

Polish Roman Catholic Union of America
984 N Milwaukee Avenue
Chicago, IL 60642-4101
(773) 782-2600 · 1-800-772-8632 · Fax (773) 278-4595

For technical support or software updates, visit our online support page for the Sales Illustration System at <https://agent.prcua.org/illustration-software/>

Sales Illustration System 4.5

System Requirements

To use the Sale Illustration System, you need the following hardware and software:

- Pentium or faster processor.
- Windows 11, 10, 8.x., Windows 7
- Hard drive with at least 110MB of free space.
- At least 512MB of RAM (1GB of RAM recommended)
- A Windows® compatible printer.

Release Notes

4/4/2024: Version 4.5.3241

- Added Back-to-School 2024 – BTS2024. This is a 5 Year Limited Payment Whole Life plan (HD44450)

12/22/2022: Version 4.5.3222

- Updated Single Premium Rates effective December 1, 2022 (HD39614)

10/12/2022: Version 4.5.3222

- Added 150th Anniversary Special. This is a Single Premium plan with a \$150 PRCUA gift voucher applied towards the premium due. If can be accessed under the Limited Payment Whole Life Insurance Illustration tab as 150SPC in the dropdown Plan list. (HD38964)

5/8/2022: Version 4.5.3221

- Added Back-to-School 2022 – BTS2022. This is a 5 Year Limited Payment Whole Life plan (HD7622)

3/12/2022: Version 4.5.3220

- Added Whole Life Paid Up at Age 70 under Limited Payment Whole Life - PU70 (HD36215)

3/1/2021: Version 4.5.3210

- Corrected an issue where a Single Premium was incorrectly displayed on the Portfolio Overview for modes other than Annual (HD33719)

1/1/2020: Version 4.5.3200

- 2017 CSO Release (HD23735)

10/30/2019: Version 4.5.2903

- Added 2019 Christmas Special under Limited Payment Whole Life-XMAS (HD23735)

7/2/2019: Version 4.5.2902

- Update FEI, FEI, GIWL Cover Image for Illustrations to match 2019 Revision Brochures (HD20044)
- Extended ADB Rates to Age 60 (WL, SP, xPL and xRLT) (HD12036)
- Increase WL, 5-10-15-20 PL certificate fee from \$40 to \$50 (HD17377)
- Replace Legacy PRCUA Logo with PRCUA Life Logo in Illustration Cover Page (HD20704)

5/1/2019: Version 4.5.2900

- Initial 2019 Release

7/11/2018: Version 4.5.2801

- Implemented new rates for legacy (GIWL) Graded Benefit Whole Life plan (HD14636)
- Increased certificate fee on legacy (GIWL) Graded Benefit Whole Life plan to \$50.00 (HD14636)
- Changed monthly modal factor for premium on legacy (GIWL) Graded Benefit Whole Life plan to 0.85 (HD14636)
- Retire 5FX Legacy Shield 5 Year Limited Payment Whole Life (HD15151)
- Display PRCUA 145th Logo on cover page during 2018 (HD15152)
- Hovering mouse pointer over premium mode title display the modal factor applicable
- Modified symbol naming for the Final Expense and Graded Benefit Products.

5/7/2018: Version 4.5.2800

- Corrected an operational issue where changing the Figure Date for an in-progress prospect illustration did not recalculate the premiums for the new issue age. (HD8676)
- Remove (SLFX) Legacy Shield Select Level Payment Whole Life. (HD8658)
- Issue Age extended to 85 for GBWL in all states. (HD2590)

- Licensed to sell in Arizona. (HD8898)
- Single Premium Certificate Fee increased to \$250. (HD12395)
- Added APA Statement. (HD8704)
- Corrected transfer-to-illustrate issue for certain banded premium plans in Portfolio Overview. (HD13610)
- Updated various electronic forms.

04/24/2017: Version 4.5.2701

- Quick Issue Level Term plans (QLT) plans are now available to all sales representatives. The QLT access feature option has been retired. (HD8267)
- Family Plus Special is no longer available for the Single Premium (SP) plan. (HD8300)
- Updated various electronic forms.

