

Accumulation – Type Annuities

Inforce Extract

Introduction

The **Inforce Extract** contains information needed during the valuation process for all accumulation-type annuity policies for which reserves will be calculated. It is created each valuation period and contains the fields that appear in Table 1.

File Type

The **Inforce Extract** can be either a comma-delimited file (CSV), where each field is separated by a comma, a database file (accessible by Microsoft Access), or a spreadsheet (MS Excel).

Variable Inforce Extract

Some input fields on the **Inforce Extract** may not apply to any of the Company's policies and can be left off the extract entirely. Therefore, the **Inforce Extract** can be of variable length, depending on which input fields are necessary for the Company's business.

There may be instances where some of the fields on the **Inforce Extract** do not apply for some policies. For example, if a policy does not have a bailout rate term rider associated with it, then all of the fields specific to this rider do not apply. However, the commas corresponding to these unessential fields must appear unless the fields are not listed on the header record.

Header Record - CSV Files

In order to handle a variable-length **Inforce Extract** in a comma-separated form, a header record must be passed. This header record must include the header names (see Table 1) for the fields that are being passed, separated by commas.

Data Types

Alphanumeric fields are left justified. Alphanumeric fields are identified in the **Data Dictionary** as Data Type: A(nn), where "nn" indicates the maximum number of characters that the field can contain. For example, A(12) indicates a field that can contain up to 12 characters. Trailing blanks are optional.

Numeric fields are right justified. Numeric fields are identified in the **Data Dictionary** as Data Type: X(nn) or X(nn).X(mm), where “nn” indicates the maximum number of digits allowed to the left of the decimal point, and “mm” indicates the maximum number of digits allowed to the right of the decimal point. If only “X(nn)” is shown, then only whole numbers are permitted. Leading blanks are optional. Decimal points are required only if there are significant digits to the right of the decimal point. Negative signs, if appropriate, appear immediately before the first digit.

Date fields are passed as MM/DD/YYYY, such as 12/31/1995 for December 31, 1995.

Policies Included

Records should be provided for all accumulation-type annuities, including variable contracts, that are in force at the valuation date for the following blocks of business:

Single Premium Deferred Annuities
Flexible Premium Deferred Annuities
Deposit Administration Contracts
Funding Agreements

Please note, there is a separate Payout Annuity EDP filing, therefore Payout Annuities are excluded from the scope of this EDP filing.

Plan Identification Key & Valuation Basis Code

The first field on the **Inforce Extract** is **Plan Identification Key**. This key identifies a group of with the same plan structure. During the valuation process, one of the first steps is to match the **Plan Identification Key** for a policy with the Plan Code Descriptions filed with the Company’s valuation submission. The **Valuation Basis Code** from the **Inforce Extract** will be matched to the Valuation Basis Code Descriptions filed with the Company’s valuation submission. The unique combinations of **Plan Identification Key** and **Valuation Basis Code** will determine plan structures and will be reconciled to the Analysis of Valuation Reserves. If a match is not found, reserves for the policy cannot be calculated. As a result, an error message will be generated, the policy will be written out to an error file, and the policy will be bypassed. The **Plan Identification Key** is case sensitive and must be composed of **only upper case characters**.

Sorting

The **Inforce Extract** file must be sorted by **Plan Identification Key** and **Policy Number**. This will minimize the amount of table loading required and thereby improve processing time. It will also ensure that the comparison with the prior file works correctly.

