

Product Tracking
User Guide

SmartOffice®



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Introduction

The Product module is used to store detailed information on Products, Underwriting Guidelines, State Availability and associated Riders.

The Product module consists of the following sections:

- Summary
- Detail
- Subaccounts (this tab is available only for Variable Life and Variable Annuity product types.)
 - Summary
 - Detail
 - Ind. Policy (Individual Policy)
 - Price History
- State Availability
- Underwriting Guidelines
- Ind. Policy (Individual Policy)
- Rider Assignment
- Custom

User Roles/Licenses for the Product Module

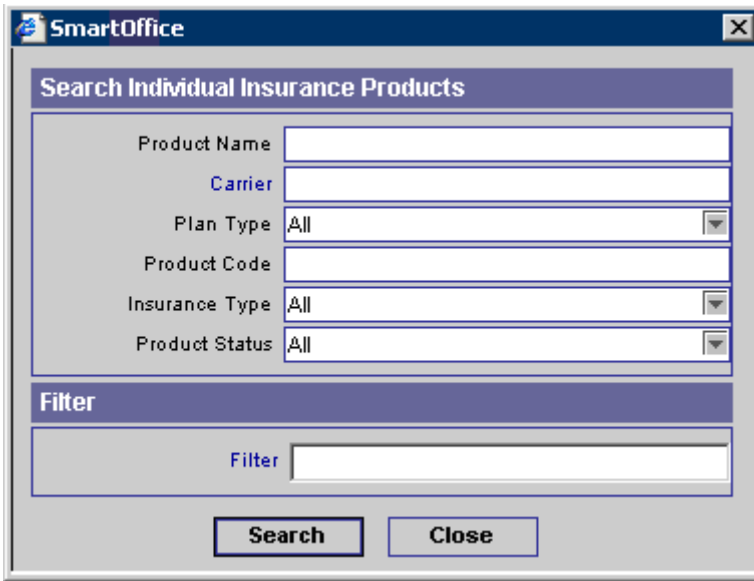
- On the User Roles/Licenses tab, select **Policy Tracking** in the SmartPolicies/SmartInvestments section.
- On the Module Access Control tab, select **Add, Modify, Delete** and **Report** for the Individual Product.

Accessing the Product Module

- From the Quick Add/Search section, select **Individual Product** from the drop-down list and then click the **Go** button.
- Select **Product – Individual Search** from the **Policy/PCM Setup** menu.
- Select the **Product Name** from the **Title** while in the Policy module.
- Select the **Product Name** from the **Title** while in the PCM (Pending Case Management) module.
- From the Carrier Module, under the **Product** tab.

Product Search

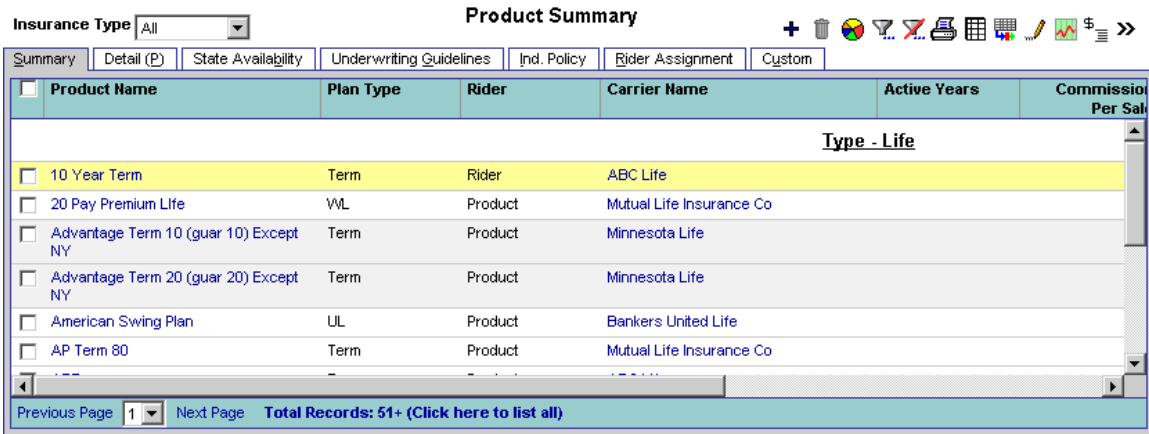
Select **Product – Individual Search** from the **Policy/PCM Setup** menu to open the Search Individual Insurance Products dialog box.



- Click the **Search** button without entering any search criteria to display the Summary.
- Enter a Product Name, Carrier, Plan Type, Product Code, Insurance Type, or Product Status to display the spreadsheet for the specified criteria.
- Use a Filter to display a list of Products matching the search criteria.

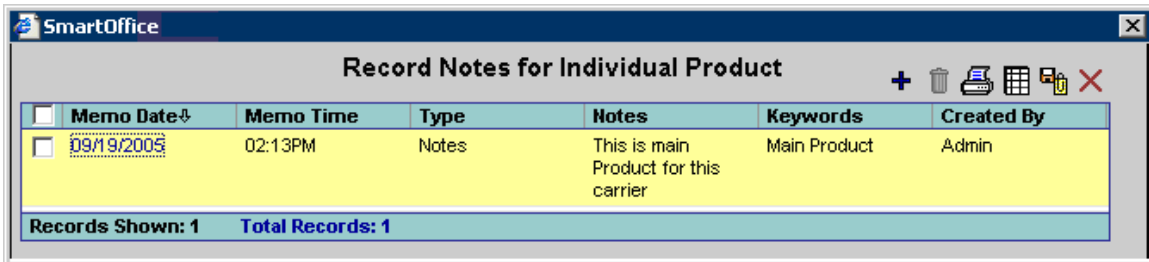
Summary Tab

Select multiple products by marking the check boxes next to the product record(s). System Office Products are highlighted in blue.