04/01/2017: Version 4.5.2700

- Implemented Sub-Standard rating (Table (A-H Rating). (HD1791)
- Set Single Premium illustrated dividend to actual 2017 paid dividend scale. (HD7318)
- Updated various electronic forms.

11/01/2016: Version 4.5.2608

- Implemented 2016 Christmas Special. (HD4174)
- Implemented 10, 15, 20, 30 Quick Issue Level Term. (HD4019)
- Family Plus Special cover page photo now matches the FPP-2013 brochure. (HD4233)
- Implemented seasonal cover page photos. (HD4241)

9/27/2016: Version 4.5.2607

- Label Graded Benefit & Final Expense plans as Legacy Shield series. (HD2378)
- Implemented (GBWL) Legacy Shield Graded Benefit – Level Payment Whole Life Illustration. (HD615)
- GBWL for IL, IN, OH, and MI issue ages extended to 85. (HD1576)
- Changed monthly modal factor on WLFX and 5FX to 0.085. (HD1610)
- Implemented a restriction to quote and illustrate only for states which PRCUA is licensed to sell life insurance. (HD1679)
- Implemented ability to illustrate the Paid in Cash dividend option for all dividend participating plans. (HD1401)
- Implemented ability to illustrate the Dividend at Interest dividend option for all dividend participating plans. (HD2310)
- Illustrated Contract Premium and Premium Outlay are displayed as true annualized premiums.
- Corrected an issue with Applicant Age entry incorrectly informing the allowable issue ages before a desired age was completely entered. (HD1593)
- For 30 Year Renewable Level Term, the Numeric Summary table will now display the 21st duration of the premium as the premium for this plan is guaranteed for the first 20 years.
- In the Portfolio Solve for Premium or Insurance, added the ability apply any specials/discounts.
- Implemented eForms in webSIS. (HD1721)
- Updated eForms module to display the name of the form followed by the form number. (HD1721)
- Corrected the Family Plus Special Checkbox ToolTip text to reference the 12% vs 10% applicable discounting. (HD2851)

1/12/2016: Version 4.5.2601

- 10, 15, & 20 Year Renewable Level Term Premium is now guaranteed.
- 30 Year Renewable Level Term Premium is now guaranteed for 20 years.
- Interface operational improvements.
- Updated various electronic forms.

10/14/2015: Version 4.5.2015

- New Renewable Term Rates. Retired 5 RLT; Added 15 RLT.
- Added new Mega Plan which provides for the combination of permanent and term. This plan can be accessed while creating a new illustration or under the Mega tab.
- The printed illustration has been significantly redesigned.
- Retired the Insurance Affordability Module (Premium to Insurance Lookup) for the new Insurance Portfolio Summary module. This provides the ability to search for insurance coverage by desired premium or premium by desired insurance coverage across all of our life insurance portfolio. The summary can also be printed.
- Added drop down predefined face amounts for all plans for ease of quoting.
- Applied major operational and cosmetic improvements to the SIS interface. Improvements such as hovering the mouse pointer over the age or face amount fields will display the minimum and maximum applicable.
- Updated various electronic forms.

3/18/2015: Version 4.5.2015

- Removed 2014 Christmas Special product Illustration.
- Added Select 100 Plan which can be accessed under the Limited Payment Whole Life tab and then by setting the Pay Years field to SL300, SL600, SL900, SL1200. This is a discounted 5 Year Limited Payment Whole Life Plan with \$300, \$600, \$900, or \$1200 annual premiums. Additional premium modes are available.
- Improved Narrative Description of permanent plans.
- Expanded allowable entry length for Sales Representative email address.
- Improved Insurance Affordability Module (Premium to Insurance Lookup) functionality for all applicable illustrated life insurance plans.
- Added APA (Advance Payment of Assessment) notice to Important Information on the last page of the illustration.

- Updated various electronic forms.
- Applied operational and cosmetic improvements to the SIS interface.

10/29/2014: Version 4.5.2014

- Added 2014 Christmas Special product Illustration. This special can be accessed under the Limited Payment Whole Life tab and then by setting the Pay Years field to XMAS14.
- Removed Return of Premium (RP) Supplemental Benefit Option (Rider) from all plan offerings.
- Improved the Premium Breakdown section to improve readability.
- Improved the tabular line readability of the numeric durations by implementing alternate line bolding.
- Improved the eForm module ease of use including providing for drill down search as you type to quickly locate forms applicable to your search criteria.
- Renewable Level Term products now display the new annual premium for each of the renewal periods on the Numeric Summary page.
- Updated numerous electronic forms to make them fillable.
- Applied operational and cosmetic improvements to the SIS interface.

