

Tax Adapter Interface Definition

Release 1.6

NOTE: this is a sample of some of the data provided to the Tax Adapter.

Tax Adapter **Request** Message Format (data sent to Tax Adapter)

Level	Field	Datatype
	<< some representative contract level information >>	
03	ContractNumber	PIC X(9).
03	ContractIssueState	PIC XX.
03	LastContractValuationDate	PIC 9(8).
03	DeathBenefitOption	PIC 9.
03	FixedAccountValue	PIC 9(11)V9(4).
03	VariableAccountValue	PIC 9(11)V9(4).
03	ProductCode	PIC X(8).
03	LoanAmount	PIC 9(7)V99.
03	LoanInterest	PIC 9(7)V99.
03	LoanAssetCredit	PIC 9(9)V99.
03	TargetOrRequiredPremium	PIC 9(9)V99.
03	CurrYearCumulativePremAmt	PIC 9(11)V99.
03	ContractAccumPremDepositChg	PIC 9(11)V99.
03	ContractAccumSurrenderChg	PIC 9(11)V99.
03	ContractAccumWithdrawalChg	PIC 9(11)V99.
03	ContractLapseCode	PIC X.
03	IsInforce	PIC X.
03	ContractDateWritten	PIC 9(8).
03	ContractApplicationDate	PIC 9(8).
03	HadMoneyPaidWithApp	PIC X.
03	PolicyOwnerStateOfResidence	PIC XX.
03	HasValidPolicyOwnerSSN	PIC X.
03	PolicyOwnerDateOfBirth	PIC 9(8).
03	IsOnDisability	PIC X.

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Level	Field	Datatype
03	IsIncoming1035Exchange	PIC X.
	<< some representative rider level information >>	
03	Product OCCURS 15 TIMES.	
04	ProductTypeCode	PIC X(4).
04	ProductHasEarlySstdDrop	PIC X.
04	ProductLetterRatingCode	PIC X.
04	ProductTypeOfTerm	PIC X.
04	ProductDecreasingPercent	PIC 9(2)V99.
04	ProductDecreasingTermPeriod	PIC 99.
04	ProductIssueDate	PIC 9(8).
04	ProductFaceAmount	PIC 9(9)V99.
04	ProductIssueFaceAmount	PIC 9(9)V99.
04	ProductExtraDb	PIC 9(9)V99.
04	ProductIssueAge	PIC 99.
04	ProductIssueSex	PIC X.
04	ProductUndClassCd	PIC X.
04	ProductNonSmokerCd	PIC X.
04	ProductMortalityBasis	PIC X(8).
04	ProductInterestAssump	PIC 99V9(3).
04	ProductAnnualDisPrem	PIC 9(7)V99.
04	ProductAnnualStdPrem	PIC 9(7)V99.
04	ProductAnnualSstdPrem	PIC 9(8)V99.
04	ProductAccumStdPrem	PIC 9(9)V99.
04	ProductAccumSstdPrem	PIC 9(9)V99.
04	ProductExpirationDate	PIC 9(8).
04	ProductCashValue	PIC 9(9)V99.
04	ProductAccumDividendsPaid	PIC 9(9)V99.
04	AnnualFee	PIC 9(3)V99.
04	SalesLoadAmount	PIC 9(9)V99.

Tax Adapter **Reply** Message Format (data returned from Tax Adapter)

Level	Field	Datatype	Valid Values	Description
01	taxReplyMessage			
02	replyCommonData			
03	repProductLineCode	PIC 9.		
03	repContractNumber	PIC X(9).		
03	repEventType	PIC XX.		A code that identifies the event processed. E.g. PP = Premium Payment.
03	repEventEffectiveDate	PIC 9(8).		
03	repEventProcessingDate	PIC 9(8).		
03	repCostBasis	PIC 9(9)V99.		Policy's cost basis.
03	repFederalWithholdingYtd	PIC 9(9)V99.		
03	repTaxableGainAmountYtd	PIC 9(9)V99.		Accumulated figure within a tax reporting year
03	repFederalIncomeTaxWithheld	PIC 9(9)V99.		
03	repStateIncomeTaxWithheld	PIC 9(9)V99.		
03	repTaxReportingYear	PIC 9(4).		Generally the year of the effective date, but maybe not always
03	repExcessRemovalDate	PIC 9(8).		for TAMRA
03	repTamraAmountsPaidYear1	PIC +(9)9.9(2).		Amount paid for 7Pay test purposes in 7Pay Year 1
03	repTamraAmountsPaidYear2	PIC +(9)9.9(2).		Amount paid for 7Pay test purposes in 7Pay Year 2
03	repTamraAmountsPaidYear3	PIC +(9)9.9(2).		Amount paid for 7Pay test purposes in 7Pay Year 3
03	repTamraAmountsPaidYear4	PIC +(9)9.9(2).		Amount paid for 7Pay test purposes in 7Pay Year 4
03	repTamraAmountsPaidYear5	PIC +(9)9.9(2).		Amount paid for 7Pay test purposes in 7Pay Year 5
03	repTamraAmountsPaidYear6	PIC +(9)9.9(2).		Amount paid for 7Pay test purposes in 7Pay Year 6
03	repTamraAmountsPaidYear7	PIC +(9)9.9(2).		Amount paid for 7Pay test purposes in 7Pay Year 7
03	repTamraGrandfathered	PIC X.	Y/N	
03	repTamraGrandfatheredDb	PIC 9(9)V99.		Death benefit on Oct 22, 1988.
03	repMaterialChangeDate	PIC 9(8).		Date of last material change (TAMRA). Could be issue date.
03	repMecStatus	PIC X.	N, R, I	No, Revocable, Irrevocable
03	repMecStatusDate	PIC 9(8).		Date contract became a MEC.
03	repMecEventType	PIC XX.		The event type that caused MEC. E.g. PP.
03	repMecReasonCode	PIC X.	7, R, 1	7 – 7-Pay Test failure R = reduction test failure 1 = 1035 payment
03	repExcessAmountPaid	PIC 9(9)V99.		for TAMRA
03	repSevenPayPremiumForDb	PIC +(9)9.9999.		7Pay Premium earned on “death benefit” components