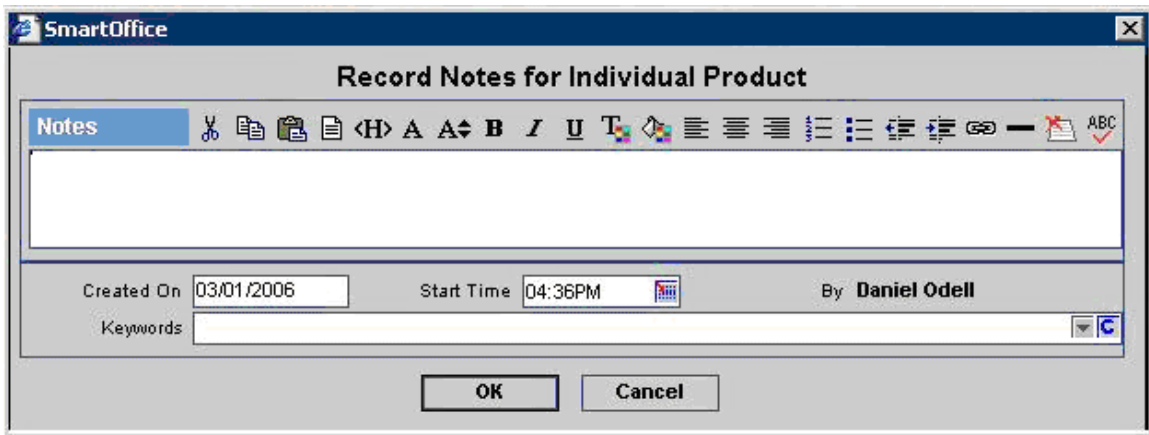
Notes Button

To display the record notes for a product, select the **Notes** button. The Record Notes for the Individual Product spreadsheet lists all notes added for the product. The Notes button has been added to the main toolbar for all Product module tabs. Note that the Notes button is not available on the Custom tab.



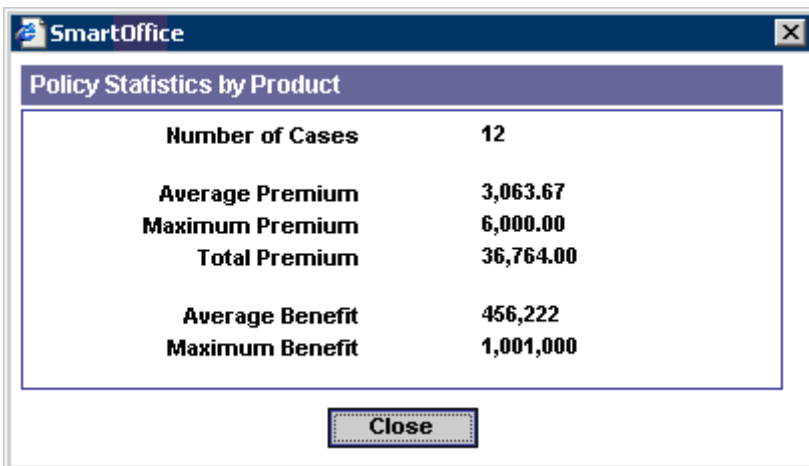
Adding Notes

To add notes, select the **Add Notes** button from the Product specific toolbar or select **Add** button in the Record Notes dialog box.



Product Policy Statistics Button

Select the **Product Policy Statistics** button to display information on the selected Product's policies. This button can also be accessed from the Detail tab.



Detail Tab

Select a record from the Product Summary tab to open the Detail tab. Product-specific information such as Product Information, Risk Class List, Product Fee Summary, Modal Fee Information, Product Validity Parameters, Product Options and Remarks are entered here.

Life Product - ARTerm - ABC Life

Summary	Detail (P)	State Availability	Underwriting Guidelines	Ind. Policy	Rider Assignment	Custom
-------------------------	----------------------------	------------------------------------	---	-----------------------------	----------------------------------	------------------------

Product Information

Insurance Type **Life**
 Product Name **ARTerm**
 Code AppUpload Code
 Type **Term** Sub-Type
 Carrier **ABC Life**
 Age Calculation **Age Nearest** Target Period **1**

Options

Product Rider

Calculate Benefit Calculate Cash
 Variable Product HIPAA Protected
 Comm Projection Yrs Comm Tracking Yrs
 Accumulate Prem Comp
 Second Insured

Product Validity Parameters

Effective Expiration

Remarks

Class List

Class
<input type="checkbox"/> Standard Non-Smoker
<input type="checkbox"/> Standard Smoker
<input type="checkbox"/> Preferred Non-Smoker
<input type="checkbox"/> Preferred Smoker
<input type="checkbox"/> Retired

Modal Fee Information

Modal Factor	Pay Method	Premium Mode
<input type="checkbox"/> 1.0	Direct Bill	Annually
<input type="checkbox"/> 0.51	Direct Bill	Semi-Annually
<input type="checkbox"/> 0.26	Direct Bill	Quarterly
<input type="checkbox"/> 0.087	PAC	Monthly

Product Fee Summary

Face From	Face Through	Non Commissionable Fee
<input type="checkbox"/> 0	1,000,000,000	50.00

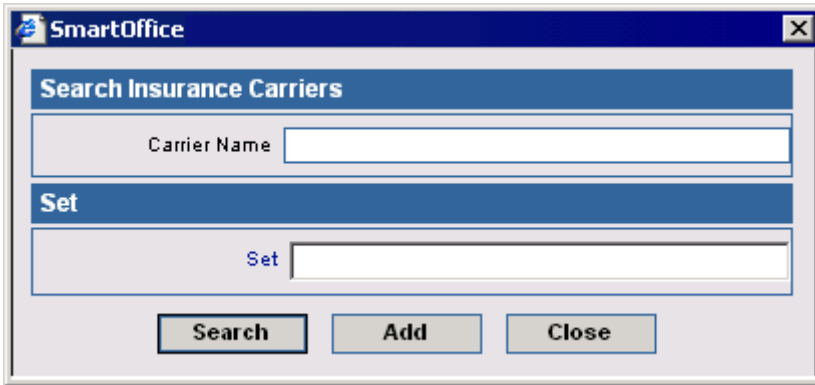
Product Information Section

The Product Information section is used to track information such as Product Name, Code, Insurance Type, Carrier and Age Calculation. The product's default method of Age Calculation is used for the Issue Age of a policy and is used when automatically populating requirements for a pending case or policy. If Age Calculation is undefined then the field is populated from the Carrier module information.

Product Information

Insurance Type	Life	
Product Name	ARTerm	
Code	<input type="text"/>	AppUpload Code <input type="text"/>
Type	<input type="text" value="Term"/>	Sub-Type <input type="text" value="C"/>
Carrier	ABC Life	
Age Calculation	<input type="text" value="Age Nearest"/>	Target Period <input type="text" value="1"/>

With a blank Carrier field, click the **Carrier** hyperlink to add a new listing.

