



## Inforce Reference Guide

This guide is designed to help you understand the Inforce Policy Reports available on Agent Net Info (ANI). It also serves as an ongoing reference for instructions on how to most effectively use these reports.

### Key Features

- Start with a summary of your Inforce policies on the Inforce Policy Summary Report and drill down to the Inforce Policy Detail Report for more detailed information about the policy.
- View all active coverages on your Inforce policy in one place – the Coverage Information Report.
- View fund information on the Sub-Account Summary Report.

### Who can view Inforce policies?

- You can view policies if you meet one of the following:
  - Active Servicing Agent
  - Active Servicing Agency
  - Active Writing Agent on the most current policy hierarchy matches the Servicing Agent; all agents in the policy hierarchy will be able to view the policy.

Note: If the Writing Agent on the most current policy hierarchy does not match the Servicing Agent, only the Servicing Agent and Servicing Agency can view the policy.

# Inforce Policy Search

Enter Policy Number		Enter SSN/Government Id	
Policy Number:	<input type="text"/>	OR	SSN/Government Id (Last 4 digits): <input type="text"/>
OR			
Enter Customer/Business Name		<i>Enter any of the following to further identify the client</i>	
Last Name:	<input type="text"/>	City:	<input type="text"/>
First Name:	<input type="text"/>	State:	<input type="text" value="All"/>
Middle Name:	<input type="text"/>	Postal Code (xxxxx-xxxx):	<input type="text"/>
OR		Date of Birth (mm/dd/ccyy):	<input type="text"/>
Business Name:	<input type="text"/>		
<input type="button" value="Search"/>		<input type="button" value="Clear"/> <input type="button" value="Cancel"/>	

## Report Features

Search for a particular Inforce policy number, Owner SSN, Insured or Owner’s name or Business name. Further refine your search by choosing city, state, zip (postal code) or date of birth.

### Important Tips:

- Only contracts administered by the Cedar Rapids Life Insurance division are included on the Inforce Policy Summary and Detail Reports.
- Contact Customer Service if there are columns with values like ‘SEE FILE’, ‘SEE FORM’, ‘SEE APP’ or anything similar.
- All values on the Inforce Policy Detail Report are as of the last date the policy was updated unless otherwise noted.



## Report Options:

- Policy Number: enter the 10 digit policy number to be searched on. Partial numbers are not allowed.
- SSN: enter the last four digits of the Owner or Insured social security number (SSN). Partial numbers are not allowed.
- Last Name: enter the last name of the Owner or Insured. A minimum of two letters should be entered.
- First Name: enter the first name of the Owner or Insured. Cannot search on first name only; last name must also be entered.
- Middle Name: enter the middle name or initial of the Owner or Insured. Cannot search on middle name only; last name must also be entered.
- Business Name: enter the Business name. A minimum of two letters should be entered.
- Postal Code: enter the postal code (zip code). A minimum of three numbers should be entered.
- City, State and Date of Birth: enter any one of these fields in combination with the last name, business name or postal code to further define search criteria.
- Search Button: select this button to process the search criteria entered.
- Clear Button: select this button to clear the search criteria entered.
- Cancel Button: select this button to cancel the search process.

## Definition of Search Results

The search results will be the Inforce Policy Summary Report. It will include only those policies in which the agent logged on is an active writing agent or servicing agent on the policy.

# Inforce Policy Summary Report

Inforce Policy Summary Report for Smith, Agent for Last Name: Brown									
Policy Number	Policy Status	Insured Name	Insured Gender	Insured DOB	Product Type	Company	Owner Name	Owner SSN	Owner Address/Phone
<a href="#">123456789</a>	Active	Brown, Diane, M	Female	09/28/1957	LIFE UL	Transamerica Life Insurance Company	Brown, Diane, M	4347	1204 3rd St Lacon IL 61540-1556
<a href="#">234567890</a>	Active	Brown, Mark M	Male	06/20/1974	LIFE ORD	Transamerica Life Insurance Company	Brown, Mark M	3303	8708 34th Ave Kenosha WI 53142-2529 Ph: 262-697-5554

## Report Features

Provides a quick summary of your Inforce policy before viewing more details about the policy.

