)   Face Amount

The **Face Amount** of the selected policy is the Survivor benefit that this policy will pay.

b)   Total Deposits to Date

The amount of money paid into this policy is shown in this field. This is a gross figure, not representing administrative costs of other fees.

c)   Cost of Insurance Paid-to-Date

This date represents the last date that the Cost of Insurance was paid from the premium payments received.

d)   Issue Date

This is the date the selected policy issued.

e)   Average Interest Rate (Earned)

The amount in this field is the average amount of interest paid on the cash value of this policy.

f)   Last Payment Amount

This field shows the last premium payment amount made toward the selected policy

g)   Last Payment Date

This date is the last date which a premium payment was made toward the selected policy.

h)   Gross Fund Value

This amount represents the total value which is earning interest, of the selected policy. Note that the Surrender Penalty has not been assessed.

i)   Quote Effective Date

All of the above "quoted" figures and dates are based on this date.

j)   Change Values based on Effective Date

The first eight fields in the **Current Value** section are based on the date in the *Quote Effective Date* field. It is the only field in this section which is editable. To change the *Gross Fund Value's* amount, highlight the date displayed in the *Quote Effective Date* field. *The Change Values Based On Effective Date* button will then become accessible.

Change Value based on Effective Date

Change the highlighted date and click OK to re-figure the above "quoted" values as of the new date. This date must be within 30 days prior to the currently displayed date. The values will be re-calculated and the Change Value based on Effective Date button will be grayed-out again.

2.   BILLING CYCLE INFORMATION

The information listed in the second section of the Financial Information screen shows all of the pertinent information about how this policy is currently billed. Notice that none of these fields are editable from this screen. To make billing changes, the **Modify Billing Information** edit screen must be used, as covered below.

a)   Monthly Cost of Insurance

This amount represents the actual cost of insurance for the face value of the policy and which is deducted monthly from the premium payment.

b)   Planned Periodic Premium (Monthly)

This is the premium payment amount which is to be paid at each payment date, as shown in Collection Mode, below.

c)   EDM PPP

The EDM policies allow more payment options for Periodic Premium Payments. If there is billing information in EDM regarding this policy the periodic payment will be shown here.

d)   Collection Type

There are three types of Collection, *Salary Deduction*, *Direct Collection* and *Pre-authorized Checking*. One of them will be displayed here.

e)   Collection Mode

Premium payments may be collected under any of the following modes.

Collection Mode	Monthly	Quarterly	Semi-Ann	Annually
Salary Deduction	√	√	√	√
Direct Collection	√	√	√	√
Pre-Authorized Check	√	√		

f)   Employer (if SD Collection type)

The Insured's Employer, for Salary Deduction billing.

g)   Group SD # (if SD Collection type)

The group number under which the Salary Deduction is being made. This number is generally only used in certain internal TAC functions and records.

h)   Group #

The Group # is the primary external identifying number behind the policy number. Callers are likely to refer to this Number during an inquiry since it is printed as a reference number on all related correspondence and bills.

i)   Employer

The Employers TAC number is primarily for identification purposes when looking in Image for original document images.

j)   Modify Billing information

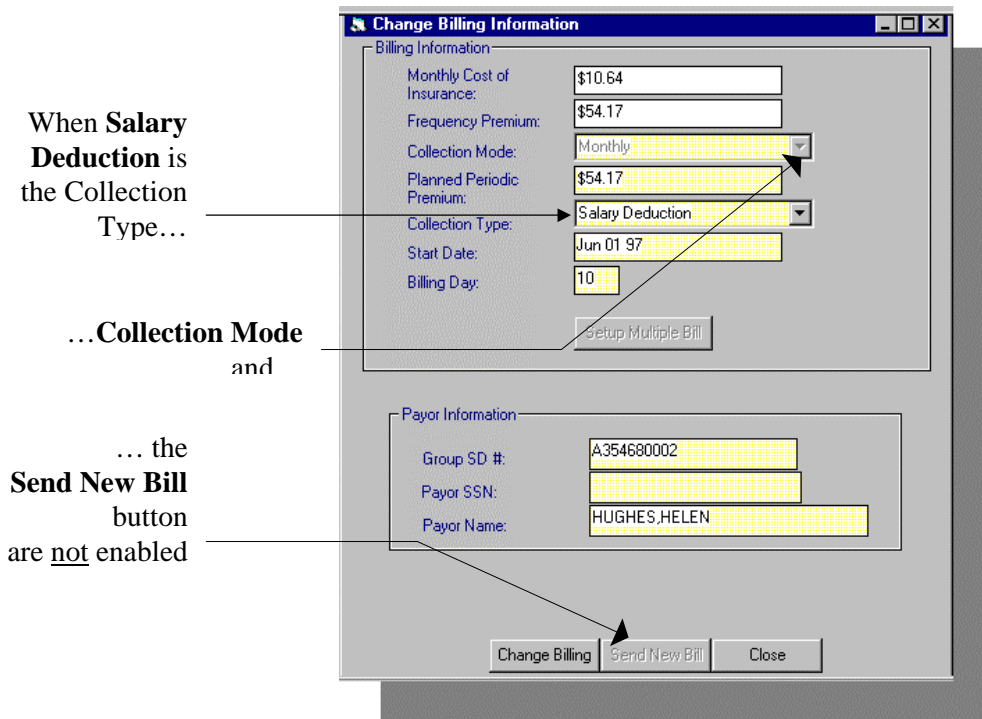|	
	Note: any changes in billing procedures or amounts will automatically produce a *Change Notice* (see Appendix B). *Change Notices* produced for Pre-authorized Checking are automatically generated and sent to the TAC support unit for mailing. All other *Change Notices* are printed locally and must be handled by the Customer Service representative.

Clicking once on the Modify Billing Information button at the bottom of this screen will display an editing screen where billing information can be changed.

Depending upon which Collection Type is selected, three different screens to modify the billing may be selected. Covered below are:

- Salary Deduction
- Direct Collection
- Pre-Authorized Checking

Collection
Type chosen
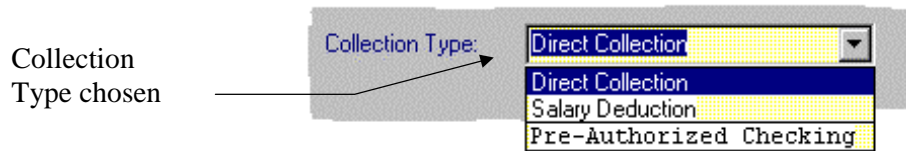
(1)   Modify Billing Information - Salary Deduction

When **Salary Deduction** is the Collection Type…

…**Collection Mode** and

… the **Send New Bill** button are <u>not</u> enabled

Where *Salary Deduction* is the **Collection Type**, three of the Billing Information fields may be edited in the *Change Billing Information* dialog box. A Payor Information section also is displayed which may be edited as well.