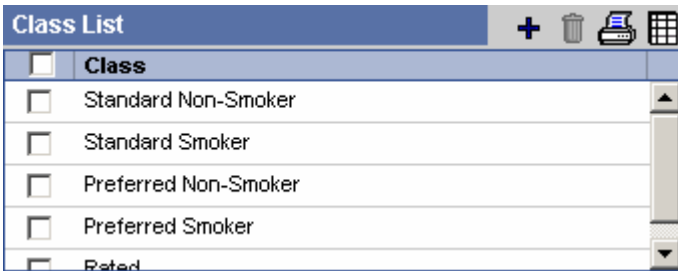


The image shows a dialog box titled "SmartOffice" with a close button (X) in the top right corner. The dialog has a blue header bar with the text "Search Insurance Carriers". Below the header, there is a text input field labeled "Carrier Name". Underneath that is another blue header bar labeled "Set", followed by a text input field labeled "Set". At the bottom of the dialog, there are three buttons: "Search", "Add", and "Close".

Once selected, you can then display and modify the Carrier's record by clicking on the **Carrier** hyperlink.

Class List Section

The Class List section tracks the Risk Classes that are available for a Product. When adding Classes to a new product, choose from those created in the Carrier module for that specific Carrier. On the Carrier level, the classes available can be modified, added to or deleted as needed.



The image shows a table titled "Class List" with a toolbar containing icons for add (+), delete (trash), print, and grid view. The table has a header row with a checkbox and the text "Class". Below the header, there are five rows of data, each with a checkbox and a class name: "Standard Non-Smoker", "Standard Smoker", "Preferred Non-Smoker", "Preferred Smoker", and "Rated".

<input type="checkbox"/>	Class
<input type="checkbox"/>	Standard Non-Smoker
<input type="checkbox"/>	Standard Smoker
<input type="checkbox"/>	Preferred Non-Smoker
<input type="checkbox"/>	Preferred Smoker
<input type="checkbox"/>	Rated

Click the **Add** button to add a product-specific Risk Class.

Options Section

Note that the Calculate Benefit, Calculate Cash and Variable Product fields are not available for Rider Products. A Rider is an amendment to a policy that adds or deletes coverage. A Rider can originate from a Rider Product in the same way a policy originates from a Product; however, it is not mandatory to select a Rider Product when adding a rider. If a Product is a Rider Product, select the **Rider** option; otherwise, select the **Product** option.

If **Calculate Benefit** is selected, the program will automatically calculate the Net Death Benefit and Total Death Benefit fields for the Product's policies in the Policy module. If **Calculate Cash** is selected, the program will automatically calculate the Cash Value and Cash Surrender Value fields for the Product's policies in the Policy module. If these options are not selected, the data can be manually entered. Please note that only Life Products have these options.

If **Variable Product** is selected, then the Subaccount tab becomes available for the Product in the Product module and for the Product's policies in the Policy module.

If the **HIPAA Protected** option is selected, then the Product is identified as a HIPAA Protected Product. The HIPAA validation flag at the contact level is automatically set when the current contact is Insured on the HIPAA protected policy.

If the **Second Insured** option is selected, then the selected Product is identified as a Second Insured Product. The Second Insured field becomes available in the Roles section while adding a Policy or Pending Case. The Variable Product option becomes editable only when VA or VUL is selected in the Type drop-down.

If you have a SmartCommission license, the Comm Projection Yrs, Comm Tracking Yrs and Accumulate Prem Comp fields are displayed in the Options section (for more details please refer to the *SmartCommissions User Guide*).

Options Section without SmartCommission License

Options	
Product <input type="radio"/>	Rider <input type="radio"/>
Calculate Benefit <input checked="" type="checkbox"/>	Calculate Cash <input type="checkbox"/>
Variable Product <input type="checkbox"/>	HIPAA Protected <input type="checkbox"/>
Second Insured <input type="checkbox"/>	

Options Section with SmartCommission License

Options	
Product <input type="radio"/>	Rider <input type="radio"/>
Calculate Benefit <input checked="" type="checkbox"/>	Calculate Cash <input type="checkbox"/>
Variable Product <input type="checkbox"/>	HIPAA Protected <input type="checkbox"/>
Comm Projection Yrs <input type="text"/>	Comm Tracking Yrs <input type="text"/>
Accumulate Prem Comp <input type="text"/>	
Second Insured <input type="checkbox"/>	

Product Validity Parameter Section

The Product Validity Parameter section tracks when the product is available. When a pending case is added, SmartOffice checks the Effective and Expiration dates for the product. If the add date falls after the date in the Expiration field, the product will not be available for the case. The Expiration date does not prevent the addition of an inforce policy.

Product Validity Parameters	
Effective <input type="text"/>	Expiration <input type="text"/>

Modal Fee Information Section

When a policy record is created, the Annualized Premium, Commissionable Annualized Premium and Commissionable Modal Premium for that policy is calculated using the Modal Fee Information created in the Product module. For further information, see the *SmartPolicies* documentation.

Modal Fee Information			
<input type="checkbox"/>	Modal Factor	Pay Method	Premium Mode
<input type="checkbox"/>	1.0	Direct Bill	Annually
<input type="checkbox"/>	0.51	Direct Bill	Semi-Annually
<input type="checkbox"/>	0.26	Direct Bill	Quarterly
<input type="checkbox"/>	0.087	PAC	Monthly

Product Fee Summary

Note that this section is not available for Rider Products. Commissionable and Non-Commissionable Policy Fees are used to help calculate the Commissionable Annualized Premium and the Commissionable Modal Premium by the designated age and face bandings. For further information, see the *SmartPolicies* documentation.

Product Fee Summary			
<input type="checkbox"/>	Face From	Face Through	Non Commissionable Fee
<input type="checkbox"/>	0	1,000,000,000	50.00

Subaccounts Tab

The Subaccounts tab is only available for Variable Products. The Subaccounts tab contains additional tabs. These sub-tabs store information on the subaccounts available for the Product. The various sub-tabs are:

- Summary
- Detail
- Ind. Policy (Individual Policy)
- Price History

Summary Sub-Tab

The Summary tab displays a list of the subaccounts available for a product. Click the first column hyperlink of a subaccount to open the Detail tab for that subaccount. Click the **Add** button to open the Detail tab for a new subaccount.

