

CST Commission Schedule Type – Code Definitions

This document outlines the definitions for the Commission Schedule Transmittal (CST) and the reported Commission Schedule Type (item # 1016) which is located on the 25/02 Commission Schedule Record.

Schedule Type Code & Description	Code Definitions
Initial Premium (INP)	Specific commission schedule for cash initial premiums only.
Initial Premium (INP) - Cash	Specific commission schedule for cash initial premiums only.
Initial Premium (INR) – Transfers/Rollovers	Specific commission schedule for transfers or rollovers initial premiums only.
Subsequent Premium (SUB)	For any subsequent premiums added to the contract after the contract issue/initial premium
Subsequent Premium (SPC) - Cash	For any cash premiums added to the contract after the contract issue/initial premium
Subsequent Premium (SPT) – Transfers/Rollovers	For any transfers or rollover premiums added to the contract after the contract issue/initial premium
Renewals (REN)	Specific to products that are either terminated or renewed. (e.g. a product is sold with a 5-year term and if the client chooses to 'sign up' for another 5-year term rather than take their funds out then the Advisor receives a renewal commission.
Internal Transfer (INT)	Specific commissions for funds that are transferred from another contract from within the same carrier.
InForce Transaction – Annuitization	Commissions paid specific for contracts that are annuitized.
InForce Transaction – Beneficiary Continuation	Specific commissions paid to the rep on a death claim beneficiary continuation.
InForce Transaction – Spousal Continuation	Used to communicate commission schedules specific due to spousal continuation.
All Premiums (PRM)	Used to communicate schedules when there is no differentiation in initial and subsequent cash or transfers/rollover premiums
Overrides (OVR)	Overriding commission paid to a field or marketing office (e.g. IMO, FMO, BGA, etc.) that is earned based upon the premiums that are created by the insurance agents working with that general agent or field office.
Overrides – Cash (OVC)	Overriding commission paid to a field or marketing office (e.g. IMO, FMO, BGA, etc.)

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	that is earned based upon the <i>cash</i> premiums that are created by the insurance agents working with that general agent or field office.
Overrides – Transfers/Rollover (OVT)	Overriding commission paid to a field or marketing office (e.g. IMO, FMO, BGA, etc.) that is earned based upon the <i>transfer or rollover</i> premiums that are created by the insurance agents working with that general agent or field office.
Trail Only (TRL)	Used to communicate details for service only products where new premiums (new and subsequent) are not accepted and pay out only trails.