2/1/2014: Version 4.5.2014

- Added the 61st Convention Special product Illustration. This special can be accessed under the Limited Payment Whole Life tab and then by setting the Pay Years field to CS261, CS361, CS461, CS561 (referencing the corresponding annual premium).
- Insurance Amount quick-fill feature added to ease quoting of same insurance amounts across each insurance type (Whole Life, Limited Payment Whole Life, Renewable Level Term, . The insurance amount you are quoting for one type of insurance will be carried over to other insurance types that do not have an existing insurance amount entered.
- Updated various electronic forms. There are 100+ electronically fillable forms available now.
- Applied minor operational and cosmetic improvements to the SIS.

10/30/2013: Version 4.5.2013

- Added 2013 Christmas Special product Illustration. This special can be accessed under the Limited Payment Whole Life tab and then by setting the Pay Years field to XMAS13.
- Updated various electronic forms. There are 60+ electronically fillable forms available now.
- Applied minor operational and cosmetic improvements to the SIS.

5/3/2013: Version 4.5.2013

- New Single Premium Rates Implemented
- Added the ability to illustrate the Family Plus Special with applicable Whole Life and Level Term products. Select the Family Plus Special check box located in the lower left corner of the Premium Breakdown section to apply the 10% base and rider (if applicable) premium discount for each premium paying year. The Family Plus Special cannot be combined with any current or future special. Certain restrictions and conditions apply for Family Plus Special applicability. Please contact Robert Fattore, Director of Sales, for more information.
- Updated various electronic forms.
- Applied minor operational and cosmetic improvements to the SIS.

2/25/2013: Version 4.5.2013

- Added the ability to include Supplemental Options (ADB/WP/GIO) with the 140th Anniversary Special.
- Created R006.15.2001 (15 Year Limited Payment Whole Life - Premiums Per \$1000)
- Created R008.15.2001 (15 Year Limited Payment Whole Life - Precalculated Premiums)
- Updated R006.1.2001 (Single Premium Whole Life - Premiums Per \$1000)
- Updated R008.1.2001 (Single Premium Whole Life - Precalculated Premiums)
- Updated IRS-590 (IRS Publication 590)
- Updated 140th Anniversary Special Announcement Flyer

2/14/2013: Version 4.5.2013

- Applied 2013 style icons cosmetic update to the program.
- Added the ability to determine insurance amount from desired premium. Calculations are currently for base premium and insurance only, exclusive of supplemental benefit options (riders).
- Changed Pay Years to Plan Type. Plan Type now designates the actual plan abbreviations as shown on the LIPQPS2001 (2001 CSO Life Insurance Portfolio - Quick Plan Summary) eform.
- Added 15 Year Limited Payment Whole Life (15PL) and 140th Anniversary Special (140SP). This special can be accessed under the Limited Payment Whole Life tab and then by setting the Plan Type field to 15PL or 140SP. For additional information pertaining to this special, please see the 140th Anniversary 14-15 Life Insurance Special flyer in the eforms
- Renewable Level Term Return of Premium Benefit calculation now includes RP premium along with Base Premium.
- Annual Renewable Level Term product has been retired.
- Implemented a new eForm module to provide for form search by type (Annuity and Life Insurance) and state.
- Implemented a quick print function in the eForm module.
- Updated various electronic forms.
- Client maintenance and Needs Analysis modules are under development. Their function appears as disabled in this release and will become available in a future release.