## Report Heading:

**Inforce Policy Summary Report**  
for Smith, Agent  
for Last Name: Brown

- Includes the name of the agent you are viewing the report for and the criteria searched.

## Report Options:

- To see more details about a given policy, click on the policy number hyperlink

[123456789](#) ←



## Definition of Report Data

- Policy Number: the specific policy number or the policy numbers that met the search criteria. *Click on the policy number to view the Policy Detail Report.*
- Policy Status: the status of the policy (i.e. Active, Terminated, Lapsed).
- Insured Name: name of the Insured person on the policy.
- Insured Gender: gender of the Insured.
- Insured DOB: Insured's date of birth.
- Product Type: the product line and product name on the policy (i.e. Life – Universal Life).
- Company: issue company on the policy (i.e. Transamerica Life Insurance Company).
- Owner Name: name of the Owner. If the policy does not have an owner, then the name of primary insured will display in this field.
- Owner SSN: the last four digits of the Owner's social security number. If the policy does not have an owner, then the SSN of the primary insured will display in this field.
- Owner Address/Phone: address of the Owner. If the policy does not have an owner, then the Address/Phone of primary insured display in this field.

# Inforce Policy Detail Report

## Inforce Policy Detail Report for Policy: 123456789

Contact Us

Sub-Account Summary

Coverage Information

<b>Owner:</b>	Brown, Diane M
<b>Address:</b>	1204 3rd St Lacon, IL 61540-1556
<b>SSN/Gov't ID:</b>	4347

### Parties on Policy

Role	First Name	Middle Name	Last Name	Date of Birth	SSN (last 4)	Gender
Beneficiary	Mark	W	Brown	Not Available	Not Available	Male
Primary Insured	Diane	M	Brown	09/28/1957	4347	Female

### General Information

<b>Policy Last Updated</b>	12/15/2008	<b>Risk Classification</b>	Unknown/Not Applicable
<b>Policy Effective Date</b>	10/13/1988	<b>Rating</b>	No
<b>Policy Status</b>	Active	<b>Death Benefit Option</b>	Level
<b>Status Change Date</b>	01/02/2009	<b>Annuity Rider</b>	N
<b>Company</b>	Transamerica Life Insurance Company	<b>Group Number</b>	Not Applicable
<b>Product Type</b>	Life - Universal Life	<b>Group Name</b>	Not Applicable
<b>Product Name</b>	PREFERRED VIP 88 SMOKER/NONSMOKER		

### Values

Values in this column are as of 2/13/2009			
<b>Initial Face Amount</b>	\$95,425	<b>Policy Value</b>	\$9,778.75
<b>Face Amount</b>	\$95,425	<b>Cash Surrender Value</b>	\$9,778.75
<b>Deposit Fund Amount</b>	Not Applicable	<b>Current Credited Rate</b>	4
<b>Death Benefit Paid Up Additions</b>	\$0.00	<b>Loan Payoff Amount</b>	Not Available
<b>Dividend On Deposit</b>	\$0.00	<b>Approx. Max Loan Amount Available</b>	\$9,696.82

### Billing Information

<b>Last Payment Date</b>	12/10/2008	<b>Billing Mode</b>	Monthly
<b>Billed to Date</b>	05/01/1992	<b>Payment Method</b>	Preauthorized Check Draft
<b>Last Premium Payment Amount<sup>1</sup></b>	\$40.00	<b>Draft/Bill Day</b>	13
<b>Billing Amount<sup>2</sup></b>	\$40.00	<b>Grace Period Expiry Date</b>	Not Applicable
<b>Minimum Monthly Premium</b>	\$40.00		

<sup>1</sup>Last Premium Payment Amount: Premium includes only insurance payments (and annuity rider payments as applicable).

<sup>2</sup>Billing Amount: Billing amount includes insurance, loan repayments, and other funds as applicable.

