

Commission Schedule Transmittal (CST) – Commission Schedule Identifier Usage

The Commission Schedule Identifier (item # 1017) located on the 25/02 Commission Schedule record is used to uniquely identify the commission schedule being reported on CST. In addition it is used to link specific contract IDs to a commission schedule being reported at the Product level. Please see 'Standard Usage for Commission Schedule Identifier & POV Contract Level Linking' document for best practice usage.

Unique Storage Key for Insurance Profile database storage:

- Carrier ID
- CUSIP Number
- Commission Schedule Type
- Commission Schedule Identifier
- Commission Schedule Start Date
- Commission Option
- Commission Age Start Range
- Commission Age End Range

All fields are mandatory except for Schedule Identifier. If the Schedule Identifier is not populated, spaces will be used as part of the storage key.

The scenarios below reflect how DTCC will identify the storage key and how each 'row' will be deleted (depicted by data crossed out) and inserted with new data. DTCC will do a complete overlay for each storage key match.

Insurance carrier may choose to unique identify each banding scenario (commission option, age, etc.) DTCC will follow the same process to store the data.

Business Scenario 1: Initial Load

On 4/10/2017, Carrier initially loads commission schedule for Product VA1, CUSIPVA1. Variable Annuity with age, commission options, upfront, trails and CDSC period banding

Carrier ID	CUSIP Number	Commission Schedule Type	Commission Schedule ID	Commission Schedule Start Date	Commission Schedule End Date	Commission Option	Commission Age Start Range	Commission Age End Range
4444	CUSIPVA1	INP	ABC0019	20170410		A	0	75
4444	CUSIPVA1	INP	ABC0019	20170410		A	76	80
4444	CUSIPVA1	INP	ABC0019	20170410		A	81	85
4444	CUSIPVA1	INP	ABC0019	20170410		B	0	75
4444	CUSIPVA1	INP	ABC0019	20170410		B	76	80

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4444	CUSIPVA1	INP	ABC0019	20170410		B	81	85
4444	CUSIPVA1	INP	ABC0019	20170410		C	0	75
4444	CUSIPVA1	INP	ABC0019	20170410		C	76	80
4444	CUSIPVA1	SUB	ABC0019	20170410		A	0	75
4444	CUSIPVA1	SUB	ABC0019	20170410		A	76	80
4444	CUSIPVA1	SUB	ABC0019	20170410		A	81	85
4444	CUSIPVA1	SUB	ABC0019	20170410		B	0	75
4444	CUSIPVA1	SUB	ABC0019	20170410		B	76	80
4444	CUSIPVA1	SUB	ABC0019	20170410		B	81	85

Each product level schedule will be identified by the same commission schedule ID with each unique commission schedule type, commission option and commission age banding.

Business Scenario 2: New Schedule with Effective Date

On 4/10/2017, Carrier changes the Initial Premiums (INP) commission schedule for Product VA1, CUSIPVA1 effective 6/16/2017.

Carrier ID	CUSIP Number	Commission Schedule Type	Commission Schedule ID	Commission Schedule Start Date	Commission Schedule End Date	Commission Age Start Range	Commission Age Start Range	Commission Age End Range
4444	CUSIPVA1	INP	ABC0019	20170410	-	A	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	-	A	76	80
4444	CUSIPVA1	INP	ABC0019	20170410	-	A	81	85
4444	CUSIPVA1	INP	ABC0019	20170410	-	B	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	-	B	76	80
4444	CUSIPVA1	INP	ABC0019	20170410	-	B	81	85
4444	CUSIPVA1	INP	ABC0019	20170410	-	C	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	-	C	76	80
4444	CUSIPVA1	SUB	ABC0019	20170410		A	0	75
4444	CUSIPVA1	SUB	ABC0019	20170410		A	76	80
4444	CUSIPVA1	SUB	ABC0019	20170410		A	81	85
4444	CUSIPVA1	SUB	ABC0019	20170410		B	0	75
4444	CUSIPVA1	SUB	ABC0019	20170410		B	76	80
4444	CUSIPVA1	SUB	ABC0019	20170410		B	81	85

4444	CUSIPVA1	INP	ABC0019	20170410	20170614	A	0	75
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4444	CUSIPVA1	INP	ABC0019	20170410	20170614	A	76	80
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	A	81	85
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	B	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	B	76	80
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	B	81	85
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	C	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	C	76	80
4444	CUSIPVA1	INP	ABC0019	20170615		A	0	75
4444	CUSIPVA1	INP	ABC0019	20170615		A	76	80
4444	CUSIPVA1	INP	ABC0019	20170615		A	81	85
4444	CUSIPVA1	INP	ABC0019	20170615		B	0	75
4444	CUSIPVA1	INP	ABC0019	20170615		B	76	80
4444	CUSIPVA1	INP	ABC0019	20170615		B	81	85
4444	CUSIPVA1	INP	ABC0019	20170615		C	0	75
4444	CUSIPVA1	INP	ABC0019	20170615		C	76	80

DTCC will locate the unique storage key and delete all appropriate table entries and insert the news ones based on the new CST data. Historical information will be added due to the different Commission Schedule Start Date on new entries. In addition, if only INP commission rates are changed, the carrier will not need to send new records for other commission types. (SUB, etc.)

Business Scenario 3: Error Processing

On 06/20/2017, Carrier determines there is an error on the reported commission schedule. Option B, should be 4.50% (4.75%) as reported on 6/15/2017.