12/6/2012: Version 4.5.2012

- Update eForms to properly link with Adobe Reader/Acrobat version 11
- Updated Change of Address eForm

11/8/2012: Version 4.5.2012

- Added 2012 Christmas Special product Illustration. This special can be accessed under the Limited Payment Whole Life tab and then by setting the Pay Years field to XMAS12. For additional information pertaining to this special, please see the 2012 Christmas Special flyer in the eforms.
- Updated various electronic forms_

6/15/2012: Version 4.5.2012

- Added Spring Special product Illustration. This special can be accessed under the Limited Payment Whole Life tab and then by setting the Pay Years field to SPRSPC:
 - Enter the amount of insurance desired (not including the anticipated PRCUA Spring Special provided free insurance amount). The Illustration will be produced with the insurance amount including the free Spring Special additional insurance amount. For additional information pertaining to this special, please see the Spring Special 2012 flyer in the eforms.
- Updated various electronic forms_

5/18/2012: Version 4.5.2012

- Added Final Expense and Final Expense Plus product Illustration. These plans can be accessed under the Limited Payment Whole Life tab and then by setting the Pay Years field to:
 - SFX for Final Expense – Single Premium
 - SFX+ for Final Expense Plus – Single Premium
 - 5FX for Final Expense – 5 Year Limited Payment Whole Life
 - 5FX+ for Final Expense Plus – 5 Year Limited Payment Whole Life
- Added/Updated various electronic forms

3/1/2012: Version 4.5.2012

- Added and updated various electronic forms
- Updated mortality tables for proper upper age dividend projections

3/1/2011: Version 4.5.2011

- Added and updated various electronic forms.

9/23/2010: Version 4.5.2010

- Added and updated various electronic forms.
- Changed the area with the software license is stored.

2/28/2010: Version 4.5.2010

- 2010 Final Dividends Rate Set Release.
- 2010 Dividend Rates for 2001 CSO Plans remain the same as 2009 rates.
- Added and updated all electronic forms.
- Updated support for producing illustrations for the 137th Anniversary Special and the 60th Convention Special. Both specials are based on a Limited Payment Whole Life insurance plan. These specials can be accessed under the Limited Payment Whole Life tab and then by setting the Pay Years field to:
 - 60SP5 for 60th Convention Special - \$5,000
 - 60SP10 for 60th Convention Special - \$10,000
 - 137SP for 137th Anniversary Special
- Corrected issue for opening saved illustration documents.

2/4/2010 & 12/21/2009: Version 4.5.2010

- 2010 Preliminary Release.
- Added support for producing illustrations for the 137th Anniversary Special and the 60th Convention Special. Both specials are based on a Limited Payment Whole Life insurance plan. These specials can be accessed by setting the Pay Years field to:
 - 60SP5 for 60th Convention Special - \$5,000
 - 60SP10 for 60th Convention Special - \$10,000
 - 137SP for 137th Anniversary Special
- Added and updated various electronic forms.

7/05/2009: Version 4.5.2001

- Initial 2001 CSO Release. This version is to serve as the initial release for the 2001 CSO Life Insurance plans in 2009.

2/03/2008: Version 4.4.17

- Final 1980 CSO Release. This version is to serve as an interim to the 2001 CSO release in 2008.

1/08/2007: Version 4.4.14

- 2007 Official Release

12/20/2005: Version 4.4.12

- Corrected issue where license file was being removed during a Windows Cleanup.
- Added compatibility with Adobe® Acrobat® Reader 7.x and Adobe® Acrobat® 7.x for PRCUA eForms.
- Added/updated the following eForms:
 - NY-DS-99-AN (Disclosure Statement - Annuity to Annuity Replacement Only)

NY-INS-99 (Disclosure Statement)
NY-DOR-99 (Definition of Replacement)
Regulation 60 - Replacement of Life Insurance Policies and Annuity Contracts
ARR-2001 (Trustee-to-Trustee Transfer-Direct Rollover Request Form)
A014 (Authorization to Disclose Annuity Account Information)
IRS Publication 575-Pension and Annuity Income