> Note that *Change Collection Mode* is not available unless the Collection Type is set for Direct Collection or Pre-Authorized Checking.

(a)   Change Collection Type

Change Collection Type to:

- Salary Deduction
- Direct Collection
- Pre-Authorized Check

(b)   Change Start Date

By default this is the date to which the current cost of insurance has been paid. However, it may be changed here if necessary.
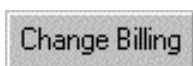
(c) Change Billing Day

By default, 15 represents the day of the month on which monthly bills are billed and 30 represents the day of the month when Quarterly, Semi-annual and Annual bills are billed. However, this date may be edited if necessary.

(d) Payor Information

The Group SD#, Payor's Social Security Number and the Payor's name can be edited here.

Though the Group Salary Deduction Number can be changed or added here, it is recommended that the two Payor fields be edited from the Insured's screen.

To accept edited changes to the billing procedures, click once on the *Change Billing* button. The **Process Complete** message will indicate completion of the process.
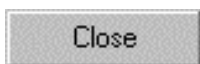
Click once on the *Close* button to leave this process with no action taken.

(2) Modify Billing Information - Direct Collection

If the **Direct Collection** is the current policy's mode of collection than the *Change Billing Information* screen will be displayed, similar to the one illustrated below.

If **Direct Collection** is chosen...

...the **Collection Mode** drop down list and…

…the **Send New Bill** button are enabled

When **Direct Collection** is the chosen *Collection Mode*, certain screen attributes change: The *Collection Mode* drop down list is activated and the *Send New Bill* button is activated.

The **Planned Periodic Premium**, **Start Date** and **Billing Day** may all be modified in this screen regardless of Collection Mode.

Change Billing

To accept the changes to the billing procedures, click once on the **Change Billing** button. The *Process Complete* message will indicate completion of the process.
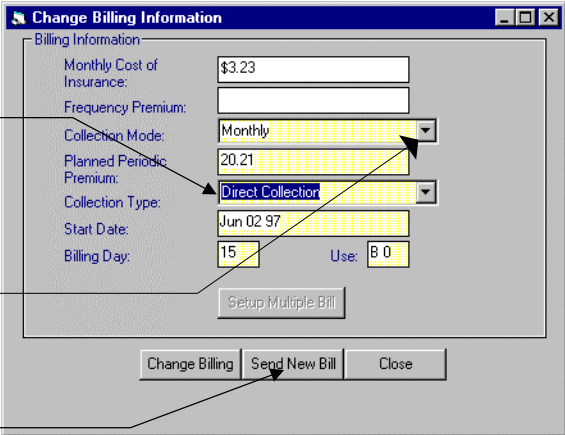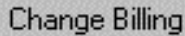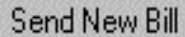
Send New Bill

When the **Direct Collection** Type has been chosen, the *Send Bill* button is enabled. This option allows the creation of one of three kinds of bills.

- **Billing** - a normal bill will be sent to the Payor
- **Monthly deduction in arrears** - a note will be sent to the Payor requesting that the account be brought up to date.
- **Loan statement** - a note will be sent to the Payor requesting repayment of a current loan.
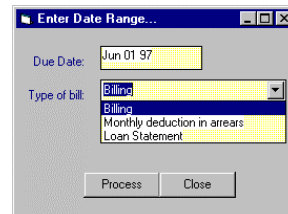
The due date may also be edited from this screen.

Choose **Process** to send this billing or **Close** to exit this screen with no changes. When **Process** is complete, the *Process Complete* message will appear. Click **OK** to continue.
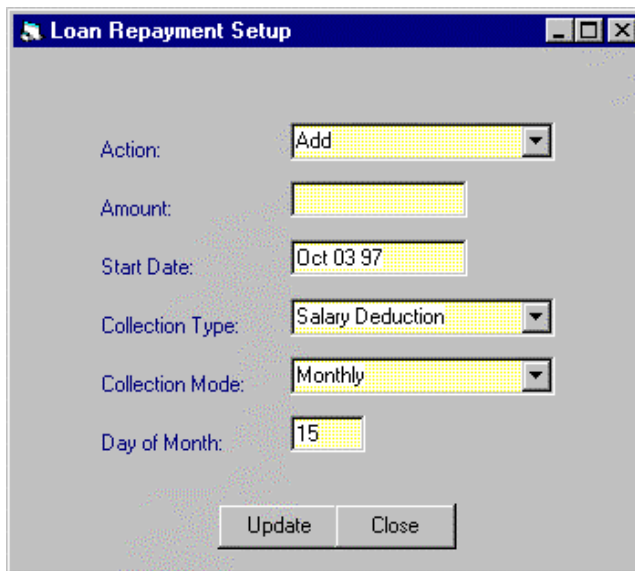
For information on *Modifying Billing Information* for Pre-Authorized Checking, see the Pre-Authorized Checking topic below.

k) Loan Billing

If the current policy has a loan outstanding against its cash value, the *Loan Billing button* will appear next to **Modify Billing Information** when the **Financial Info** Tab is accessed.
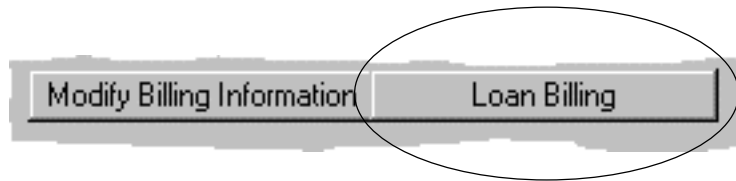
Clicking once on the *Loan Billing* command button will display the **Loan Repayment Setup** dialog box. All of the fields in this box are editable.

(1) Action

By choosing one of the three items from the **Action** drop down list,. the following actions regarding the Loan Repayment as shown in the fields in this dialog box will execute when the **Update** button, at the bottom of the box, is clicked.

- **Add** - this Loan Schedule will be added to the policy if no loan repayment schedule currently exists
- **Replace** - this Loan Schedule will replace the current loan repayment schedule
- **Delete** - the Loan Schedule currently in force will be deleted

---
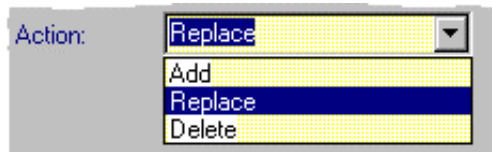
(2)   Amount

The **Amount** which will be paid per periodic payment is entered or edited in this field.