Table 1 – Input Fields for Inforce Extract File

<u>Field Name</u>	<u>Header Name</u>	<u>Data Type</u>
Plan Identification Key	<i>PLANIDKEY</i>	A(25)
Policy Number	<i>POLNO</i>	A(25)
Issue Date	<i>ISSUE</i>	MM/DD/YYYY
Issue Age – Primary Insured - First	<i>X</i>	X(3)
Issue Age – Primary Insured – Second	<i>Y</i>	X(3)
Sex - Primary Insured – First	<i>SEXX</i>	X(1)
Sex - Primary Insured – Second	<i>SEXY</i>	X(1)
Flexible Premium Signal	<i>FLEXIBLE</i>	X(1)
Premium Payment Period - Years	<i>MPY</i>	X(3)
Initial Premium	<i>INITPREM0</i>	X(8).X(2)
Total Premium Payments	<i>TOTALPREM0</i>	X(8).X(2)
Guaranteed Long Term Credited Interest Rate	<i>LTRATE</i>	X(2).X(4)
Guaranteed Date – Current Credited Interest Rate	<i>STDATE</i>	MM/DD/YYYY
Current Credited Short Term Interest Rate	<i>STRATE</i>	X(2).X(4)
Bail-out Interest Rate	<i>BAILRATE</i>	X(2).X(4)
Free Partial Withdrawal Signal	<i>FreeWith</i>	X(1)
Surrender Charge	<i>SRNDRCHG</i>	X(2).X(4)
Valuation Interest Rate Basis Signal	<i>ValnIntFlag</i>	X(1)
Interest Guarantees on Future Considerations Signal	<i>IntGuarFlag</i>	X(1)
Plan Type Signal	<i>PlanFlag</i>	X(1)
Cash Settlement Option Signal	<i>CSOFlag</i>	X(1)
Initial Fund Value – General Account	<i>FV0</i>	X(9).X(2)
Initial Cash Value – General Account	<i>CV0</i>	X(9).X(2)
Reinsurance Ceded Percentage	<i>CEDEDPCT0</i>	X(2).X(4)
Reinsurance Ceded Credit	<i>CEDEDCREDIT</i>	X(9).X(2)
Initial Fund Value – Separate Account	<i>FVSA0</i>	X(9).X(2)
Initial Cash Value – Separate Account	<i>CVSA0</i>	X(9).X(2)
Annual Required Premium	<i>RPANNO</i>	X(8).X(2)
Guaranteed Minimum Death Benefit Indicator	<i>VGMDDB</i>	X(1)
Guaranteed Minimum Accumulation Benefit Indicator	<i>VGMAAB</i>	X(1)
Guaranteed Minimum Income Benefit Indicator	<i>VGMIIB</i>	X(1)
Guaranteed Minimum Withdrawal Benefit Indicator	<i>VGMIWB</i>	X(1)
In-the-Money Living Benefit Signal	<i>ITM</i>	X(1)
Living Benefit Waiting Period	<i>LBWP</i>	X(2)
Benefit Base – Death Benefit	<i>BBDB</i>	X(9).X(2)
Benefit Base – Living Benefit	<i>BBLB</i>	X(9).X(2)
Standard Scenario Reserve	<i>SSV</i>	X(9).X(2)
Option Value Floor	<i>OptValFlr</i>	X(9).X(2)
VM-21 Reserve	<i>VM21V</i>	X(9).X(2)
Company Reported Statutory Reserve – General Account	<i>StatVCmpnyGA</i>	X(9).X(2)
Company Reported Statutory Reserve- Separate Account	<i>StatVCmpnySA</i>	X(9).X(2)
Valuation Basis Code	<i>VBCode</i>	A(25)

Accumulation – Type Annuities

Inforce Extract File

Data Dictionary

FIELD NAME: **Plan Identification Key**

SYMBOL: *PlanIDKey*

DATA TYPE: A(25)

SOURCE: Inforce Extract

DESCRIPTION:

The **Plan Identification Key** field is used to distinguish groups of policies that possess a common plan structure. By comparing the **Plan Identification Key** and **Valuation Basis Code** of each policy listed in the **Inforce Extract** with the Plan Code Listings and Valuation Basis Code Descriptions from the Company's valuation submission, the applicable plan structure is readily determined.

ERROR CONDITIONS:

During the valuation process, one of the first steps is to match the **Plan Identification Key** for a policy with the Plan Code Descriptions filed with the Company's valuation submission. If a match is not found, reserves for the policy cannot be calculated.

FIELD NAME: **Policy Number**

SYMBOL: *PolNo*

DATA TYPE: A(25)

SOURCE: Inforce Extract

DESCRIPTION:

Policy Number is a number that uniquely identifies the policy.