Life Product - Assurable Life - ABC Life

Subaccounts			
<input type="checkbox"/>	Subaccount	CUSIP	Price Price Date
<input type="checkbox"/>	New England	46394893	48.510000 05/02/2002
<input type="checkbox"/>	General Growth	98379	45.300000 03/11/2005

Records Shown: 2 Total Records: 2

Detail Sub-Tab

Select a subaccount to open the Detail tab. The Detail tab stores Subaccount Information, current Price Information and additional Remarks.

Life Product - Assurable Life - ABC Life

Subaccount Detail

Subaccount Information	Price Information
<p>VA Name Assurable Life</p> <p>CUSIP <input type="text" value="48394893"/></p> <p>Name <input type="text" value="New England"/></p> <p>Sub-Class <input type="text"/></p> <p>Purpose <input type="text"/></p> <p>Objective <input type="text"/></p>	<p>Price/Price Date <input type="text" value="48.510000"/> <input type="text" value="05/02/2002"/></p> <p>Price Factor <input type="text" value="1.00"/> Fixed Price <input type="checkbox"/></p> <p>Fund Family <input type="text"/></p>
Asset Allocation	
<p>Sector <input type="text"/></p> <p>Asset Class <input type="text"/></p>	
Remarks	
<input type="text"/>	

Subaccount Information Section

The Subaccount Information Section stores the basic information for a subaccount. For a new subaccount, the VA Name is displayed. The CUSIP is usually nine-digits and the Name field is alphanumeric. The Asset Class and the Objective fields are customizable, though there are a few pre-defined options from the drop-down menu. Asset Class options include Bond Fund, Cash, Cash & Equivalents, Cash Equivalents, Corporate Bonds, Emerging Markets, Equity Assets, Fixed Assets, High Yield Bonds, Inflation Hedged, Intermediate Term Bonds, Intl Bonds, Intl Equities, Large Cap Growth, Large Cap Value, Long Term Bonds, Mid Cap Growth, Mid Cap Equities, Mid Cap Value, Money Market, Municipal Bonds, Real Estate, Precious Metal, Personal Assets, Short Term Bonds, Small Cap Equities, Treasury Bills and Other.

Subaccount Information	
VA Name	Assurable Life
CUSIP	<input type="text" value="98379"/>
Name	<input type="text" value="General Growth"/>
Asset Class	<input type="text" value="Corporate Bonds"/>
Sub-Class	<input type="text"/>
Purpose	<input type="text"/>
Objective	<input type="text" value="Growth And Income"/>

Price Information Section

The Price Information section stores the current price information.

Price Information		
Price/Price Date	45.300000	03/11/2005
Price Factor	1.00	Fixed Price <input type="checkbox"/>
Fund Family		

Asset Allocation Section

This section stores information about the subaccount's asset allocation in the Sector and Asset Class.

Asset Allocation	
Sector	<input type="text"/> [C]
Asset Class	<input type="text"/> [C]

Remarks Section


Any additional comments can be entered in the Remarks section.

Remarks
This has Quick Results

Individual Policy Sub-Tab

The Individual Policy tab contains the Subaccount – Policy Summary which lists all policies that have the selected subaccount.

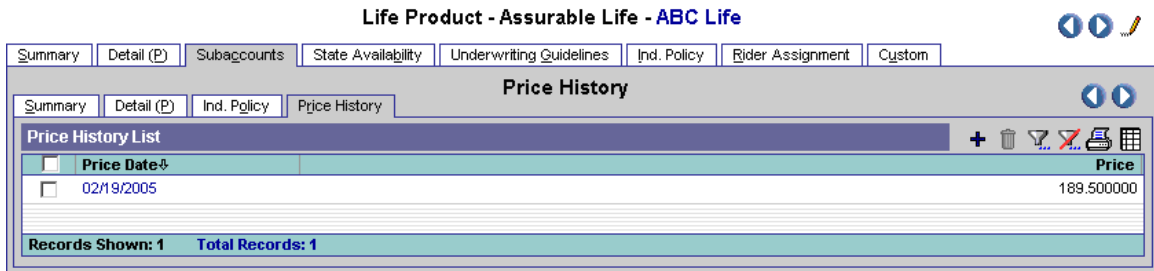
Life Product - Assurable Life - ABC Life



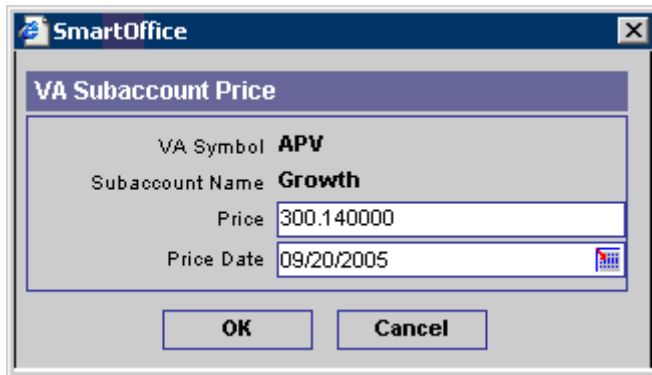
Summary	Detail (P)	Subaccounts	State Availability	Underwriting Guidelines	Ind. Policy	Rider Assignment	Custon
Subaccounts Summary							
Summary	Detail (P)	Ind. Policy	Price History				
Subaccount - Policy Summary							
Policy #	Primary Insured	Owner	Shares	Value	Total Value	Invest Name	
<u>Asset Class -</u>							
<input type="checkbox"/> 81020029	William Buy	William Buy	15.000000	679.50		Assurable Life-General Growth	
<input type="checkbox"/> 80120023	William Adams	Margaret Adams	10.000000	453.00		Assurable Life-General Growth	
<input type="checkbox"/> DRP88936	Elizabeth J. Buy	Elizabeth J. Buy	20.000000	906.00		Assurable Life-General Growth	
Subtotal: Asset Class - (4)							
Records Shown: 4 Total Records: 4							

Price History Sub-Tab

The Price History tab can store an unlimited number of historical prices sorted in chronological order.