(3)   Start Date

The date that the periodic payments, as shown in Collection Mode, will start is entered or edited in this field.

(4)   Collection Type

This field shows the method by which the loan will be repaid and should match the **Collection Type** by which the current policy premiums are paid.
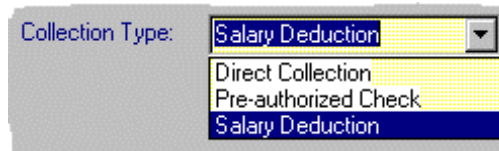
(5)   Collection Mode

Collection Mode can be **Monthly, Quarterly, Semi-Annually** or **Annually** and can be chosen or changed for the drop down list in this field.

(6)   Day of Month

The **Day of the month** on which the loan repayment periodic payment will be made is entered in this field.

Clicking the **Update** command button will processes the new Loan Repayment Setup. A **Process Complete** message will display upon execution.

Clicking on the **Close** command button will exit this dialog box with no action taken.

3. REQUIRED ANNUAL PREMIUMS (RAP)

For certain policies, a premium discount is given in the first year of coverage as long as all of the billing requirements of the policy are during the first ten years of coverage. This is a **Required Annual Premium.** If this policy were to be canceled, it would probably result in a higher billing to recover the discount.

None of the fields in this section are may be edited and are shown for reference only.

4. PRE-AUTHORIZED CHECKING
Customers may arrange for automatic bank deduction for their monthly or quarterly premiums. If this billing has been set, this section will be displayed.

a) Control No.

This number is currently being implemented to show coverage for multiple family members.

b) Bank Number

This is the Bank's routing number.

c) Bank Account #

This is the customer's account number.

d) Account Signature

This is the name on the bank account.

e) Withdrawal day

This is the day of the month that the automatic deduction will be taken.

f) Change PAC Information - Modify Billing Information

Clicking once on the **Change PAC Information** button **or Modify Billing Information** button will allow you to edit these fields as well as information from section two. See the illustration below.

Click on :

Change PAC Information   or   Modify Billing Information
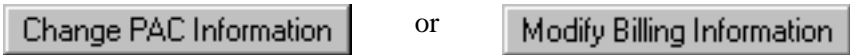
Five fields will be available for editing in section one, Billing Information. In the second section of this screen, Pre-Authorized Checking, 7 fields are available for editing as well as two check boxes.

At the bottom of the screen are three command buttons which will process changes made at this screen.

(1)   Billing Information Section

(a)   Change Collection Mode

From the Change Collection Mode drop down list, chose from
- Monthly
- Quarterly
- Semi-Annually
- Annually

Note that *Change Collection Mode* is not available unless the Collection Type is set for **Pre-Authorized Checking** or **Direct Collection**.

(b)   Change Collection Type

Change Collection Type to:
- Salary Deduction
- Direct Collection
- Pre-Authorized Check

(c)   Change Start Date

Not currently implemented.

(d)   Change Billing Day

Change the day of the month that this customer is billed.

(2)   Pre-Authorized Checking Section

In this screen, the fields below can be edited. A new field is displayed which allows recording the date that the bank is notified of this *Pre-Authorized Checking* arrangement.

Control No
Bank Notified on   New field
Bank Number *and* Suffix
Bank Account #
Account Type:
Account Signature

(3)   Suppress PAC Letter & Use Owner's Name/Address for PAC

Unless the **Suppress PAC letter** checkbox is checked, a screen is displayed when the *Change Billing* or *Send New Bill* buttons are clicked.

 Pre-authorized Checking Welcome letters will be generated and mailed automatically.

F. WITHDRAWALS TAB

| Insured | UL Coverage | Term Coverage | Financial Info. | Withdrawals | Notes | Today's Transactions | Close |

Clicking on the **WITHDRAWALS** Tab displays a screen with 3 sections similar to the one illustrated below. Here, three kinds of transactions can be made for a customer, represented by the three sections of this screen. You may process:

1. a **loan** (Customer borrows up to the cash value of the policy but all terms remain the same.)
2. a **partial surrender** (Customer changes policy terms and receives some of the cash benefit accrued.)
3. a policy **termination** (Customer terminates the policy in return for its cash value.)

| Insured | UL Coverage | Term Coverage | Financial Info. | Withdrawals | Notes | Today's Transactions | Close |

Loans

Processing Date:	JUN 01 97
Cash Value:	$2,598.23
Current Outstanding Loan:	$0.00
New Interest Charge:	- $64.18
Loan Amount Available:	$2,534.05
Loan repay	☐

[Process Check] [Re-Quote] [Process only]

Partial Surrender

Effective date:	JUN 01 97
Gross Fund Value:	$2,801.78
Fund Withheld:	- $235.47
Penalty Charged:	- $35.93
Maximum Amount Available:	$2,530.38
Withdrawal Amount:	$2,530.38

[Process Check] [Re-Quote] [Process only]

Terminate Policy

Effective date:	JUN 01 97
Fund Value w/o Interest:	$2,705.87
Interest Earned:	$95.91
Penalty Charged:	$203.55
Net Surrender Value:	$2,598.23

☐ Cancelled a/c Reissue ▼

[Process Check] [Re-Quote] [Process only]

1. LOANS

Section one covers loans which can be made against the cash value of the current policy for any amount up to the Maximum Amount Available.

Change processing date here, if

Change loan amount here, if necessary

Loan Repayment

There are five fields in the Loans section of the Withdrawal screen, two of them editable.

- **Processing Date** - this is the System Date by default and may be changed to up to 30 days prior to the displayed date.
- **Cash Value** - which displays the current paid-in cash value of this account.
- **Current Outstanding Loan** - which shows any currently outstanding loans for this account.
- **Loan Interest Charge** - which displays the current pro-rated annual interest charge for borrowing the total amount displayed in Loan Amount Available.
- **Loan Amount Available** - The current maximum amount which can be borrowed against this account.

a) Loan Repayment

If the current transaction is a *Loan Repayment*, check the checkbox beside **Loan repay**. Clicking on the **Re-Quote** command button will display the total amount needed to repay the current loan balance, calculating interest and all other factors automatically.

b) Create Loan

To create a loan in this record there are three options.

1. **Process Check** - which orders a check for the Insured, creating a loan for the Insured against the available cash value of the policy.

2. **Re-Quote** - which re-calculates the values shown based on a change in the date quoted.