### Annuity Information

Annuity Type	Billing Amount	Total Deposited	Cash Surrender Value
Flexible	\$0.00	\$0.00	\$10,674.83

### Agent Information

Name	Number	Status	Address	Phone	Servicing Agency
<b>Servicing Agent</b>					
Smith, Chloe M	0000240522	Active	5634 Skyline Ct Nw Cedar Rapids, IA 52405	319-393- 1111	Pro Financial
<b>Writing Agent</b>					
Smith, Kael M	000440111	Active			

## Report Features

Allows you to view the detailed information about your Inforce policy. This report is broken up into sections.

### Report Heading:

Inforce Policy Detail Report for Policy: 123456789		
<a href="#">Contact Us</a>	<a href="#">Sub-Account Summary</a>	<a href="#">Coverage Information</a>
<b>Owner:</b>	Brown, Diane M	
<b>Address:</b>	1204 3rd St Lacon, IL 61540-1556	
<b>SSN/Gov't ID:</b>	4347	

- Policy Number: the policy number being viewed
- Contact Us: click on the [Contact Us](#) button to bring up a form that can be sent to Customer Service if you questions about the policy. The form also contains Customer Service phone numbers, address, etc. for both the client and the agent to use when needing to call Customer Service. Other than the addition of this information, this form works like the other Contact Us forms that exist on ANI.

## Contact Customer Service

- ▶ **For Your Security:** This form utilizes Internet encryption technology to help ensure safe and secure transmission of your information.
- ▶ **Email:** Complete this form and click the "Send" button. The items that have \* are required fields.
- ▶ **Personal Profile:** To update your personal information (email address, phone, business and home address) click on the "My Profile" link.

Customer Service Inquiries		
	Agent Use	Client Use
<b>Hours</b>	8:00 am - 4:30 pm	8:00 am - 4:30 pm
<b>Phone</b>	1-800-435-7928	1-800-238-4302
<b>Fax</b>	1-800-235-4782	1-800-235-4782
<b>Mailing Address</b>	4333 Edgewood Rd. NE, Cedar Rapids, IA 52499	4333 Edgewood Rd. NE, Cedar Rapids, IA 52499
<b>Billing Address</b>	4333 Edgewood Rd. NE, Cedar Rapids, IA 52499	4333 Edgewood Rd. NE, Cedar Rapids, IA 52499
<b>Overnight Address</b>	4333 Edgewood Rd. NE, Cedar Rapids, IA 52499	4333 Edgewood Rd. NE, Cedar Rapids, IA 52499
<b>Email Address</b>	afpcrcustomerservice@aegonusa.com	afpcrcustomerservice@aegonusa.com

To: Customer Service

\* **Agent Full Name:**

\* **Agent E-mail Address:**

**Subject:** ANI-XXXX81594 - Brown Diane, M

**Agent #:**

**Street Address:**

**City:**

**State:**

**Zip Code:**

\* **Day Time Phone:**

**Fax:**

\* **Comments:**



- Sub-Account Summary: click on the **Sub-Account Summary** button for details about funds on Variable Universal Life and Index Universal Life policies.

- Coverage Information: click on the **Coverage Information** button to view details active coverages on the policy.

## Definition of Report Data

- Owner: name of Owner on the policy.
- Address: address of the Owner.
- SSN/Gov't ID: the last four digits of the Owner's social security number.

Parties on Policy						
Role	First Name	Middle Name	Last Name	Date of Birth	SSN (last 4)	Gender
Beneficiary	Mark	W	Brown	Not Available	Not Available	Male
Primary Insured	Diane	M	Brown	09/28/1957	4347	Female

**Parties on Policy** section identifies all active parties involved on the policy, with the exception of agents. Those people associated to coverage that are no longer active will not be listed. If a policy is no longer active (i.e. Terminated, Lapsed, etc.) ALL active parties on the policy will be displayed in this section.

- Role: the role the person is playing on the policy.
- First Name: first name of the party, otherwise blanks will display.
- Middle Name: middle initial or name of the party, otherwise blanks will display.
- Last Name: last name of the party.
- Date of Birth: birth date of the party, otherwise Not Available will display.
- SSN: last four digits of the party's social security number, otherwise Not Available will display.
- Gender: gender of the party, otherwise Not Available will display.