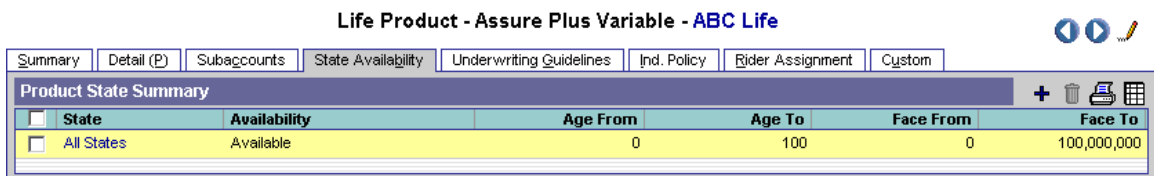


A new price can be added by clicking the **Add** button. The program populates the VA Symbol, Subaccount Name, Price and Price Date fields. The Price Date defaults to the current date, but it can be changed by selecting a different date from the calendar or by highlighting the date and re-entering a date.

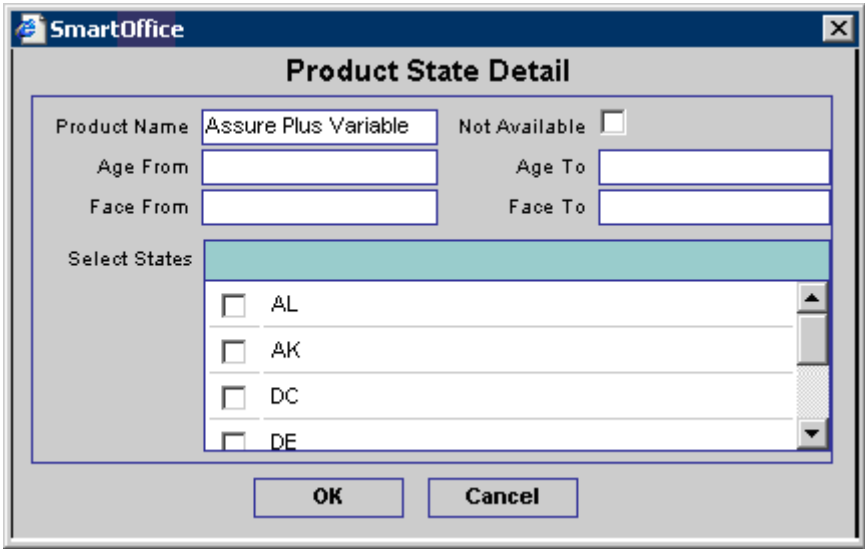


State Availability Tab

The State Availability tab displays the State Availability spreadsheet. This spreadsheet tracks the state availability of the product. If the product is available in all but two states, instead of entering 48 states as Available, enter one **All** entry as Available and two states as Not Available.



States can be added by clicking the **Add** button. The program automatically populates the Product Name field. Select the state's abbreviation option, such as CA for California, in the Select States section. Select the **Not Available** option if the Product is not available in that state. If applicable, enter the age and face bandings for the state availability.



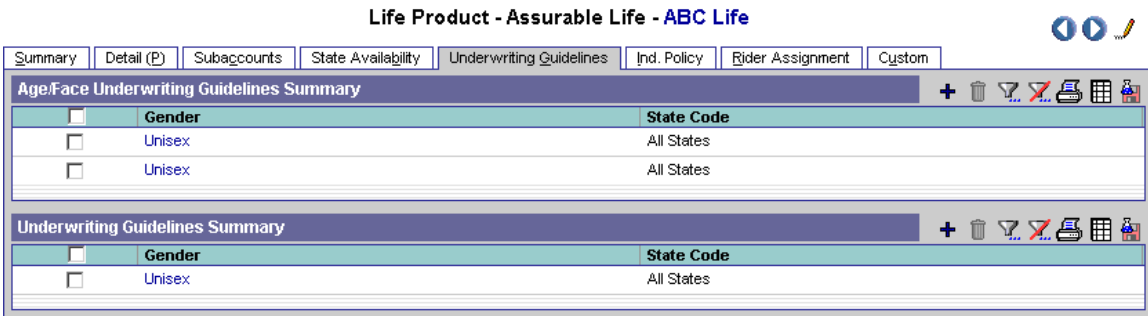
The image shows a dialog box titled "Product State Detail" from the SmartOffice application. It contains the following fields and options:

- Product Name:** Assure Plus Variable
- Not Available:**
- Age From:** [Empty text box]
- Age To:** [Empty text box]
- Face From:** [Empty text box]
- Face To:** [Empty text box]
- Select States:** A list box containing:
 - AL
 - AK
 - DC
 - DE

At the bottom of the dialog are "OK" and "Cancel" buttons.

Underwriting Guidelines Tab

Note that this tab is not available for Rider Products. The Underwriting Guidelines tab tracks the guidelines for which requirements are populated into the Pending Case and Policy modules. Enter the default guidelines in the Carrier module. If there is a product that has exceptions to the carrier defaults, enter the exceptions in the product module.



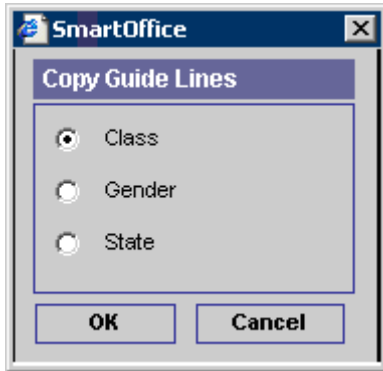
The image shows the "Underwriting Guidelines Summary" screen in the SmartOffice application. The title bar reads "Life Product - Assurable Life - ABC Life". The "Underwriting Guidelines" tab is selected. The screen displays two summary tables:

Age/Face Underwriting Guidelines Summary		
<input type="checkbox"/>	Gender	State Code
<input type="checkbox"/>	Unisex	All States
<input type="checkbox"/>	Unisex	All States

Underwriting Guidelines Summary		
<input type="checkbox"/>	Gender	State Code
<input type="checkbox"/>	Unisex	All States