---

3. **Process Only** - which creates the transaction but does not order a check.

c) Process Check

Clicking once on the *Process Check* button will display a message asking for confirmation of this action.
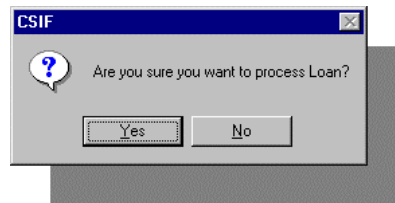
Clicking on the *Yes* button will display the **Loans** entry screen.

(LOANS ENTRY SCREEN)

The default *Processing Date* will be the system date. It can be edited to a date no more than 30 days prior to the displayed date.

The three following fields cannot be edited and show the current cash value of this account, any currently outstanding loans and the annual interest charge for a loan equaling the value in the Loan Amount Available field. Re-calculations will be displayed if the **Processing Date** is changed.

d) Processing a Loan

To process a loan for the maximum amount, as shown in the *Loan Amount Available* field, click once on the *Process Check* button to process this request.

To process a smaller loan, the *Loan Amount Available* field may be changed to a smaller amount. Clicking once on the *Re-Quote* button will reset the figures based on the new amount and any changes **in Processing Date**. Once the **Loan** entry screen displays the new value, click once on the *Process Check* button to begin.

The final step in the loan process is to confirm the information which will appear on the check. The **Process Check - Verify Address** screen will be displayed.

(1)   Verify Check Information

Note that currently, all fields are editable except the ***Check Amount*** and ***Change Accounting Amount*** field. If the check should be sent to an address different than the bill-to address, which appears by default, change the address here.

There should be no need to change any accounting information in the ***Change Accounting*** fields but if necessary, these fields are editable.

The **Check Description** field should already contain any information necessary however, this field is editable. This field is often used for check delivery or pick-up instructions. Remarks which will be printed on the Check Voucher may be chosen from the drop down list under **Check Remarks.**

The Authorization Code is entered automatically and should not be changed.

(2)   Process

Clicking once on the ***Process*** button will order this check using the information on this screen. When the processing is complete, the screen will be displayed again with the ***Process*** button grayed out. It is a good habit to click once on the ***Today's Trans.*** button to view the ***Today's Transactions*** screen which should verify that this transaction has been recorded.

(3)   Close

Clicking on the ***Close*** button will close this screen without making any changes and return to the Withdrawal screen.

e) Re-quote

To see different values in the *Loan* section of the Withdrawal screen, click once on the *Re-quote* button. The **Loan Quote** screen will be displayed allowing changes in two fields.

The Effective Date field may edited to a date no more than 30 days prior to the system date which is displayed.

In the Loan Type field, chose from three types:

- **Maximum** - which may have changed if the date was edited.
- **Net Amount** - which will display the net amount screen
- **Repay** - which will display the Repay screen

After all changes have been made, there are four possible choices, represented by buttons on this screen.

- **Produce Check** - Clicking on *Produce Check* will display the **Process Check - Verify Address** screen and, which must be completed as described above on page 42.
- **Re-quote** - Clicking on the *Re-quote* button produces another opportunity to change values as shown above.
- **Process Only** - Clicking on the *Process Only* button creates the loan transaction without ordering a check.
- **Close** - Clicking on *Close*, closes this window without recording any changes.

2. **PARTIAL SURRENDER**

   Cash value in this policy may be returned to the Insured under a **Partial
   Surrender**. This action will reduce the death benefit amount by the value
   withdrawn plus the penalty charge. Section two in the lower left hand corner of
   the *Withdrawal* screen shows the values available for this process.

   There are six fields in the **Partial Surrender** section of the **Withdrawal** screen,
   two of the editable.

   ### a)   Effective Date

   The *Effective Date* field shows the current System Date and may be reset to up
   to 30 days prior to the displayed date. Changes in *the Effective Date* will result
   in re-calculated values in all of the boxes in this section.

   ### b)   Gross Fund Value

   The amount in *Gross Fund Value* is the amount of money in the fund earning
   interest and including all interest to the Effective Date.

   ### c)   Fund Withheld

   A certain amount of the cash value for this policy will be withheld to cover the
   cost of continuing the remaining insurance coverage.

   ### d)   Penalty Charged

   There is a penalty charge for using the **Partial Surrender** option which is listed
   here and will be charged against the *Gross Fund Value*, if this **Partial
   Surrender** is processed.

   ### e)   Maximum Amount Available

   The *Maximum Amount Available* equals the **Gross Fund Value** minus amounts
   in **Fund Withheld** and **Penalty Charged**. This is the maximum amount of cash
   that my be liquidated from the cash value of the current policy.

f) Withdrawal Amount

This is an editable field which may be set for the amount of withdrawal requested. The default for this field is the same as the *Maximum Amount Available* field.

g) Re-Quote Button

Two fields may be changed in this screen. A new **Effective Date** may be chosen and the **Loan Type** may be changed to:

- Maximum
- Net
- Maximum Penalty-free
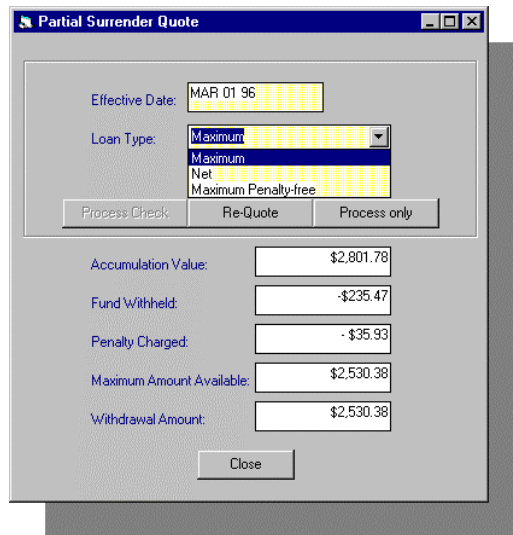
From this screen four actions may be taken.

1. The Loan check may be processed,
2. A Re-quote, based on a date change may be made
3. The transaction processed without a check
4. The screen closed with no action taken

(1) Process Check
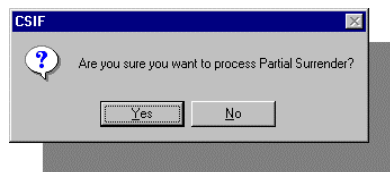
After confirming that this is the action requested, the **Process Check - Verify Address** screen displays.

(a) Verify Check Information

Note that all fields are editable except the ***Check Amount*** and ***the Change Accounting*** field. If the check should be sent to an address different than the bill-to address, which appears by default, change the address here.