### NOTE:

- Only primary beneficiaries will be listed, no contingent beneficiaries will be displayed.
- Parties displayed with a role of OTHER, are third party payers.

## Definition of Report Data (continued)

General Information			
<b>Policy Last Updated</b>	01/13/2009	<b>Risk Classification</b>	Not Applicable
<b>Policy Effective Date</b>	10/13/1988	<b>Rating</b>	No
<b>Policy Status</b>	Active	<b>Death Benefit Option</b>	Level
<b>Status Change Date</b>	12/22/2008	<b>Annuity Rider</b>	N
<b>Company</b>	Transamerica Life Insurance Company	<b>Group Number</b>	Not Applicable
<b>Product Type</b>	Life - Universal Life	<b>Group Name</b>	Not Applicable
<b>Product Name</b>	PREFERRED VIP 88 SMOKER/NONSMOKER		

**General Information** section provides general information about the policy.

- Policy Last Updated: the date the policy was last updated.
- Policy Effective Date: issue date of the policy.
- Policy Status: the current status of the policy (i.e. Active, Terminated, Lapsed)
- Status Change Date: the date the policy was changed to its current status (i.e. Active, Terminated Lapsed).
- Company: the issue company on the policy.
- Product Type: the product line and product name on the policy (i.e. Life – Universal Life, Health – Long Term Care, Annuities - Fixed).
- Product Name: the Marketing name for the product (i.e. Preferred VIP 88 Smoker/NonSmoker).

## Definition of Report Data (continued)

- Risk Classification: the most recent Risk Class based on Underwriting.

When there is no Risk Class on the policy or is unavailable, 'Not Applicable' will display. (See report example).

When there is a Risk Class on the policy, the field will display something like this:

<b>Risk Classification</b>	Preferred Plus
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If the policy is a joint policy, the word JOINT will display in this field, with a link on the word DETAILS:

<b>Risk Classification</b>	Joint <a href="#">Details</a>
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Click on the Details link to go to the Coverage Information Report for more details on about the Risk Class for the policy.

- Rating: identifies if the policy has a rating.

If there is no Rating on the policy, this field will display 'No' in this field.

If there is a Rating on this policy, then 'Yes' will display in this field, with a link on the word DETAILS:

<b>Rating</b>	Yes <a href="#">Details</a>
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- Death Benefit Option: the Death Benefit Option on the policy (i.e. Level, Increasing), if applicable.
- Annuity Rider: identifies if the policy has an Annuity Rider. If it does, than a 'Y' will display in this field. If it doesn't, then an 'N' will display in this field.
- Group Number: if applicable, the Billing Control Number will display. If not applicable, 'Not Applicable' will display in this field.
- Group Name: the group name associated with the Group Number. If not applicable, 'Not Applicable' will display in this field.

NOTE: Group Number and Name will display only when the policy has one of the following payment methods: Government Allotment, Salary Deduction, and Payroll Deduction.

## Definition of Report Data (continued)

Values			
		Values in this column are as of 2/9/2009	
<b>Initial Face Amount</b>	\$95,425	<b>Policy Value</b>	\$9,735.63
<b>Face Amount</b>	\$95,425	<b>Cash Surrender Value</b>	\$9,738.37
<b>Deposit Fund Amount</b>	Not Applicable	<b>Current Credited Rate</b>	4
<b>Death Benefit Paid Up Additions</b>	\$0.00	<b>Loan Payoff Amount</b>	Not Available
<b>Dividend On Deposit</b>	\$0.00	<b>Approx. Max Loan Amount Available</b>	\$9,653.70

**Values** section contains important value information on the policy. These values are updated daily when changes occur on the policy.

- Initial Face Amount: the face amount for the policy at issue.
- Face Amount: the face amount for the base coverage, including increases and decreases.
- Deposit Fund Amount: the value of the interest bearing account used to pay premiums, if applicable.
- Death Benefit Paid up Additions: the value of additional paid up coverage, if applicable.
- Dividend on Deposit: dividends previously awarded to the client that remained on deposit gaining interest, if applicable.


