

Commission Schedule Transmittal (CST) – Multiple Active Commission Schedule Scenarios

Three business scenarios: Three active schedules for the same product.

1. New Business Contract is purchased for Product A
2. Existing contract #12345 for Product A has a spousal continuation (SCO)
3. Existing contract #67890 for Product A has a beneficiary continuation (BCO)

Commission Schedule ID (CSI) – ABC123

Product A –

0 – 75 5%, .25% trail starts in year 2

76 – 80 3%, .50% trail starts in year 2

81 – 85 1%, .75% trail starts in year 2

Commission Schedule ID (CSI) – ABC456 - SCO

Product A –

0 – 75 4%, .25% trail starts in year 2

76 – 80 2%, .50% trail starts in year 2

81 – 85 1%, .75% trail starts in year 2

Commission Schedule ID (CSI) – ABC789 - BCO

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Product A –

0 – 75 3.5%, .25% trail starts in year 2

76 – 80 2.5%, .50% trail starts in year 2

81 – 85 1.5%, .75% trail starts in year 2

Insurance Profile:

Type	Identifier	Start Date	End Date	Option	Age Start Range	Age End Range	
All Premiums	ABC123	02/22/2011		A	0	75	Details
All Premiums	ABC123	02/22/2011		A	76	80	Details
All Premiums	ABC123	02/22/2011		A	81	85	Details
Trails	ABC123	02/22/2011		A	0	75	Details
Trails	ABC123	02/22/2011		A	76	80	Details
Trails	ABC123	02/22/2011		A	81	85	Details
All Premiums	ABC456	02/22/2011		A	0	75	Details
All Premiums	ABC456	02/22/2011		A	76	80	Details
All Premiums	ABC456	02/22/2011		A	81	85	Details
Trails	ABC456	02/22/2011		A	0	75	Details
Trails	ABC456	02/22/2011		A	76	80	Details
Trails	ABC456	02/22/2011		A	81	85	Details

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All Premiums	ABC789	02/22/2011	A	0	75	Details
All Premiums	ABC789	02/22/2011	A	76	80	Details
All Premiums	ABC789	02/22/2011	A	81	85	Details
Trails	ABC789	02/22/2011	A	0	75	Details
Trails	ABC789	02/22/2011	A	76	80	Details
Trails	ABC789	02/22/2011	A	81	85	Details

Business Scenario 1:

New Business application for 75 year married female. Spouse is beneficiary. Contract #12345 is issued in 2012.

Business Scenario 2:

Death Claim processed. Spouse continues contract #12345

Business Scenario 3:

New Business application for 65 year married male. Non spouse is beneficiary. Contract #67890 is issued in 2013.

Business Scenario 4:

Death Claim processed. Non spousal continues contract #67890

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Business Scenario 5:

Subsequent deposit is made on contract # 67890

Business Scenario 6:

New Business Application for 53 year single male.