The **Check Description** field should already contain any information necessary however, this field is editable. This field is often used for check delivery or pick-up instructions. Remarks which will be printed on the Check Voucher may be chosen from the drop down list under **Check Remarks.**

The Authorization Code is entered automatically and should not be changed.

(2) Re-quote

Clicking once on the Re-quote button will display the results of changing the Effective Date and/or changing the Loan Type in the Partial Surrender section of the Withdrawals screen.

(3) Process

Clicking once on the ***Process*** button will order this check using the information on this screen. When the processing is complete, the screen will be displayed again with the ***Process*** button grayed out. Click once on the ***Today's Trans.*** button to view the ***Today's Transactions*** screen which should verify that this entry has been made.

(4) Close

Clicking on the ***Close*** button will close this screen without making any changes and return to the tabbed **Withdrawal** screen.

h) Process only

To process the transaction without producing a check, click once on the Process only button.

3. TERMINATE (SURRENDER)

The third section is for customers who wish to surrender their policy and recover all of its cash value. The default process is to surrender the policy for the Net Surrender Value, if there is a value, as noted below. However, there are a number of other termination options available as well in the drop down list in this section.

The fields in this section are

Effective date:
This is the date that is the basis for the other fields in this section. It is currently set at the system date. It may be edited to no more than 30 days prior to the current system date.

Fund Value w/o Interest:
This figure represents the gross value of the current policy without interest earned.

Interest Earned:
This figure represents the interest earned as of the current system date.

Penalty Charged:
This is the penalty fee for surrendering the policy which will be charged upon termination.

Net Surrender Value:
This figure represents the *Fund Value* plus the *Interest Earned* minus the *Penalty Charges* which is the actual amount the customer will receive upon surrendering the current policy.

a)   Other Types of Termination

As well as the default form of Termination which will be executed when the Process Check or Process only buttons are clicked, there are a number of other options listed in the drop down box below the fields.

.

	To select one of these options, a checkmark must be placed in the box to the left of the drop down list. A message reminder will display if this box is not checked

(1)   Canceled a/c Reissue
Use this option to cancel a policy which will be reissued. Usually this option will be used when a policy was issued incorrectly. Note that a date box will display which can be edited as needed.
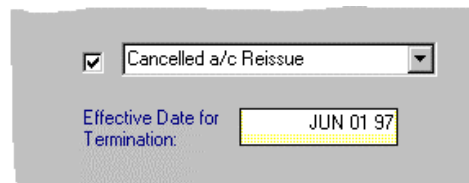
(2)   Cancel within 30 day free look
Policies which are canceled within the first 30 days of issue are canceled without penalty.

(3) Cancel & refund all deposits

Policy canceled and refunded at supervisor's direction.

(4) Conversion from Children's Rider

When a child who has been covered under a parent's policy reaches the age of 25, they must convert their coverage to their own policy.
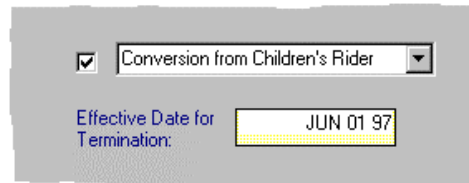
(5) Termination

Use this standard policy *Termination* option when there is no balance, positive or negative.

(6) Rewrite to New Product

Use this option when an in-force policy is updated to a new type of policy.

b) Process Check
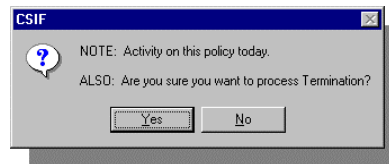
After confirming that this is the action requested and if there is a balance, the **Process Check - Verify Address** screen displays.

c) Process only

To process the transaction without producing a check, click once on the Process only button. The **Process Complete** message will indicate the end of the process.

d) Re-quote

The Effective Date may be changed allowing the Re-quote button to display the previous screen with new values based on this date change. Effective Dates may be changed to no more than 30 days prior to the system date.

From this screen, four actions may be taken.

1. Produce Check (Same as *Process Check*, see above)
2. Re-quote, as noted
3. Process Only (see above)
4. Close (Closes screen, no action)

G. NOTES TAB

The **Notes** screen is divided into 5 sections. Here information regarding actions which have been taken regarding this record are shown. When you open a record at the beginning Search function, you are notified if there are **Notes** which should be checked before proceeding.

1. **MESSAGE WINDOW**

   In the first section of this screen each Note is entered on a separate line. Refer to the sections below for more information regarding the note if necessary.

2. **CHANGE MESSAGES**

   In section 2, Change Messages can be added or deleted, as needed.

   - **Action Drop Down List**- Messages may Added or from this drop down list. There is only one message of this type allowed per record.
   - **Seq. No.** - Though only one message is allowed, still a sequence number is automatically assigned to a new Change message, or the current sequence number is deleted.
   - **ID** - The Customer Server representative and Supervisor's initials are automatically placed in this box and will be recorded along with the message.
   - **Dept. Code** - The Customer Service representative or other authorized operator's department is recorded automatically as well.
   - **Message** - A limited freeform text message may be placed here to provide future information when this record is accessed.

3. **CHANGE PENDING TRAILER**
Some of the *Change Pending* messages in section 3 of this screen are placed in the record by other applications automatic actions.

Action -
You may add or delete a *Change Pending* message from this drop down list.

Change Type -
The following pre-formatted messages may be chosen to add to this record

```
1   STOP TERMINATIONS AND NOTICES, CONTROL TRANSACTIONS
2   STOP NOTICES
3   COMPLEX CHANGE; STOP NOTICES AND CONTROL
    TRANSACTIONS
4   NO RESTRICTIONS
5   CONTROL TRANSACTIONS
```

4. **LOST POLICYHOLDER MESSAGE**
Placing a checkmark in the *Add 'Lost Policyholder' Message* checkbox in section four alerts all future users that mail to the current address is <u>not being delivered</u> and there is no mail contact with this Insured.

5. **EMPLOYEE NOTES**
There are automatic fields in section five whose information is taken from other data and displayed in these windows for guidance in how certain actions, to which they refer, are to be handled.

Code Sheet Notes - These notes refer to special policy information taken from the Master Policy proposal which may have an effect on actions taken during an editing session for this record.

Special Surrender Rules - These are special rules also taken from the Master Policy proposal regarding how a policy is to be terminated or surrendered.