The following values are real-time values (as of the date the policy was accessed in Agent Net Info):

- Policy Value: total policy value.
  - If this field displays 'Not Applicable', it means the policy is either in a status that is considered inactive (i.e. Terminated, Lapsed, etc.) or policy value is not applicable for the product.
  - If this field displays 'Not Available', it means policy has a lien.
  - If this field displays a red asterisk, Customer Service will need to be contacted to get the Policy Value.
  - If the value in this field is a negative, it may mean the policy is in grace period, etc.
- Cash Surrender Value: cash value accumulation, as of the current date, should the policy be surrendered.
  - If this field displays 'Not Applicable', it means the policy is either in a status that is considered inactive (i.e. Terminated, Lapsed, etc.) or Policy Value is not applicable for the product.
  - If this field displays a red asterisk, Customer Service will need to be contacted to obtain the Cash Surrender Value.

## Definition of Report Data (continued)

- **Current Credited Rate:** current interest rate used for any new money received.
  - If this field displays 'Not Applicable', it means the policy is either in a status that is considered inactive (i.e. Terminated, Lapsed, etc.) or the Current Credited Rate is not applicable for the product.
  - If this field displays 'Not Available', it means policy has a lien.
  - If this field displays a red asterisk, Customer Service will need to be contacted to obtain the Current Credited Rate.
  
- **Loan Payoff Amount:** the loan payoff as of the current date.
  - If this field displays 'Not Applicable', it means the policy is either in a status that is considered inactive (i.e. Terminated, Lapsed, etc.) or a loan is not available.
  - If this field displays 'Not Available', it means policy has a lien.
  - If this field displays a red asterisk, Customer Service will need to be contacted to obtain the Loan Payoff Amount.
  - If a policy has more than one loan, the Loan Payoff Amount will be the total of all loans.
  
- **Approx. Max Loan Amount Available:** the estimated amount of money available for the client to take as a loan on the policy. \*\*Recommend calculating 90% of the max loan amount displayed.
  - If this field displays 'Not Applicable', it means the policy is either in a status that is considered inactive (i.e. Terminated, Lapsed, etc.) or a loan is not available.
  - If this field displays a red asterisk, Customer Service will need to be contacted to obtain the Approx. Max Loan Amount Available.

### SPECIAL NOTES:

- All of the real-time values fields will display with a red asterisk if the policy is an ISL (Interest Sensitive Life) policy.
  
- For those fields that display the red asterisk to call Customer Service, the Customer Service phone numbers can be found on the Contact Us form. Access this form by clicking on the  button at the top of the Inforce Policy Detail Report.
  
- No real-time values can be quoted during the nightly Administrative System cycle processing window from midnight to 5:00 a.m. Central Standard Time.

## Definition of Report Data (continued)

Billing Information			
Last Payment Date	12/10/2008	Billing Mode	Monthly
Billed to Date	01/13/2009	Payment Method	Preauthorized Check Draft
Last Premium Payment Amount <sup>1</sup>	\$40.00	Draft/Bill Day	13
Billing Amount <sup>2</sup>	\$40.00	Grace Period Expiry Date	Not Applicable
Minimum Monthly Premium	\$40.00		
<sup>1</sup> Last Premium Payment Amount: Premium includes only insurance payments (and annuity rider payments as applicable).			
<sup>2</sup> Billing Amount: Billing amount includes insurance, loan repayments, and other funds as applicable.			

**Billing Information** section provides billing specific details about the policy.

- Last Payment Date: the date the last premium payment was received on the policy.
- Billed to Date: the date the next premium will be billed. Billed to Date is applicable to Universal Life, Index Universal Life and Variable Universal Life products.

<b>Billed to Date</b>	01/13/2009
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- Paid to Date: the date that premiums have been paid to. Paid to Date is applicable to Term, Whole Life, etc. products.

Billing Information			
Last Payment Date	09/12/2008	Billing Mode	Monthly
<b>Paid to Date</b>	10/01/2008	Payment Method	Preauthorized Check Draft
Last Premium Payment Amount <sup>1</sup>	\$118.10	Draft/Bill Day	15
Billing Amount <sup>2</sup>	\$118.10	Grace Period Expiry Date	Not Applicable
Min Monthly Premium	\$0.00		
<sup>1</sup> Last Premium Payment Amount: Premium includes only insurance payments (and annuity rider payments as applicable).			
<sup>2</sup> Billing Amount: Billing amount includes insurance, loan repayments, and other funds as applicable.			