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Level	Field	Datatype	Valid Values	Description
03	repSevenPayAnnuitizedCashValue	PIC 9(11)V99.		Informational field – part of 7-Pay calc
03	repSevenPayCashValue	PIC 9(11)V99.		Informational field – part of 7-Pay calc
03	repSevenPayAdjustmentYear1	PIC 9(9)V9999.		
03	repSevenPayAdjustmentYear2	PIC 9(9)V9999.		
03	repSevenPayAdjustmentYear3	PIC 9(9)V9999.		
03	repSevenPayAdjustmentYear4	PIC 9(9)V9999.		
03	repSevenPayAdjustmentYear5	PIC 9(9)V9999.		
03	repSevenPayAdjustmentYear6	PIC 9(9)V9999.		
03	repSevenPayAdjustmentYear7	PIC 9(9)V9999.		
03	repContractDeemedCashValue	PIC +(11)9.99.		
03	rep1035MoneyBeingAccepted	PIC X.		
03	rep1035CsvCarryoverEstimated	PIC 9(9)V99.		
03	rep1035CsvCarryoverAccum	PIC 9(9)V99.		
03	rep1035CostBasisCarryoverAccum	PIC 9(9)V99.		
03	repGuidelineSinglePremium	PIC +9(9).99.		
03	repGuidelineLevelPremium	PIC +9(9).99.		
03	repAccumGuidelineLevelPremium	PIC +9(11).99.		
03	repNecessaryGuidelineSinglePrem	PIC +9(9).99.		Necessary premium figure for guideline contracts.
03	repNecessaryGuidelineLevelPrem	PIC +9(9).99.		Necessary premium figure for guideline contracts.
03	repAccumNecessaryGuideLevelPrm	PIC +9(11).99.		
03	repGuidelineAdjustmentDate	PIC 9(8).		
03	repPremiumsPaidForGuideline	PIC +9(9).99.		Money paid for guideline test purposes.
03	repGuidelineExcessPremPaid	PIC 9(9)V99.		Amount overpaid when failed
03	repDefraTestFailedIndicator	PIC X.	Y/N	
03	repDefraTestFailedDate	PIC 9(8).		
03	repDefraTestUtilized	PIC X.	G, C	G or C [Guidleline or CVAT]
03	repDefraGrandfathered	PIC X.	Y/N	
03	repApplicableFederalTaxCode	PIC X.	C, P	C = Current US P = Puerto Rico
03	repPenaltyTaxInd	PIC X.	Y/N	Indicates if 10% tax penalty applies for an early distribution.
03	repSevenPayPremiumForSstd	PIC 9(9)V9999.		7Pay credit earned by substandard premiums
03	repSevenPayPremiumForQabCredit	PIC 9(9)V9999.		7Pay Qualified Additional Benefit credit for all QABs.
03	repDistributionCode	PIC X.	1, 6, 7	(premature, 1035, normal distn) for 1099
03	repTotDistributionSubjectToTax	PIC 9(9)V99.		Distribution subject to taxation
03	repTaxableDistributionAmt	PIC 9(9)V99.		Box 2a
03	rep1099GrossDistribution	PIC 9(9)V99.		Box 1

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Level	Field	Datatype	Valid Values	Description
03	rep1099EmployeeContributions	PIC 9(9)V99.		Box 5
03	repShouldFileA1099Form	PIC X.		Indicates if a 1099 will result from the event.
03	repSuggestedFedWithholdingAmt	PIC 9(9)V99.		
03	repSuggestedSttWithholdingAmt	PIC 9(9)V99.		
03	repMaximumNecessaryPremium	PIC 9(9)V99.		
03	repMaximumNecessaryPremAfter	PIC 9(9)V99.		
03	repGrossUnnecessaryPremium	PIC 9(9)V99.		
03	repNPTTestIsEstimate	PIC X.		
03	repNPTTestFailed	PIC X.		If Y, necessary premium test failed.
03	repMaterialChangeCode	PIC X.	Y/N	Indicates if material change occurred on this event.
03	repCurrent7PayTestYear	PIC 9.	1,2,3,4,5,6,7,0	
03	repCorridorDeathBenefit	PIC 9(9)V99.		
03	repPreEventCashSurrenderValue	PIC 9(11)V99.		number used in gain calculation
03	repAccumulatedAmountsPaid	PIC +9(9)V99.		informational field
03	repAccumulatedSevenPayPremium	PIC 9(9)V99.		informational field
03	repCurrYearSevenPayPremMargin	PIC +9(9)V99.		Amount can pay without becoming a MEC.
03	repCurrYearGuidelineMargin	PIC +9(9)V99.		
03	repRecaptureCeilingAmount	PIC 9(9)V99.		informational field
03	repMecFormIndicator	PIC X.		Indicates if Policyholder has signed a MEC form