H.   TODAY'S TRANSACTIONS TAB
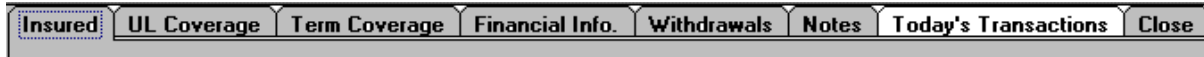
For a list of the transactions that were made for this Insured, click on the **TODAY'S TRANSACTIONS** Tab. As you can see in the illustration below, each transaction is listed on an individual line. If a message was displayed when this Insured's records was retrieved that there was activity on this record recently, that activity will be logged here.

There are six columns in the grid showing transactions made prior to the batch processing which sends these actions to LIPAS.

1. **Transaction** - the type of transaction made is shown in code form.

1. **Clerk** - the initials and department of the individual who authored the transaction.

2. **Total Debits** - for future implementation.

3. **Total Credits** - for future implementation.

4. **Time** - the time when the transaction was processed is shown in this column.

5. **Cancel** - If there is a dash in the column, the transaction may be canceled by double-clicking in this column which places a C in this column. If the column is blank or there is a number in this column, this is a record of a system transaction which can not be canceled.

I. CLOSE TAB

Insured	UL Coverage	Term Coverage	Financial Info.	Withdrawals	Notes	Today's Transactions	Close

The **CLOSE** Tab closes the current policy record and displays the *Search* screen as it was prior to calling the record.

Clicking on the **CLOSE** tab will also process all automatic Letters, Change Notices or other automatic processes.

IV. MENUS

The **Menu** bar is in the header of the **CSIF** main screen. Outside of two exceptions the Menu commands are not active until a record has been successfully retrieved.

>   **File|Exit** - The program may be exited by using the **File|Exit** command.

>   **Query** - The *Search Screen* can be cleared to a new *Search Screen*.

Once a record has been successfully accessed from the *Search Screen*, the **Menu** choices below are active.

A.   <u>FILE</u>
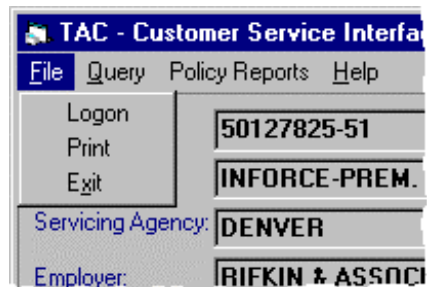
Logon - The Logon command displays the logon screen as shown in chapter one.

Print - The Print command sends the current Tabbed screen to the default Windows printer.

Exit - The Exit command exits **CSIF** and returns the user to the desktop.

B.   <u>QUERY</u>

The **Query** Menu command closes the current record and displays the Search window. There are no commands under the **Menu**, the **Query** Menu item immediately executes this action.

C. POLICY REPORTS

Mainframe process to be called
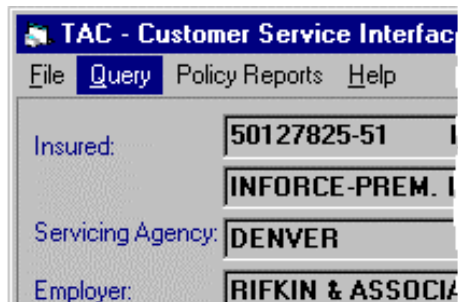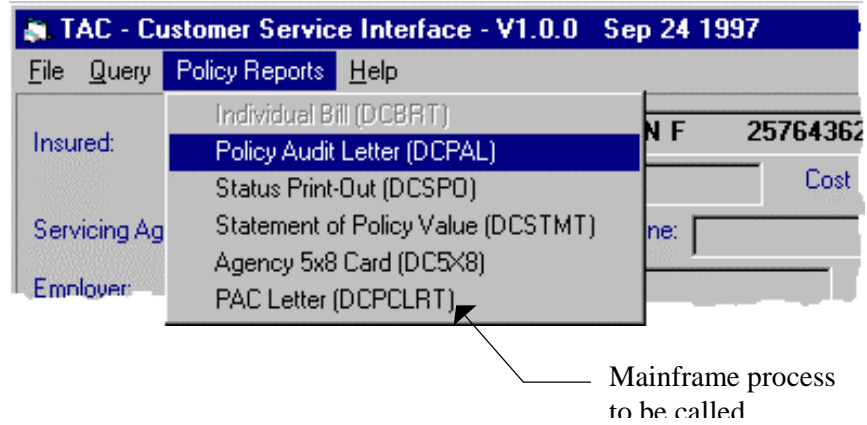
PolicyReports Menu choices are also listed by the name of the mainframe process which that will be initiated when that command is chosen. They follow the command in parenthesis.

1. INDIVIDUAL BILL (DCBRT)
This menu choice is only available when Direct Billing applies to the current policy. This command produces an individual bill for the current policy.

2. POLICY AUDIT LETTER (DCPAL)
This letter reflects coverages, policy information and policy values currently in force. It is automatically generated for the following day. An example of this letter is in Appendix A.

Edits may be made in fields in this screen. Once editing is complete, clicking on the **Process Letter** command button will complete the action and a **Process Complete** message displays.

```
┌─────────────────────────────┐
│ CSIF                  [×]    │
├─────────────────────────────┤
│                             │
│   Processing complete.      │
│                             │
│      ┌──────────┐           │
│      │    OK    │           │
│      └──────────┘           │
└─────────────────────────────┘
```
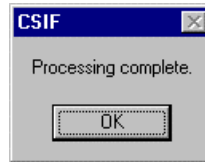
3.   STATUS PRINT-OUT (DCSPO)
The status print-out contains all of the pertinent information in a policy for internal use. Information in memo form will be generated on the following day.

4.   STATEMENT OF POLICY VALUE (DCSTMT)
The Statement of Policy Value shows how payments against the policy were received and distributed over a particular time period.