12/12/2004: Version 4.4.10

- Updated installer package.
- Added error trap and reporting routines
- Added PRCUA logo watermark to all illustration/proposal pages
- Rearranged applicant input fields.
- Updated the following eForms:
 - IRS W9 (Request for Taxpayer Identification Number)
 - IRS Publication 590-Individual Retirement Arrangements (IRAs) 2004
 - 59th Convention Special Voucher (3-Way Extranet Agent Distribution)
 - R012-59 Convention Special
 - A012 (Annuity Affidavit for Loss-Destruction of Certificate)
 - A010 (IRA Distribution Request)
 - R011 (130th Anniversary Special Female Rates)
 - R010 (130th Anniversary Special Male Rates)
 - R005 (Traditional Whole Life Female Pre-calculated Premiums [10K,25K,50K])
 - R004 (Traditional Whole Life Male Pre-calculated Premiums [10K,25K,50K])
 - R003 (Traditional Whole Life Female Rates per \$1000)
 - R002 (Traditional Whole Life Male Rates per \$1000)
 - CB792 (Life Insurance Change of Beneficiary and(or) Name)
 - 3790A (Life Insurance Change of Beneficiary to Trustee)
 - 1142 (Life Insurance Change of Premium Payment Mode)
 - 1048 (Life Insurance Affidavit for Loss of Certificate)
 - 1025 (Change of Address)
 - A009 (Annuitization Form)
 - A006 (Request for Transfer of Ownership on Annuity)
 - A007 (Annuity Transfer Card)
 - A008 (Annuity Change of Beneficiary - Change of Name)
 - IRS Publication 575-Pension and Annuity Income
 - A100 (IRA Required Distribution Waiver Election)
 - A005 (Non-Qualified Annuity Withdrawal Request)
 - ARR-2001 (Rollover Request Form)

10/22/2004: Version 4.4.9

- This release includes the 59th Convention Special life insurance illustration. The insurance amounts are calculated based on the age, gender, and premium band selected. This plan is located in the Limited Payment Whole Life plan tab. For the Pay Years, select the following:
 - 59CSP0: Base premium of \$259, \$359, and \$459.
 - 59CSP1: Base +\$100. Insurance amounts for \$359, \$459, \$559 premium payment.
 - 59CSP2: Base +\$200. Insurance amounts for \$459, \$559, \$659 premium payment.
- For the 59th Convention Special, the type of plan for ages 0 to 80 is a 20 Pay Whole Life plan; for ages 81 to 90 the type of plan is a 10 Pay Whole Life plan.

12/15/2003: Version 4.4.8

- Added the ability to produce proposals for the Safeguard Decreasing Term life insurance plan. The plan is based on Mortgage Decreasing Term Life Insurance with durations for 10, 15, 20, 25 and 30 years. Joint rate calculations are permitted for this plan. Premium rates contain two bands. Band 1 is up to \$99,999 of insurance and band 2 covers \$100,000 or more of insurance.
- Guaranteed Maximum Premium for 10 and 20 Year Renewable Level Term life insurance plans is now equal to the regular base premium.
- Updated existing and added new electronic forms.
- Improved the software license installation process.

9/16/2003: Version 4.4.7

- Allowed the display of selected Equity Conversion policies if the initial age was beyond the normal issue range.

6/8/2003: Version 4.4.6

- Extensive visual improvements.
- Added compatibility with Adobe® Acrobat® Reader 6.x and Adobe® Acrobat® 6.x for PRCUA eForms.
- Unisex based cash value of face life insurance for class 71.

4/1/2003: Version 4.4.5

- Corrected an initial rate/premium display issue for the 130th Anniversary Special plan.
- Updated the following eForms:

IRS W9 (Request for Taxpayer Identification Number)
R006 (Limited Pay Whole Life Male Rates per \$1000)
R007 (Limited Pay Whole Life Female Rates per \$1000)
R008 (Limited Pay Whole Life Male Pre-calculated Premiums [5K,10K])
R009 (Limited Pay Whole Life Female Pre-calculated Premiums [5K,10K])

3/30/2003: Version 4.4.4

- Gender based cash value of face life insurance for class 71.
- Updated eForm ARR-2001 (Rollover Request Form).

3/9/2003: Version 4.4.3

- Corrected operational issues with the Equity Conversion selection form.
- Corrected issue with some insured names being flagged as generic names resulting in a demonstration illustration printout.