FIELD NAME: **Issue Date**

SYMBOL: *Issue*

DATA TYPE: MM/DD/YYYY

SOURCE: Inforce Extract

DESCRIPTION:

Issue Date is the date that the policy was issued. This date will be used as the reference point for calculating the length of various periods. For example, the variable IPY is the integral number of whole policy years from the issue date to some future date and is used as an index to select the appropriate rate from an array of rates where each element of this array spans a policy year.

ERROR CONDITION:

If during the valuation process, the **Issue Date** is a date after the **Valuation Date**, the following error message is generated, the policy is written out to the error file and the policy is bypassed:

"The Issue Date of <Issue Date> is later than the Valuation Date of <Valuation Date>."

Similarly, if the **Issue Date** is a date before 1/1/1980, then the following warning message is generated and the **Issue Date** is set equal to 1/1/1980:

"The Issue Date of <Issue Date> was reset to 1/1/1980."

FIELD NAME: **Issue Age - Primary Insured - First**

SYMBOL: **X**

DATA TYPE: **X(3)**

SOURCE: **Inforce Extract**

DESCRIPTION:

Issue Age - Primary Insured - First is the insurance age of the first insured on the **Issue Date**.

ERROR CONDITION:

If during the valuation process, this age is less than zero or greater than 99, the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Issue Age of <Issue Age> is less than zero or greater than 99."

FIELD NAME: **Issue Age - Primary Insured - Second**

SYMBOL: *Y*

DATA TYPE: X(3)

SOURCE: Inforce Extract

DESCRIPTION:

Issue Age - Primary Insured - Second is the insurance age of the second insured on the **Issue Date** for multiple life policies. Otherwise, this field is set to zero.

ERROR CONDITION:

If during the valuation process, this age is less than zero or greater than 99, the following error message is generated, the policy is written out to an error file, and the policy is bypassed:

"Issue Age of <Issue Age> is less than zero or greater than 99."

FIELD NAME: **Sex - Primary Insured - First**

SYMBOL: *SEXX*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

Sex - Primary Insured - First is the actual sex of the first insured:

<u>Code</u>	<u>Description</u>
1	Male
2	Female

NOTE:

Even if the plan of insurance has unisex rates, the actual sex of the insured is used. If the information is not available, this field is set to one.

FIELD NAME: **Sex - Primary Insured - Second**

SYMBOL: *SEXY*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

Sex - Primary Insured - Second is the actual sex of the second insured for multiple life policies. Otherwise this field is set to zero.

<u>Code</u>	<u>Description</u>
0	Single life policy
1	Male
2	Female

FIELD NAME: **Flexible Premium Signal**

SYMBOL: *Flexible*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

Flexible Premium Signal indicates whether this is a fixed premium or flexible premium policy:

<u>Code</u>	<u>Description</u>
1	Flexible Premium
2	Single Premium

FIELD NAME: **Premium Payment Period - Years**

SYMBOL: *MPY*

DATA TYPE: X(3)

SOURCE: Inforce Extract

DESCRIPTION:

Premium Payment Period - Years is the number of years from the **Issue Date** during which premiums can be paid.

ERROR CONDITIONS:

If during the valuation process, the premium payment period is not greater than zero, then the following error message is generated, the policy is written out to the error file, and the policy is bypassed:

"Premium payment period must be greater than zero."

FIELD NAME: **Initial Premium**

SYMBOL: *InitPrem*

DATA TYPE: X(8).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Initial Premium is the initial premium payment made at issue.

FIELD NAME: **Total Premium Payments**

SYMBOL: *TotalPrem*

DATA TYPE: X(8).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Total Premium Payments is the total actual or scheduled premium paid prior to the last monthly processing day before the valuation date. This value is used to determine Death Benefits required based on Actuarial Guideline 34. It is used for plans that have a return of premium death benefit option.

FIELD NAME: **Guaranteed Long Term Credited Interest Rate**

SYMBOL: *LTRate*

DATA TYPE: X(2).X(4)

SOURCE: Inforce Extract

DESCRIPTION:

Guaranteed Long Term Credited Interest Rate is the long-term minimum contractual guaranteed rate of interest that will be credited to a policy during the policy year. It is entered as a decimal.