Enter the date range that the **Statement of Policy Value** will cover and Press *Process* to complete the action. Clicking on *Close* will exit the process and no action will be taken.

```
┌──────────────────────────────────────┐
│ ▓ Enter Date Range...      [_][□][×]  │
├──────────────────────────────────────┤
│                                      │
│  From date:   ┌──────────┐           │
│               │ Oct 01 96│           │
│               └──────────┘           │
│                                      │
│  To date:     ┌──────────┐           │
│               │ Oct 01 97│           │
│               └──────────┘           │
│                                      │
│                                      │
│          ┌─────────┐  ┌───────┐      │
│          │ Process │  │ Close │      │
│          └─────────┘  └───────┘      │
└──────────────────────────────────────┘
```
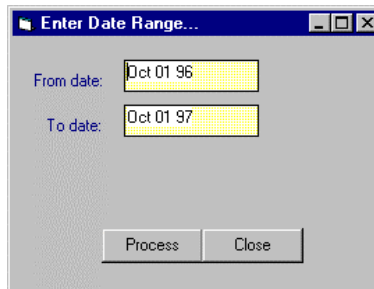
5.   AGENCY 5X8 CARD (DCPCLRT)
To create a 5" by 8" card for the Agency on the current policy, choose the *Agency 5x8 Card* or *DCPCLRT* command. This information will automatically be sent directly to the appropriate agent. The system will respond with a **Processing Complete** message.

```
┌─────────────────────────────┐
│ CSIF                  [×]    │
├─────────────────────────────┤
│                             │
│   Processing complete.      │
│                             │
│      ┌──────────┐           │
│      │    OK    │           │
│      └──────────┘           │
└─────────────────────────────┘
```

6. PAC LETTER (DCPCLRT)

This letter is sent regarding new or changed Pre-authorized Checking withdrawal information. An example of this letter is in Appendix A.

When this command is chosen, the **PAC Letter Address** dialog box will display as illustrated below. To complete this action, fill out *the Mailing Name, Mailing Address* and select the *Type of Letter* that should be sent.

Click on the *Process* button to complete the action. A **Process Complete** message will be displayed. Clicking on the *Close* button will exit the process with no action taken.
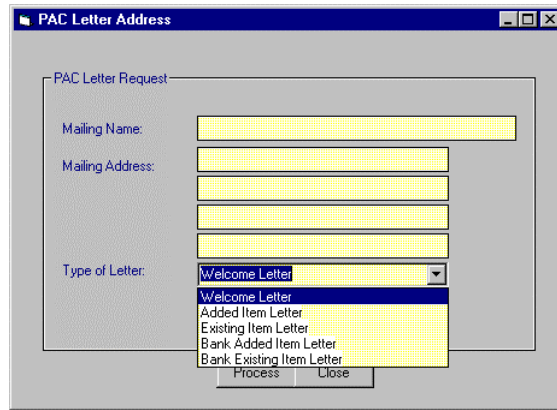
D. <u>H</u>ELP

The Help Menu has not yet been implemented and clicking on **About…** will currently display the Transamerica Assurance Company logo.

V. Support

A. HELP DESK

1. CONTACT
Not currently implemented

2. KNOWLEDGE BASE
Not currently implemented

VI. Appendices

A. AUTOMATIC LETTERS GENERATED

While using the CSIF Application, several letters are automatically generated to notify the appropriate parties of changes and actions taken when editing policy records. A pop-up window will display showing you the automatic letter which has been produced.

In most cases, at the end of your editing session for each policy record, these items will be sent to your default printer and must be forwarded to the appropriate place for handling. In other cases, the notices or letters are automatically forwarded to the appropriate channel for handling.

The following types of letters are generated for the following actions:

Termination - Cancellation letters - no balance on policy
Partial Surrender - Policy face value change letter
Pre-tax, After Tax Notification - Notification letter

Automatically generated letters and notices will only be sent to the printer after you click once on the CLOSE tab, after the appropriate editing action has taken place.
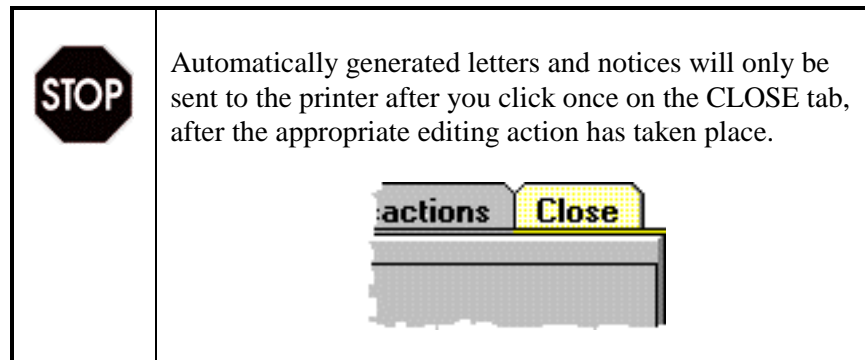
1. CANCELLATION LETTER (NO SURRENDER VALUE)

TRANSAMERICA ASSURANCE COMPANY

Transamerica Center
1150 South Olive
Los Angeles, CA 90015-2200
800 364-1608

Re: Certificate No:
        Insuring:
        SSN:

Dear Certificate Owner:

We have received your request to cancel your Universal Life Insurance coverage with our company. We are very sorry to lose you as a certificate owner.

Your certificate has now been canceled, effective . There are no contract proceeds payable since the surrender charge exceeds the value in the contract.

Please remember, if your premiums are currently being deducted from your payroll, it is imperative that you notify your employer to stop the deductions. If we receive any additional premiums from your employer for your coverage, we will refund the amount to you.

In the future, if we can be of any assistance to you, please let us know. Our Customer Service staff is available, weekdays, from 7 AM until 4:30 PM, Pacific Time. The phone number is (800) 346-1608.

Thank you, again, for the opportunity to serve you.

Sincerely,

Sylvia Weathers

Customer Service representative

cc: SGA
    SSA

2.   COPELAND CANCELLATION LETTER (POLICY NOT TAKEN)

TRANSAMERICA LIFE COMPANIES

TRANSAMERICA ASSURANCE COMPANY

Transamerica Center
1150 South Olive
Los Angeles, CA 90015-2200
800 364-1608

Re: Your Application for Life Insurance through "Co-Plan"
Insured   :
SSN   :
Certificate No. :

Dear Certificateholder:

Thank you for applying for Transamerica's Voluntary Universal Life Insurance program through the "Co-Plan" program.

We are sorry to hear that you are withdrawing your request for coverage at this time. If you have not already done so, please notify your employer that you are canceling this coverage so payroll deductions can be terminated.   Any premiums received on your behalf will be returned to the Copeland Companies to distribute accordingly.

We appreciate the opportunity to help with your insurance needs. If you have any questions regarding this or any other matter, please do not hesitate to call the Copeland Companies Customer Service number at (800) 422-1327.

Sincerely,

Sylvia Weathers

Customer Service representative

CC: SGA:
       SSA:

3.   **VOLUNTARY CANCELLATION LETTER (POLICY NOT TAKEN)**

Re: Policy No:
     Insuring:
     SSN:

Dear Policyholder:

Thank you for applying for insurance through Transamerica's Voluntary Universal Life Program.

We are sorry to hear that you are withdrawing your request for coverage at this time. Our records have not been updated to reflect the cancellation of coverage.