2/24/2003: Version 4.4.2

- Corrected an issue with the PUA not being displayed on Important Notes page for the 800 series Equity Conversion illustrations.
- Changed the Val dividend percentage to reflect the dividends paid for 2003. Plans effected were the 1, 5, 10, 20 Limited Payment Whole Life and the Equity Conversion plan.
- The following E-forms were added:
 - A101-IRA (Endorsement Individual Retirement Annuity Statement of Owner)
 - A101-ROTH (Endorsement Roth Individual Retirement Annuity Statement of Owner)
 - A101-TSA (Endorsement Tax-Sheltered Annuity Statement of Owner)
 - IRS Publication 590-Individual Retirement Arrangements (IRAs) 2002
 - IRS W9 (Request for Taxpayer Identification Number)
 - DS-99 (Disclosure Statement)

12/29/2002: Version 4.4.1

- Implemented new Equity Conversion premium rates. Effective for policies with a 2003 issue date.
- Equity Conversion for plans in the 800 class series are allowed. The cash values for the policy need to be obtained from the Home Office.
- Updated Equity Conversion interface operation.
- Sales Illustration System now properly operates in a multi-user operating system or multi-user network installation.
- Changed the area where temporary files are created. This now conforms to the Operating System/user setting area designated for temporary file storage. This change allows the application to properly operate in a multi-user operating system such as Windows® 2000 Professional, Windows® XP Home, Windows® XP Professional.
- Software license is now stored in the system/user defined temporary storage area. The license currently in the software application directory will be moved to the system/user defined temporary storage area. For every users in the system that will use the SIS, you will be required to re-install the SIS license again. The license will be installed into each users personal temporary storage area. This change allows the application to properly operate in a multi-user operating system such as Windows® 2000 Professional, Windows® XP Home, Windows® XP Professional.

12/10/2002: Version 4.4.0

- This release is the official update for the new business effective as of January 1, 2003.
- This release includes the 130th Anniversary Special life insurance illustration. The insurance amounts are calculated based on the age, gender, and premium band selected. No dividends are currently anticipated for this plan. No additional riders/options are available for this special plan. The illustration for this plan is located in the Limited Payment Whole Life plan tab. For the Pay Years, select the following:
 - 130SP-\$130: Base premium of \$130
 - 130SP-\$230: Base premium of \$230
 - 130SP-\$330: Base premium of \$330
 - 130SP-\$430: Base premium of \$430
- New Single Premium rates for the Limited Pay Life Single Premium plan.
- Corrected a display problem with the print preview vertical scroll bar.
- The following PRCUA E-forms were added:
 - PL 2001 (Prospect List)
 - MPS 2001 (Monthly Planning Sheet)
 - ASB 2001 (Annual Summary of Business)
 - APS (Attending Physician's Statement)
 - D-1-1999 (Attending Physician's Diabetic Questionnaire)
 - D-2-1999 (Diabetic Applicant's Questionnaire)
 - DB-99 (Total and Permanent Disability Benefit Application)
 - DOR-99 (Definition of Replacement)
 - DS-99 AN (Disclosure Statement New York Required Addendum)
 - DS-99 AN (Disclosure Statement Annuity to Annuity Replacement Only)
 - PRCUA-AQ-374 (Aviation Supplement)
 - ARR-2001 (Rollover Request Form)
- License expiration notice now only appears on the day the software license is expiring or after it has expired.

08/28/2002: Version 4.3.91

- This release includes the extended ages of 81-90 for the 58th Convention Special life insurance illustration. The insurance amounts are calculated based on the age, gender, and premium band selected. This plan is located in the Limited Payment Whole Life plan tab. For the Pay Years, select the following:
 - 58CSP0: Base premium of \$258, \$358, and \$458.
 - 58CSP1: Base +\$100. Insurance amounts for \$358, \$458, \$558 premium payment.
 - 58CSP2: Base +\$200. Insurance amounts for \$458, \$558, \$658 premium payment.
- For the 58th Convention Special, the type of plan for ages 0 to 80 is a 20 Pay Whole Life plan; for ages 81 to 90 the type of plan is a 10 Pay Whole Life plan.

05/8/2002: Version 4.3.90

- Revised the issue age calculation routine to use the actual day of birth and the day of the proposal. Issue age calculation is now based on the exact six-month changeover.
- Corrected a problem with closing the SIS application after an Equity Conversion Illustration was printed or previewed.