Carrier ID	CUSIP Number	Commission Schedule Type	Commission Schedule ID	Commission Schedule Start Date	Commission Schedule End Date	Commission Age Start Range	Commission Age Start Range	Commission Age End Range
4444	CUSIPVA1	INP	ABC0019	20170615	-	B	0	75
4444	CUSIPVA1	INP	ABC0019	20170615	-	B	76	80
4444	CUSIPVA1	INP	ABC0019	20170615	-	B	81	85

4444	CUSIPVA1	INP	ABC0019	20170615		B	0	75
4444	CUSIPVA1	INP	ABC0019	20170615		B	76	80
4444	CUSIPVA1	INP	ABC0019	20170615		B	81	85

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DTCC will locate the unique storage key and delete all appropriate table entries and insert the news ones based on the new CST data. Because carrier is only changing the single option (Option B) only this option may be sent to DTCC for deletion and insertion of new data.

Business Scenario 4: Commission Option Removal

On 12/15/2017, Carrier eliminates the commission option C from the commission schedule.

Carrier ID	CUSIP Number	Commission Schedule Type	Commission Schedule ID	Commission Schedule Start Date	Commission Schedule End Date	Commission Age Start Range	Commission Age Start Range	Commission Age End Range
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	A	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	A	76	80
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	A	81	85
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	B	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	B	76	80
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	B	81	85
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	C	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	C	76	80
4444	CUSIPVA1	INP	ABC0019	20170615	-	A	0	75
4444	CUSIPVA1	INP	ABC0019	20170615	-	A	76	80
4444	CUSIPVA1	INP	ABC0019	20170615	-	A	81	85
4444	CUSIPVA1	INP	ABC0019	20170615	-	B	0	75
4444	CUSIPVA1	INP	ABC0019	20170615	-	B	76	80
4444	CUSIPVA1	INP	ABC0019	20170615	-	B	81	85
4444	CUSIPVA1	INP	ABC0019	20170615	-	C	0	75
4444	CUSIPVA1	INP	ABC0019	20170615	-	C	76	80
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	A	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	A	76	80
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	A	81	85
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	B	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	B	76	80
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	B	81	85
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	C	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	C	76	80
4444	CUSIPVA1	INP	ABC0019	20170615		A	0	75
4444	CUSIPVA1	INP	ABC0019	20170615		A	76	80

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4444	CUSIPVA1	INP	ABC0019	20170615		B	76	80
4444	CUSIPVA1	INP	ABC0019	20170615		B	81	85
4444	CUSIPVA1	INP	ABC0019	20170615	20171215	C	0	75
4444	CUSIPVA1	INP	ABC0019	20170615	20171215	C	76	80

DTCC will locate the unique storage key and delete all appropriate table entries and insert the news ones based on the new CST data. Because we are only deleting (or no longer offering the Option C), the entire Commission Schedule will need to be sent to DTCC for storage with the Commission Schedule End Date for Commission Option C.

Business Scenario 5: Removal of commission record

Carrier completely deprecates the commission record from the database by utilizing the Delete Indicator on the 25/01 record.

Carrier ID	CUSIP Number	Commission Schedule Type	Commission Schedule ID	Commission Schedule Start Date	Commission Schedule End Date	Commission Age Start Range	Commission Age Start Range	Commission Age End Range
4444	CUSIPVA1	INP	ABC0019	20170615	-	A	0	75
4444	CUSIPVA1	INP	ABC0019	20170615	-	A	76	80
4444	CUSIPVA1	INP	ABC0019	20170615	-	A	81	85
4444	CUSIPVA1	INP	ABC0019	20170615	-	B	0	75
4444	CUSIPVA1	INP	ABC0019	20170615	-	B	76	80
4444	CUSIPVA1	INP	ABC0019	20170615	-	B	81	85
4444	CUSIPVA1	INP	ABC0019	20170615	-	C	0	75
4444	CUSIPVA1	INP	ABC0019	20170615	-	C	76	80
4444	CUSIPVA1	SUB	ABC0019	20170410		A	0	75
4444	CUSIPVA1	SUB	ABC0019	20170410		A	76	80
4444	CUSIPVA1	SUB	ABC0019	20170410		A	81	85
4444	CUSIPVA1	SUB	ABC0019	20170410		B	0	75
4444	CUSIPVA1	SUB	ABC0019	20170410		B	76	80
4444	CUSIPVA1	SUB	ABC0019	20170410		B	81	85

4444	CUSIPVA1	INP	ABC0019	20170410	20170614	A	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	A	76	80
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	A	81	85

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4444	CUSIPVA1	INP	ABC0019	20170410	20170614	B	76	80
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	B	81	85
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	C	0	75
4444	CUSIPVA1	INP	ABC0019	20170410	20170614	C	76	80
4444	CUSIPVA1	INP	ABC0019	20170615	-	A	0	75
4444	CUSIPVA1	INP	ABC0019	20170615	-	A	76	80
4444	CUSIPVA1	INP	ABC0019	20170615	-	A	81	85
4444	CUSIPVA1	INP	ABC0019	20170615	-	B	0	75
4444	CUSIPVA1	INP	ABC0019	20170615	-	B	76	80
4444	CUSIPVA1	INP	ABC0019	20170615	-	B	81	85
4444	CUSIPVA1	INP	ABC0019	20170615	20171215	C	0	75
4444	CUSIPVA1	INP	ABC0019	20170615	20171215	C	76	80

DTCC will locate the unique storage key and delete all appropriate table entries and insert the news ones based on the new CST data. Because insurance carrier is deleting all CUSIP records based on the Commission Schedule Deletion Indicator (item #1051) set to Y.