FIELD NAME: **Guaranteed Date - Current Credited Interest Rate**

SYMBOL: *STDate*

DATA TYPE: MM/DD/YYYY

SOURCE: Inforce Extract

DESCRIPTION:

Guaranteed Date - Current Credited Interest Rate is the date to which **Current Credited Short Term Interest Rate** is guaranteed from the valuation date. For example, if a policy's issue date is June 1, 1992, the valuation date is December 31, 1996 and the **Current Credited Short Term Interest Rate** is guaranteed to the end of the policy year, then the **Guaranteed Date - Current Credited Interest Rate** is May 31, 1997. If the **Current Credited Short Term Interest Rate** is not applicable at the valuation date, set this field to '00/00/0000'.

FIELD NAME: **Current Credited Short Term Interest Rate**

SYMBOL: *STRate*

DATA TYPE: X(2).X(4)

SOURCE: Inforce Extract

DESCRIPTION:

Current Credited Short Term Interest Rate is the interest rate currently in effect for determining contract benefits, whether contractually guaranteed or currently declared, until the date specified by the **Guaranteed Date - Current Credited Interest Rate**. It includes any additional interest in excess of the long-term minimum contractual guarantee, **Guaranteed Long Term Credited Interest Rate**. It is entered as a decimal.

FIELD NAME: **Bail-out Interest Rate**

SYMBOL: *BailRate*

DATA TYPE: X(2).X(4)

SOURCE: Inforce Extract

DESCRIPTION:

Bail-out Interest Rate is the threshold interest rate below which any declared interest rate will trigger the option to surrender a contract with waiver of any applicable surrender charges.

FIELD NAME: **Free Partial Withdrawal Signal**

SYMBOL: *FreeWith*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

Free Partial Withdrawal Signal indicates whether the policyholder is entitled to make a partial surrender of up to 10% of the contract value as of the date of the partial surrender, one time in any Contract Year without incurring any surrender charge.

<u>Code</u>	<u>Description</u>
0	Not present
1	Free Partial Withdrawals Allowed

FIELD NAME: **Surrender Charge**

SYMBOL: *SRNDRCHG*

DATA TYPE: X(2).X(4)

SOURCE: Inforce Extract

DESCRIPTION:

Surrender Charge means the percentage charge applied to the amount surrendered less any amount eligible for Free Partial Withdrawal without a charge, should the policy contain such benefit. (i.e., Free Partial Withdrawal Signal = 1)

Please note: If a new surrender charge schedule begins with each new premium deposit, code this field with the surrender charge that is in effect on the valuation date based on the original premium deposit date.

FIELD NAME: **Valuation Interest Rate Basis Signal**

SYMBOL: *ValnIntFlag*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

Valuation Interest Rate Basis Signal indicates basis by which the maximum valuation interest rate is determined for the policy as provided in 4217.c.4 of the Insurance Law.

<u>Code</u>	<u>Description</u>
0	Issue Year Basis
1	Change in Fund Basis

FIELD NAME: **Interest Guarantees on Future Considerations Signal**

SYMBOL: *IntGuarFlag*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

Interest Guarantees on Future Considerations Signal indicates whether or not interest is guaranteed on premiums received more than 12 months following issue (or the valuation date for change in fund basis).

<u>Code</u>	<u>Description</u>
0	No interest rate guarantees on future considerations
1	With Interest rate guarantees on future considerations

FIELD NAME: **Plan Type Signal**

SYMBOL: *PlanFlag*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

Plan Type Signal indicates plan type by which the maximum valuation interest rate is determined for the policy as provided in 4217.c.4 of the Insurance Law.

<u>Code</u>	<u>Description</u>
0	Plan Type A
1	Plan Type B
2	Plan Type C

Plan types, as used in the above tables, are defined as follows:

Plan Type A: The policyholder may withdraw funds only (1) with an adjustment to reflect changes in interest rates or asset values since receipt of the funds by the insurance company, or (2) without such adjustment but in installments over five years or more, or (3) as an immediate life annuity.