Copy Guidelines Button

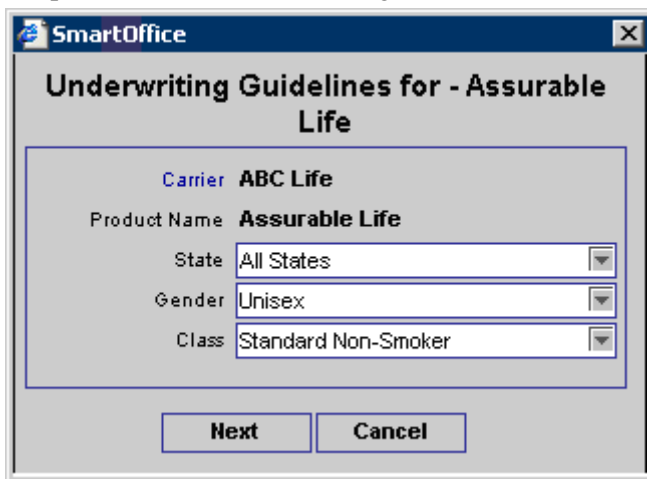
Select an existing guideline and then click the **Copy Guideline to Another** button to create new guidelines by copying the selected guidelines. All of the information will be identical except for the Class, Gender or State that the guidelines will apply.



Age/Face Underwriting Guidelines Summary

Note that the Age/Face Underwriting Guidelines Summary is only available for Life products. The guidelines for populating Underwriting and Delivery requirements based upon age or face amount in the Pending Case module are tracked here. The conditions include Age, Gender, State, Face Amount and Risk Class. For easier guideline entry, enter one default guideline entry, use All Classes, All States and Unisex options and then create exception entries by further defining the Gender, Class and State Code. If no class, state, or face amount is selected during the addition of the case or if the insured contact does not have a gender or age specified, then no requirements will populate. If there are requirements that should be available to all genders and ages, do not enter them in this spreadsheet (Age/Face Underwriting Guidelines Summary); enter them in the Underwriting Guidelines Summary instead.

Underwriting Guidelines can be added by clicking the **Add** button. The Underwriting Guidelines wizard will direct you through the process of adding the new guideline and its conditions. The State, Gender and Class are selected in the first dialog box of this wizard. Click the **Next** button to open the second wizard dialog box.



In the second wizard dialog box, age and face bandings are entered. To add age and face bandings, click the **Add** button in the appropriate summary.

SmartOffice

Face and Age Bindings for - Assurable Life

Carrier **ABC Life**
Product Name **Assurable Life**
State **All States**
Gender **Unisex**
Class **Preferred Non-Smoker**

Age Summary	
<input type="checkbox"/>	Age
<input type="checkbox"/>	0 to 20
<input type="checkbox"/>	21 to 50
<input type="checkbox"/>	51 to 100

Face Summary	
<input type="checkbox"/>	Face
<input type="checkbox"/>	0 to 100,000
<input type="checkbox"/>	100,001 to 300,000
<input type="checkbox"/>	500,000

Back **Next** **Copy** **Close**

To create a specific banding, select the **Specific Banding** option when adding a Face banding. For example, in the picture below, the face banding only includes 500,000 dollars.

SmartOffice

Face Detail

Face
Specific Banding

OK **Cancel**

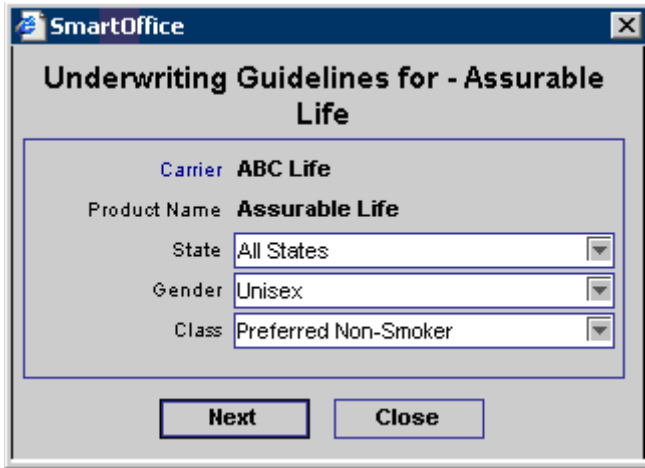
The third wizard dialog box is where Underwriting and Delivery Requirements that are to be automatically populated into pending cases are entered. To add requirements to the grid, select the appropriate box and then click the **Requirement** button. There you can search for and tag the appropriate requirements.

Underwriting Guidelines Summary

The guidelines for populating requirements that should not be based on age or face amount (Underwriting, Delivery and Advisor requirements in the Pending Case module and Policy Owner Service in the Policy module) are tracked here. The conditions include Age, Gender and State. Age and Face Amount do not apply here. For easier guideline entry, enter one default guideline entry, use All Classes, All States and Unisex options and then create exception entries by further defining the Gender, Class and State Code. Underwriting guidelines can be added by clicking the **Add** button.

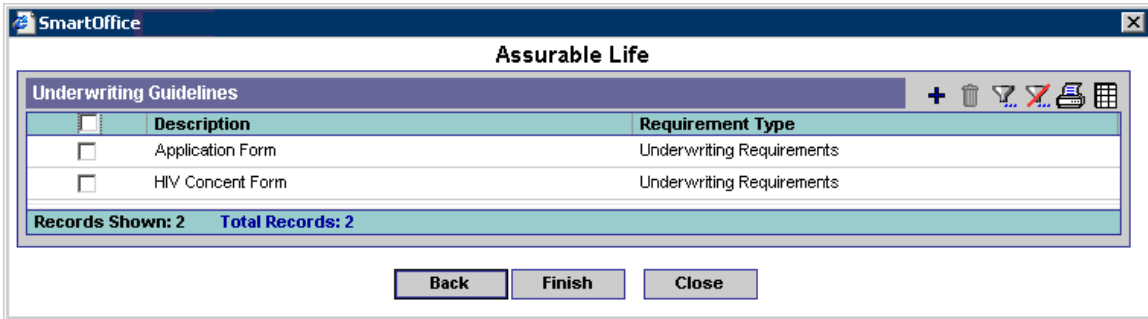
Underwriting Guidelines Summary		+	🗑️	🔍	✂️	🖨️	📊	👤
<input type="checkbox"/>	Gender	State Code						
<input type="checkbox"/>	Unisex	All States						

The Underwriting Guidelines wizard guides you through the process of adding the new guideline and its conditions. The State, Gender and Class are selected in the first dialog box of this wizard.