## Definition of Report Data (continued)

- Last Premium Payment Amount: the last premium payment made on the policy.

The footnote associated to the subscript documents the types of premium payments that are included in the last premium payment amount:

<sup>1</sup>Last Premium Payment Amount: Premium includes only insurance payments (and annuity rider payments as applicable).

- Billing Amount: the amount of premium billed or the amount of the EFT (electronic fund transfer) from a bank account. This amount includes mode premium plus annuity riders (if applicable) plus any voluntary billing.

The footnote associated to the subscript documents what is included in the Billing Amount value:

<sup>2</sup>Billing Amount: Billing amount includes insurance, loan repayments, and other funds as applicable.

- Minimum Monthly Premium: the premium the client must pay in order to keep the policy active. 'Not Applicable' will display for non-MAP policies.
- Billing Mode: the frequency premiums are paid (i.e. Weekly, Monthly, and Annually).
- Payment Method: the method premiums are paid (i.e. Preauthorized Check Draft, Salary Deduction, etc.).
- Draft/Bill Day: the date the premium will be withdrawn from a bank account.
- Grace Period Expiry Date: the date the grace period on the policy expires.

## Definition of Report Data (continued)

Annuity Information			
Annuity Type	Billing Amount	Total Deposited	Cash Surrender Value
Flexible	\$0.00	\$0.00	\$10,674.83

**Annuity Information** section details out values for an Annuity policy. (Note: Annuity Rider information can be found on the Coverage Information Report).

- Annuity Type: the type of Annuity (i.e. Flexible, Variable).
- Billing Amount: the amount of premium billed or the amount of the EFT (electronic fund transfer) from a bank account. This amount includes mode premium plus annuity riders (if applicable) plus any voluntary billing.
- Total Deposited: total premiums deposited for the annuity.
- Cash Surrender Value: cash value accumulation, as of the current date, should the policy be surrendered.



## Definition of Report Data (continued)

Agent Information					
Name	Number	Status	Address	Phone	Servicing Agency
<b>Servicing Agent</b>					
Smith, Chloe M	0000240522	Active	5634 Skyline Ct Nw Cedar Rapids, IA 52405	319-393-6526	Murphy, Diane
<b>Writing Agent</b>					
Smith, Kael M	0000440111	Active			

**Agent Information section** includes details about the Servicing Agent, Writing Agent and the Servicing Agency on the policy.

- Name: the name of the Servicing Agent and Writing Agent on the policy.
- Number: the agent number for the Servicing Agent and Writing Agent on the policy.
- Status: the status of Servicing Agent and Writing Agent on the policy.
- Address: the primary address of the Servicing Agent and Writing Agent on the policy.
- Phone: the business phone number of the Servicing Agent and Writing Agent on the policy.
- Servicing Agency: the Servicing Agency on the policy.

## Coverage Information Report

<b>Coverage Information Report</b> for Policy: 123456789						
Coverage	Effective Date	Units	Unit Value	Covered Person	Current Risk Class <sup>1</sup>	Current Rating <sup>1</sup>
Accumulation UL Male CVAT	9/15/2008	100.000	\$1,000.00	Brown, Diane M	Non-Tobacco Substandard	Permanent Table E/5-225%
Accidental Death Benefit	9/15/2008	100.000	\$1,000.00	Brown, Diane M	Not Applicable	2 times
Guaranteed Insurability Rider	9/15/2008	50.000	\$1,000.00	Brown, Diane M	Not Applicable	1.5 times
Waiver of Monthly Deduction	9/15/2008	100.000	\$1,000.00	Brown, Diane M	Not Applicable	3 times
Waiver of Premium Benefit Rider	9/15/2008	5.000	\$10.00	Brown, Diane M	Not Applicable	2.5 times
ACCUMULATION UL AIR FEMALE	9/15/2008	100.000	\$1,000.00	Brown, Diane M	Non-Tobacco Substandard	\$0.05 per thousand
ACCUMULATION UL BIR MALE	9/15/2008	40.000	\$1,000.00	Brown, Diane M	Non-Tobacco Substandard	
ACCUMULATION UL CHILDRENS INSURANCE BENEFIT RIDER	9/15/2008	10.000	\$1,000.00	Brown, Mark M	Unknown/Not Applicable	
UL Terminal Illness Accelerated Benefit Rider	9/15/2008	100.000	\$1,000.00	Brown, Diane M	Unknown/Not Applicable	