Plan Type B: The policyholder may not withdraw funds before the expiration of the interest rate guarantee or, if withdrawals are permitted, before the expiration of such guarantee, may withdraw funds only (1) with an adjustment to reflect changes in interest rates or asset values since receipt of the funds by the insurance company, or (2) without such adjustment but in installments over five years or more. At the end of the interest rate guarantee, funds may be withdrawn without such adjustment in a single sum or in installments over less than five years.

Plan Type C: The policyholder may withdraw funds before the expiration of the interest rate guarantee in a single sum or installments over less than five years either (1) without adjustment to reflect changes in interest rates or asset values since receipt of the funds by the insurance company, or (2) subject only to a fixed surrender charge stipulated in the contract as a percentage of the fund.

(The most popular plan type, in the group annuity area, for current issues, is plan type B; while the most popular plan type, in the individual annuity area, for current issues, is plan type C.)

FIELD NAME: **Cash Settlement Option Signal**

SYMBOL: *SCOFlag*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

Cash Settlement Option Signal indicates whether or not the annuity provides cash settlement options.

<u>Code</u>	<u>Description</u>
0	No cash settlement option
1	Policy has a cash settlement option

FIELD NAME: **Initial Fund Value – General Account**

SYMBOL: *FV0*

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Initial Fund Value – General Account is the fund value on the valuation date.

The **Initial Fund Value - Separate Account** will be added to this field before any reserve calculations or projections are performed.

FIELD NAME: **Initial Cash Value – General Account**

SYMBOL: *CV0*

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Initial Cash Value - General Account is the cash value (fund value minus surrender charges) on the valuation. For example, if:

Fund value	=	10,000
Surrender charge	=	6,000

then

Cash value	=	4,000.
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The **Initial Cash Value - Separate Account** will be added to this field before any reserve calculations are performed.

NOTE:

If the surrender charges exceed the fund value, then the cash value is zero.

FIELD NAME: **Reinsurance Ceded Percentage**

SYMBOL: *CededPct0*

DATA TYPE: X(2).X(4)

SOURCE: Inforce Extract

DESCRIPTION:

Reinsurance Ceded Percentage is the coinsurance ratio applied to the ceded death benefit to the total death benefit at the valuation date. It is entered as a decimal.

FIELD NAME: **Reinsurance Ceded Credit**

SYMBOL: *CededCredit*

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Reinsurance Ceded Credit is the actual amount of reserve credit taken for reinsurance ceded at the valuation date.

FIELD NAME: **Initial Fund Value - Separate Account**

SYMBOL: *FVSA0*

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Initial Fund Value - Separate Account is the separate account fund value on the valuation date. This field will be added to **Initial Fund Value – General Account** before any reserve calculations or projections are performed.

FIELD NAME: **Initial Cash Value - Separate Account**

SYMBOL: *CVSA0*

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Initial Cash Value - Separate Account is the separate account cash value (Fund value minus surrender charges) on the valuation date.

This field will be added to **Initial Cash Value** before any reserve calculations are performed.

NOTE:

If the surrender charges exceed the fund value, then the cash value is zero.

FIELD NAME: **Annual Required Premium**

SYMBOL: *RPANN0*

DATA TYPE: X(8).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Annual Required Premium is the premium that may be required, for example, to keep a guaranteed minimum death benefit or a “no lapse guarantee” in effect.

FIELD NAME: **Guaranteed Minimum Death Benefit Indicator**

SYMBOL: *VGMDB*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

Guaranteed Minimum Death Benefit Indicator signifies whether a guaranteed minimum death benefit is still in effect on the valuation date. If this code equals 1, the policy will be treated as if a guaranteed minimum death benefit was never in effect.

<u>Code</u>	<u>Description</u>
0	Indicator is not applicable
1	GMDB is not in effect
2	GMDB is in effect

FIELD NAME: **Guaranteed Minimum Accumulation Benefit Indicator**

SYMBOL: *VGMAB*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

Guaranteed Minimum Accumulation Benefit Indicator signifies whether a guaranteed minimum accumulation benefit is still in effect on the valuation date.