4/25/2002: Version 4.3.89

- This release includes the 58th Convention Special life insurance illustration. The insurance amounts are calculated based on the age, gender, and premium band selected. This plan is located in the Limited Payment Whole Life plan tab. For the Pay Years, select the following:
 - 20-58CSP0: Base premium of \$258, \$358, and \$458.
 - 20-58CSP1: Base +\$100. Insurance amounts for \$358, \$458, \$558 premium payment.
 - 20-58CSP2: Base +\$200. Insurance amounts for \$458, \$558, \$658 premium payment.

4/24/2002: Version 4.3.88

- Added Class 110, 210 (10 Payment Whole Life) plan to the Equity Conversion module.
- A full name (first and last name) is now required to print a valid NAIC compliant illustration.

4/11/2002: Version 4.3.85

- Changed the set back factors for the 1958 C.S.O. Loyalist female cash value table.
- Corrected the improper Training Illustration watermark display on select proposed insured names.

2/26/2002: Version 4.3.82

- Corrected the Equity Conversion summary illustration to print the name and address correctly. Lower case characters were not printed correctly.

2/08/2002: Version 4.3.81

- Annual Renewable Level Term not printing page 6 on some ages.
- Equity Conversion class 74 issued before 1985 was not calculating PUA cash value correctly when Equity Conversion Issue Date was changed from default.

1/20/2002: Version 4.3.80

- This release corrects minor operational functions in the 1 and 5 Year Renewable Term, 20 Pay Life, and Traditional Whole Life plans. Illustration printouts were not affected.
- For the Equity Conversion plan, a correction in the assignment of the non-forfeiture factors for plans 71, 74, 77, 84, 87, 97 issued after 1985 was implemented.

1/06/2002: Version 4.3.79

- A minimum desktop resolution of 800 x 600 is now required.
- Changed the toolbar to an XP style toolbar.
- Added a Color scheme selection. Soft Blue is now the default.
- Reorganized application data files into a single database.
- Extended the age limit to 90 for Traditional Whole Life, Single Premium (1 Pay Life), 5 Payment Life, 10 Payment Life, 20 Payment Life.
- Dividend rate change for Traditional Whole Life, Single Premium (1 Pay Life), 5 Payment Life, 10 Payment Life, 20 Payment Life.
- Added support for Adobe® Acrobat® versions 4 and 5.
- Agent Setup now requires a valid Agent ID, Agent Name, Agent Address, Agent City, Agent State, and Agent Zip.
- Minimal data required to calculate the premium and preview the illustration is now Applicant Age, Underwriting Class, and Amount of Insurance.
- Insurance Illustration now requires a valid Applicant Name and Applicant State before the illustration can be printed. The required fields for a premium calculation are gender, age, underwriting class, and amount of insurance.
- Valid names are now required for printing illustrations. If a generic name (such as Prospect or Sample) is used, the illustration will mark the illustration for training only and it should not be used for an actual sales presentation. The NAIC requires the intended recipient is identified on the illustration.
- Equity Conversion life insurance illustrations are now available. Up to 50 conversions can be selected and printed for each session.
- Equity Conversion selection is integrated in the SIS package. A connection to the Internet is required to use the Equity Conversion selection and download functions.
- Version 2 of PRCUA E-forms Processing is now included. To access the forms, select Tools - eForms from the Sales Illustration System main menu and select the desired form:
 - 101-1996 (Short Form Application [Generic])
 - 101-1996-FL (Short For Application [Florida])