The second wizard dialog box is where Underwriting, Delivery and Advisor Requirements that are to be automatically populated into pending cases are entered.

Note that Advisor and Policy Owner Service requirements are only available if All States, Unisex and All Classes are selected.



Individual Policy Tab

The Individual Policy tab contains the Product Policy Summary. This spreadsheet displays the individual policies that the Product holds. The policies highlighted in pink are in underwriting. Click the first column hyperlink of a case in underwriting to open the Detail tab for the selected policy.

Life Product - Assurable Life - ABC Life

Summary	Detail (P)	Subaccounts	State Availability	Underwriting Guidelines	Ind. Policy	Rider Assignment	Custom
Stage: All							
<input type="checkbox"/>	Contact Name	Policy #	Policy Date	Benefit	Annualized Premium	Holding Type	
<input type="checkbox"/>	Wolton, Peter	A483938	09/15/1995	109,500	5,600.00	Life	
<input type="checkbox"/>	Hwang, Noah L.	4521584	03/14/2005	1,500,000	2,200.00	Life	
<input type="checkbox"/>	Adams, William	80120023	08/19/2002	123,999	2,442.32	Life	
<input type="checkbox"/>	Buy, William	81020029	01/02/2002	753,585	5,000.00	Life	
<input type="checkbox"/>	Buy, Elizabeth J.	DRP88936	03/14/2005	550,000	5,862.00	Life	
<input type="checkbox"/>	Christiansen, Franklin	M8757480	02/16/1999	500,000	1,500.00	Life	
<input type="checkbox"/>	Atkins, Shawn	86416-AL	01/15/2005	500,000	2,400.00	Life	
Records Shown: 7 Total Records: 7							

Click the first column hyperlink of an inforce policy to open the Basic Information tab for the selected policy in a separate dialog box.

The screenshot shows the 'Basic Policy Information' dialog box in SmartOffice. The title bar reads 'Life - David M. Ansong - Assure Plus Variable - ABC Life'. The dialog is divided into several sections:

- Basic Policy Information:** Contains fields for Policy # (73419823), Carrier (ABC Life), Plan Name (Assure Plus Variable), Plan Code (APV), Plan Type (VUL), State (AZ), Issue Age (48), Policy Date (12/18/2001), and Primary Advisor (Philip Anderson).
- Policy Insured Summary:** A table with columns: Role, Contact Name, Issued Class, Issued. It lists 'Primary Insured' as 'Ansong, David M.'.
- Policy Relationships:** A table with columns: Role, Contact Name. It lists 'Primary Contact', 'Owner', and 'Payor' as 'Ansong, David M.'.
- Premium Information:** Contains fields for Source of Data (Manually Entered In Agency), Purpose, Keywords, Modal Premium (1,650.00), Prem Mode (Annually), Status (Inforce), Status Date (12/13/2001), Pay Method (Credit Card), Annlzd Prem (1,650.00), Comm Annlzd (1,650.00), FYC, Prem To Date, and Last Val Upd (03/16/2005).
- Key Information:** Contains fields for Basic Face Amount (500,000), Rider Death Benefit, Loan Amt (879.06), Cash Surrender Value (-2,379.06), Roll Up Option (Roll up everything), and Tax Deferred (checked).

Buttons for 'OK' and 'Cancel' are located at the bottom.

Policy Merge Button

To merge two policies, click the **More Features** button and then select **Policy Merge** from the drop-down list. The current policy is the target policy. The Source Policy Search dialog box is used to specify the source policy. The information transfers from the source policy to the target policy.

The screenshot shows the 'Source Policy Search' dialog box in SmartOffice. It contains the following fields:

- Policy #
- Contact
- Household
- Product Name
- Plan Type (All)
- Carrier
- Primary Advisor
- Holding Type (Life)

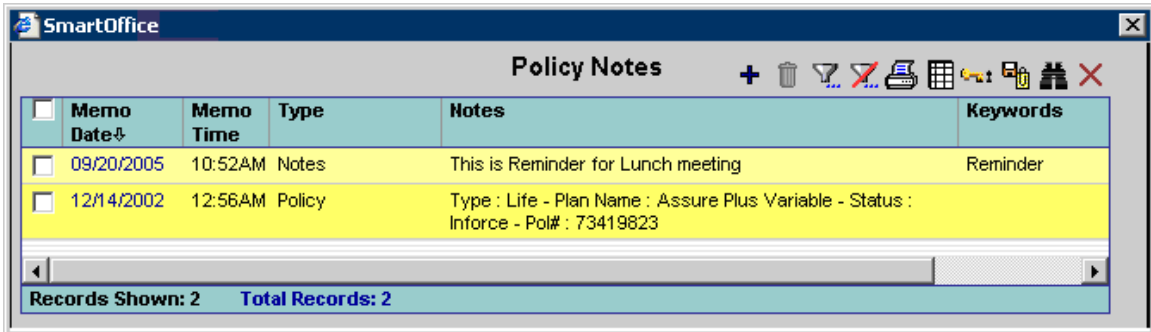
Below these fields is a 'Filter' section with a text input field. At the bottom are 'Search' and 'Close' buttons.

The Policy Merge dialog box opens to confirm the source and target policies. Click the **OK** button to extract the data from the source policy record and enter it into the target policy record. The program prompts before deleting the source record.