<u>Code</u>	<u>Description</u>
0	Indicator is not applicable
1	Policy contains a GMAB

FIELD NAME: **Guaranteed Minimum Income Benefit Indicator**

SYMBOL: *VGMIB*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

Guaranteed Minimum Income Benefit Indicator signifies whether a guaranteed minimum income benefit is still in effect on the valuation date.

<u>Code</u>	<u>Description</u>
0	Indicator is not applicable
1	Policy contains a GMIB

FIELD NAME: **Guaranteed Minimum Withdrawal Benefit Indicator**

SYMBOL: *VGMWB*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

Guaranteed Minimum Withdrawal Benefit Indicator signifies whether a guaranteed minimum withdrawal benefit is still in effect on the valuation date.

<u>Code</u>	<u>Description</u>
0	Indicator is not applicable
1	Policy contains a GMWB
2	Policy contains a Lifetime GMWB

FIELD NAME: **In-the-Money Living Benefit Signal**

SYMBOL: *ITM*

DATA TYPE: X(1)

SOURCE: Inforce Extract

DESCRIPTION:

In-the-Money Living Benefit Signal indicates whether a living benefit is in-the-money (ITM) on the valuation date. A guaranteed living benefit is considered to be ITM if the Account Value at the valuation date is less than the value of the guaranteed living benefit at the valuation date. If a contract has multiple living benefit guarantees then the guarantee having the largest value at the valuation date shall be used to determine the ITM percentage.

<u>Code</u>	<u>Description</u>
0	Policy does not contain any living benefits
1	The living benefit is out-of-the-money (OTM)
2	Living benefit is ITM < 10%
3	Living benefit is 10% <= ITM < 20%
4	Living benefit is 20% <= ITM < 40%
5	Living benefit is 40% <= ITM < 60%
6	Living benefit is 60% <= ITM

FIELD NAME: **Living Benefit Waiting Period**

SYMBOL: *LBWP*

DATA TYPE: X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Living Benefit Waiting Period indicates the amount of time from issue, in years, that must be waited before a living benefit can be exercised. If there is no waiting period, use years equal to zero.

FIELD NAME: **Benefit Base – Death Benefit**

SYMBOL: *BBDB*

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Benefit Base – Death Benefit is the value of the guaranteed minimum death benefit.

FIELD NAME: **Benefit Base – Living Benefit**

SYMBOL: *BBLB*

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Benefit Base – Living Benefit is the amount from which the guaranteed living benefit amounts are derived.

FIELD NAME: **Standard Scenario Reserve**

SYMBOL: *SSV*

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Standard Scenario Reserve is the reserve determined under the Standard Scenario Method based on the requirements set forth in Section 103.6 of 11 NYCRR 103 (Insurance Regulation 213). This amount shall be determined before reinsurance.

FIELD NAME: **Option Value Floor**

SYMBOL: *OptValFlr*

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Option Value Floor is the option value calculated per Section 103.6(e)(5) of Regulation 213. Mark this field as “NA” if not applicable.

FIELD NAME: **VM-21 Reserve**

SYMBOL: *VM21V*

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

VM-21 Reserve is the reserve calculated per VM-21 of the Valuation Manual. Mark this field “NA” if not applicable.

FIELD NAME: **Company Reported Statutory Reserve – General Account**

SYMBOL: *StatVCmpnyGA*

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve – General Account is the total statutory reserve held in the General Account (before reinsurance) reported by the insurer.

FIELD NAME: **Company Reported Statutory Reserve – Separate Account**

SYMBOL: *StatVCmpnySA*

DATA TYPE: X(9).X(2)

SOURCE: Inforce Extract

DESCRIPTION:

Company Reported Statutory Reserve – Separate Account is the total statutory reserve held in the Separate Account (before reinsurance) reported by the insurer.

FIELD NAME: **Valuation Basis Code**

SYMBOL: *VBCode*

DATA TYPE: A(25)

SOURCE: Inforce Extract

DESCRIPTION:

Valuation Basis Code is the code determined by each company to distinguish groups of policies that possess a similar valuation basis structure. Each combination of mortality table, valuation interest rate and valuation method constitutes a separate valuation basis.

NOTE:

This field may be passed through to the reserve results file, but is not used in any reserve calculations.