If you have not already done so, it is imperative that you notify your employer of this cancellation so they can stop the payroll deduction. Any premiums received on your behalf will be refunded to you shortly.

If you have any questions regarding this or any other matter, please do not hesitate to call our Customer Service department at (800) 346-1608.

Sincerely,

Sylvia Weathers

Customer Service representative

cc: SGA:
     SSA:

4.   PARTIAL SURRENDER LETTER

TRANSAMERICA
LIFE COMPANIES

**TRANSAMERICA ASSURANCE
COMPANY**

Transamerica Center
1150 South Olive
Los Angeles, CA 90015-2200
800 364-1608

Re: Certificate No:
       Insuring:
       SSN:

STATEMENT OF CHANGE AS OF

Previous Face Value . . . .

Partial Surrender Proceeds . . . .

Partial Surrender Charge. . . . .

New Face Value . . . .

Please retain this statement for your records. If you have any questions regarding this or any
other matter, please do not hesitate to call our Customer Service department at
(800) 346-1608.

Sincerely,

Sylvia Weathers

Customer Service representative

cc: SGA:
       SSA:

5.   PRE-TAX, AFTER TAX LETTER

TRANSAMERICA
® ASSURANCE COMPANY

Transamerica Assurance Company
P.O. Box 30852
Los Angeles, CA 90030-0852

Inter-Office Memo

To: Agency Number   **SA:**
From:
Date:
Change Made: **Change certificate from pre-tax basis to after-tax basis.**

CERTIFICATE NO:
INSURED: **SSN:**
OWNER:

Insured's note:

1) The total pre-tax deposit is . Any additional deposit thereafter will be on after-tax basis.
2) The Special Endorsement (9-I702 0090) in your policy has been voided due to this change.
    Please remove it from your certificate.
3) We have changed your planned periodic premium to   on direct collection.

B.   CHANGE NOTICES

Editing in the **CSIF** Application usually results in **Change Notices** being generated. These notices are written confirmations of changes and actions taken while editing records which are then sent to the appropriate parties,. When an action requiring a **Change Notice** takes place, a pop-up window will display the **Change Notice** which has been produced.

Certain **Change Notices** will be printed locally and require handling by the Customer Service representative operating CSIF. Others may be generated automatically as well but will be sent directly to another part of TAC for handling. For users who are uncertain which action will be take place, check with your supervisor for further information.

Change Notices as well as automatic letters are generated after an editing change to a record when the **CLOSE** tab is clicked.

For a list of the text clauses which are printed for various actions refer to the **Table Of Change Notice Texts**, following the **Change Notice** examples below.

1. ACKNOWLEDGMENT OF CHANGE LETTER

TRANSAMERICA ASSURANCE COMPANY

Transamerica Assurance Company
P.O. Box 30852
Los Angeles, CA 90030-0852

Acknowledgment of Change

	Certificate Number:
	Insured:
	SSN:

This is to acknowledge that we have received your request to make the change(s) indicated below:

INFORMATION AUTOMATICALLY ENTERED HERE FROM _CHANGE NOTICE TABLE_, IS SHOWN BELOW BY TYPE OF CHANGE.

We are pleased to have been of service to you. If you have any questions or need any additional servicing, please do not hesitate to call us at (800) 346-1608.

Carol Estrada

Customer Service Representative

cc: SGA:
        SSA:

2.   TABLE OF CHANGE NOTICE TEXTS

Depending upon the editing change, text will be changed in the Change Notice in the following ways.

Type of Change	Special Condition(s)	Notice of Change text
Collection Type change	Collection Type = "Direct Collection"	The Billing has now been changed from Salary Deduction to Direct Home Billing. Please make sure that you notify your employer of this change to stop payroll deductions.
Collection Mode change	Collection Type = "Direct Collection"	The frequency of your Direct Home Billing has been changed to (new Collection Mode).
PPP change		The Billing has now been changed to reflect your new premium amount. Please make sure that you notify your employer of this change to adjust your payroll deduction.
Insured Name change		The Name of Insured and/or Owner have/has been changed and our records updated accordingly.
Owner Name change		The Name of Insured and/or Owner have/has been changed and our records updated accordingly.
Owner Type change	Owner Name changed **and** Owner type = Collateral Assignee (type AC) **and** Third Relation type = Collateral Assignee (type AC)	The Name of Insured and/or Owner have/has been changed and our records updated accordingly. Please note that this is the second assignment in your favor. If you wish to release the first assignment, please give us a call to obtain a form.
Owner Type change	Owner Name changed **and** Owner type = Collateral Assignee (type AC)	The Name of Insured and/or Owner have/has been changed and our records updated accordingly. Please note that only lapse notices will be sent to the Collateral Assignee unless otherwise requested (i.e. special request for duplicate billing notices)."
Owner Type change		The Transfer of Ownership has been recorded and our records have been updated accordingly. A Beneficiary Designation form is enclosed in the event a Change of Beneficiary is desired.
Beneficiary Name change		The Beneficiary has been recorded and our records have been updated accordingly.
Beneficiary Relationship change		The Beneficiary has been recorded and our records have been updated accordingly.
Third Party Relationship change	Third Relation type = Collateral Assignee (type AC)	The Collateral Assignment has been recorded and our records have been updated accordingly. Please note that this is the second assignment in your favor. If you wish to release the first assignment, please give us a call to obtain a form.
Add Collateral Assignee	Owner type = Collateral Assignee (type AC) **and** Third Relation type = Collateral Assignee (type AC)	The Collateral Assignment has been recorded and our records have been updated accordingly. Please note that this is the second assignment in your favor. If you wish to release the first assignment, please give us a call to obtain a form.

Add Collateral Assignee	Owner type = Collateral Assignee (type AC) **or** Third Relation type = Collateral Assignee (type AC)	Collateral Assignment has been recorded and our records have been updated accordingly. Please note that only lapse notices will be sent to the Collateral Assignee unless otherwise requested (i.e. special request for duplicate billing notices).
Delete Owner Type	Owner type = Collateral Assignee (type AC)	The Release of Assignment has been recorded and our records have been updated accordingly.
Delete Owner		The Transfer of Ownership has been recorded and our records have been updated accordingly. A Beneficiary Designation form is enclosed in the event a Change of Beneficiary is desired.
Add Owner		The Transfer of Ownership has been recorded and our records have been updated accordingly. A Beneficiary Designation form is enclosed in the event a Change of Beneficiary is desired.

C.   FAQ

D.   GLOSSARY

LIPAS
EDM
TAC