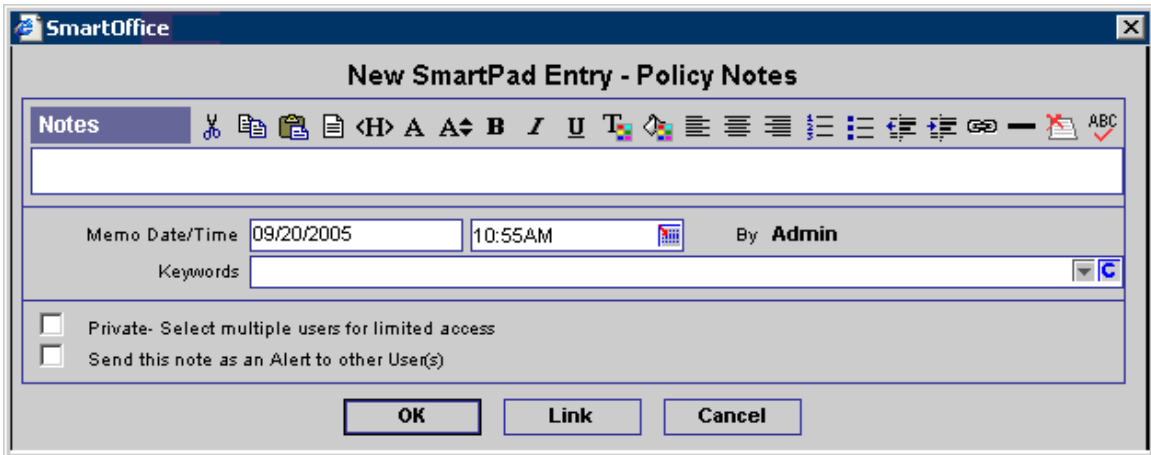
- You cannot perform a merge unless the source and target policies have the same primary advisor, primary contact, policy type and plan type.
- You cannot perform a merge unless both the source and the target policies have the Active stage.
- If the data fields in the target policy have no values, then the values from the source policy are copied over to the target.
- If the target policy has values in data fields, they will not be overwritten.
- Data in drop-down lists are not copied over to the target.
- If the source and target policies have the same policy relationship, advisor, or insured, that entry on the target side will remain the same and the entry from the source is not copied over.
 - Example: If the target and source policies have the same contact for the primary insured, then the primary insured entry in the target policy is left alone and the primary insured entry for the source policy is not copied over.
 - Example: Joseph Ackerman is the primary insured for both policies, has no risk class on the target side, but does have a class on the source side. After the merge, the target will only have one primary insured entry and he will not have a risk class on the target side.
- If there are policy relationships, advisors or insured contacts on the source that the target does not have, they will be moved over (A). This includes all information in the policy relationship entry (B).
 - Example A: If the target and source policies have different contacts for Primary Insured, then the primary insured entry for the source is moved over, leaving the target with two primary insured contacts after the merge.
 - Example B: If an advisor entry is moved over to the target policy, the Relation, Split Percent, As of Date, Expiration Date, Marketing Manager, Region Code, Office Code and Remarks information for that advisor are moved over as well.
- For all other spreadsheets, the entries are moved from the source to the target, but the original entries in the target policy are not overwritten or deleted.
 - Example: If the target has one entry in the Documents spreadsheet and the source has one entry in the Documents spreadsheet, then, after the merge, the target will now have two entries in the Documents spreadsheet.
 - Likewise, the target policy can potentially have two entries for the same subaccount. The duplicate subaccount can be deleted manually after the merge.
- If you perform a merge and do not delete the source policy, the following will occur:
If any spreadsheet entries (including policy relationships, advisors, insured contacts, etc.) were copied over from the source policy, they will now be missing. If they were not copied over then they will still exist.

Policy Notes Button

To add or view notes on the policy, click the **Policy Notes** button to open the Policy Notes dialog box.



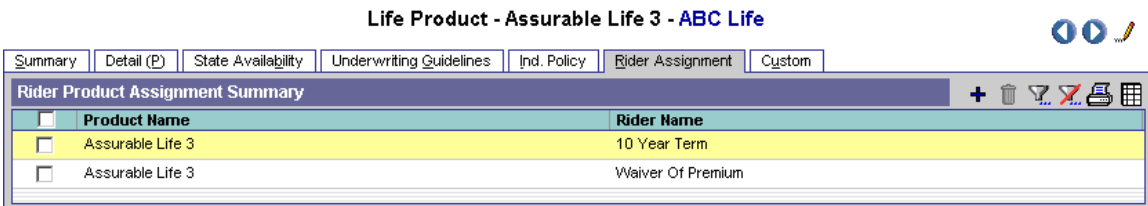
To add a new policy note, click the **Add** button to open the Policy Notes Detail dialog box.



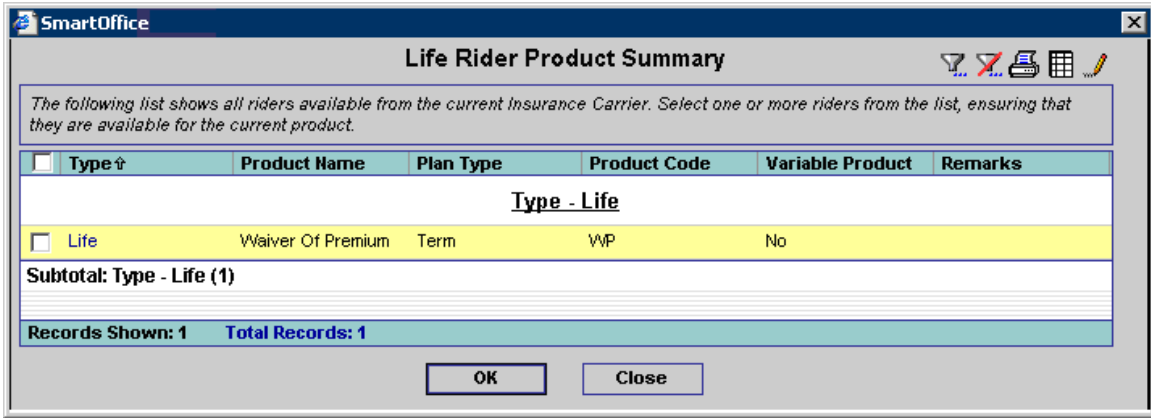
Policy Notes can also be viewed from the SmartPolicies and SmartCaseManager modules.

Rider Assignment Tab

The Rider Assignment tab displays the Rider Product Assignment Summary. This spreadsheet displays the rider products that are available to the current product. When attaching a rider to a policy or pending case, SmartOffice will list the riders available to the product. Riders that are not assigned to the case's product, but are assigned to other product(s), will not be available to the case. If the rider is not assigned to any product, then it will be available for all of the carrier's products.



To add a rider product to the Summary, click the **Add** button to open the Rider Product Summary that lists all of the rider products for the product’s carrier. Tag the rider product and then click the **OK** button.



The Rider Product Assignment Summary for a Rider Product displays the products that it is available to.

Custom Tab

The Custom tab is customizable. To adjust field names, click the **Customize Labels** button to open the Custom Information dialog box. Enter new field names in the respective fields and then click the **OK** button to save the changes.