101-1996-NY (Short Form Application [New York])
 101-1996-WI (Short Form Application [Wisconsin])
 101-1997-PA (Short Form Application [Pennsylvania])
 1025 (Change of Address)
 1048 (Affidavit for Loss of Certificate)
 1142 (Change of Premium Payment Mode)
 3790A (Change of Beneficiary to Trustee)
 44 Part 1 IRA (Endorsement IRA Statement of Owner)
 A001 (Annuity Policy Payment)
 A1-1988 (Long Form Life Insurance Application [Generic])
 A1-1988-NJ (Long Form Life Insurance Application [New Jersey])
 A1-1988-NY (Long Form Life Insurance Application [New York])
 A1-1988-PA (Long Form Life Insurance Application [Pennsylvania])
 A1035 (Absolute Assignment and Beneficiary Designation)
 AA1-2000 (Standard Annuity Application)
 AA1-2000-ARK (Arkansas Annuity Application)
 AA1-2000-FLA (Florida Annuity Application)
 AA1-2000-NJ (New Jersey Application)
 AA1-2000-PA (Pennsylvania Annuity Application)
 AA1-2000-WV (West Virginia Annuity Application)
 CB792 (Change of Beneficiary and(or) Name)
 IRS Publication 590-Individual Retirement Arrangements (IRAs) 2001
 OH-2-1990 (Disclosure of Insurance Fraud [Ohio])
 R001 (Membership Special Rates)
 R002 (Traditional Whole Life Male Rates per \$1000)
 R003 (Traditional Whole Life Female Rates per \$1000)
 R004 (Traditional Whole Life Male Pre-calculated Premiums [10K,25K,50K])
 R005 (Traditional Whole Life Female Pre-calculated Premiums [10K,25K,50K])
 R006 (Limited Pay Whole Life Male Rates per \$1000)
 R007 (Limited Pay Whole Life Female Rates per \$1000)
 R008 (Limited Pay Whole Life Male Pre-calculated Premiums [5K,10K])
 R009 (Limited Pay Whole Life Female Pre-calculated Premiums [5K,10K])
 R199 (Insurance Certification)
 R800 (Authorization Release Form)
 R900 (Preferred Underwriting Qualification Questionnaire)
 R901 (Preferred Underwriting Qualification Build Chart)

3/31/2000: Version 4.2 Build 45 (32-bit)

- The software is now a complete 32-bit version. Microsoft® Windows® 95, 98, NT 3.51, NT 4.0, and Windows® 2000 are the only operating systems supported with this release. Microsoft® Windows® 3.x and prior are not supported since they are 16-bit only operating systems. If you should be using a 16-bit only operating system, please upgrade your operating system to at least Windows® 95/98.
- Version 1 of PRCUA E-forms Processing is now included. To access the forms, select File - Print Forms from the Sales Illustration System main menu and select the desired form:
 - A1-1988: Long Form Life Insurance Application (Generic)
 - A1-1988-NJ: Long Form Life Insurance Application (New Jersey)
 - A1-1988-NY: Long Form Life Insurance Application (New York)
 - A1-1988-PA: Long Form Life Insurance Application (Pennsylvania)
 - OH-2-1990: Disclosure of Insurance Fraud (Ohio)
 - 101-1996: Short Form Application (Generic)
 - 101-1996-FL: Short For Application (Florida)
 - 101-1996-NY: Short Form Application (New York)
 - 101-1997-PA: Short Form Application (Pennsylvania)
 - 101-1996-WI: Short Form Application (Wisconsin)
 - R001: Membership Special Rates
 - R002: Traditional Whole Life Male Rates per \$1000
 - R003: Traditional Whole Life Female Rates per \$1000
 - R004: Traditional Whole Life Male Pre-calculated Premiums (10K,25K,50K)
 - R005: Traditional Whole Life Female Pre-calculated Premiums (10K,25K,50K)
 - R006: Limited Pay Whole Life Male Rates per \$1000
 - R007: Limited Pay Whole Life Female Rates per \$1000
 - R008: Limited Pay Whole Life Male Pre-calculated Premiums (5K,10K)
 - R009: Limited Pay Whole Life Female Pre-calculated Premiums (5K,10K)
 - R199: Insurance Certification
 - R800: Authorization Release Form
 - R900: Preferred Underwriting Qualification Questionnaire
 - R901: Preferred Underwriting Qualification Build Chart
- These Adobe® PDF standard forms can be printed with any installed Windows® compatible color or black & white printer via Adobe® Acrobat® Reader. For your convenience, the current release of Adobe® Acrobat® Reader (4.05b) is included on the CD

distribution media. If you do not have Adobe® Acrobat® Reader 4.0 or greater installed, you must install it to properly use these forms within the Sales Illustration System.

- The installation of the Adobe® Acrobat® Reader 4.05b package is automatically started after the Sales Illustration System setup is started.
- Dividend rates have been modified for the Traditional Whole Life and the Limited Pay Whole Life series illustrations. This does not reflect any adjustments in the form of any future special dividends that might be declared by the Board of Directors.