<sup>1</sup> The most recent Risk Class and Rating are shown. Please Contact Customer Service for additional details.

### Report Features

All active coverages (base, riders, or benefits) for a policy are displayed on this report, including inherent riders.

## Definition of Report Data

- Coverage: the product name, otherwise 'Not Available' will display.
- Effective Date: effective date of each coverage, otherwise 'Not Available' will display.
- Units: the number of units on the coverage, otherwise 'Not Available' will display. If the coverage is for a base annuity or annuity rider, 'Not Applicable' will display.
- Unit Value: unit value of the coverage, otherwise 'Not Available' will display. If the coverage is for a base annuity or annuity rider, 'Not Applicable' will display.
- Covered Person: persons name associated to the coverage, otherwise 'Not Available' will display.
- Current Risk Class: the most recent Risk Class, based on Underwriting, will display when available. 'Unknown/Not Applicable' will display in this field for the following reasons:
  - Universal Life policies issued prior to 1998
  - Coverages where Risk Class is not applicable (i.e. child riders, inherent riders).

The footnote associated to the Current Risk documents that the Risk Class displayed is the most current:

**1 The most recent Risk Class and Rating are shown. Please Contact Customer Service for additional details.**

- Current Rating: the most recent Rating based on Underwriting; otherwise this field will be blank.

If there is more than one Rating on a coverage, both Ratings will be displayed.

The footnote associated to the Current Rating documents that the Rating displayed is the most current:

**1 The most recent Risk Class and Rating are shown. Please Contact Customer Service for additional details.**

## Sub-Account Summary Report

<b>Sub-Account Summary Report</b> for Policy: 123456789 Policy Last Updated: 02/06/2009					
<b>Owner:</b>		Brown, Diane M.			
<b>Policy Value:</b>		\$55.38			
Fund Name	Fund Number	Sub-Account Value	Units	Unit Value	Future Allocation %
EQUITY INDEXED FUND	IX	\$27.67	2767	\$.01	50.00%
FIXED FUND 2	F2	\$27.71	2771	\$.01	50.00%

### Report Features

All funds, with value, associated to Variable Universal Life and Index Universal Life policies are detailed out on the Sub-Account Summary Report.

### Accessing the Sub-Account Summary Report

- This report is accessed via the Inforce Policy Detail Report:

<b>Inforce Policy Detail Report</b> for Policy: 123456789		
<a href="#">Contact Us</a>	<a href="#">Sub-Account Summary</a>	<a href="#">Coverage Information</a>

## Report Heading:

<b>Sub-Account Summary Report</b> for Policy: 123456789	
Policy Last Updated: 02/06/2009	
<b>Owner:</b>	Brown, Diane M.
<b>Policy Value:</b>	\$55.38

Includes the policy number, the date the policy was last updated, the owner name and the Policy Value.

## Definition of Report Data

- Fund Name: name of the fund, otherwise 'Not Available' will display.
- Fund Number: the fund number, otherwise 'Not Available' will display.
- Sub-Account Value: the real-time value of the fund (as of the date the policy was accessed in Agent Net Info), otherwise 'Not Applicable' will display.
- Units: number of units, otherwise 'Not Applicable' will display.
- Unit Value: value of the units, otherwise 'Not Applicable' will display.
- Future Allocation %: percentage used to allocate future premiums.



## Canadian Policies

- If a policy is a Canadian policy, the values will be displayed in Canadian currency value, along with a message that appears on the Inforce Policy Detail Report, Sub-Account Summary Report and the Coverage Information Report. The message will look something like this:



**Values (Amounts displayed in Canadian Dollar)** ←