

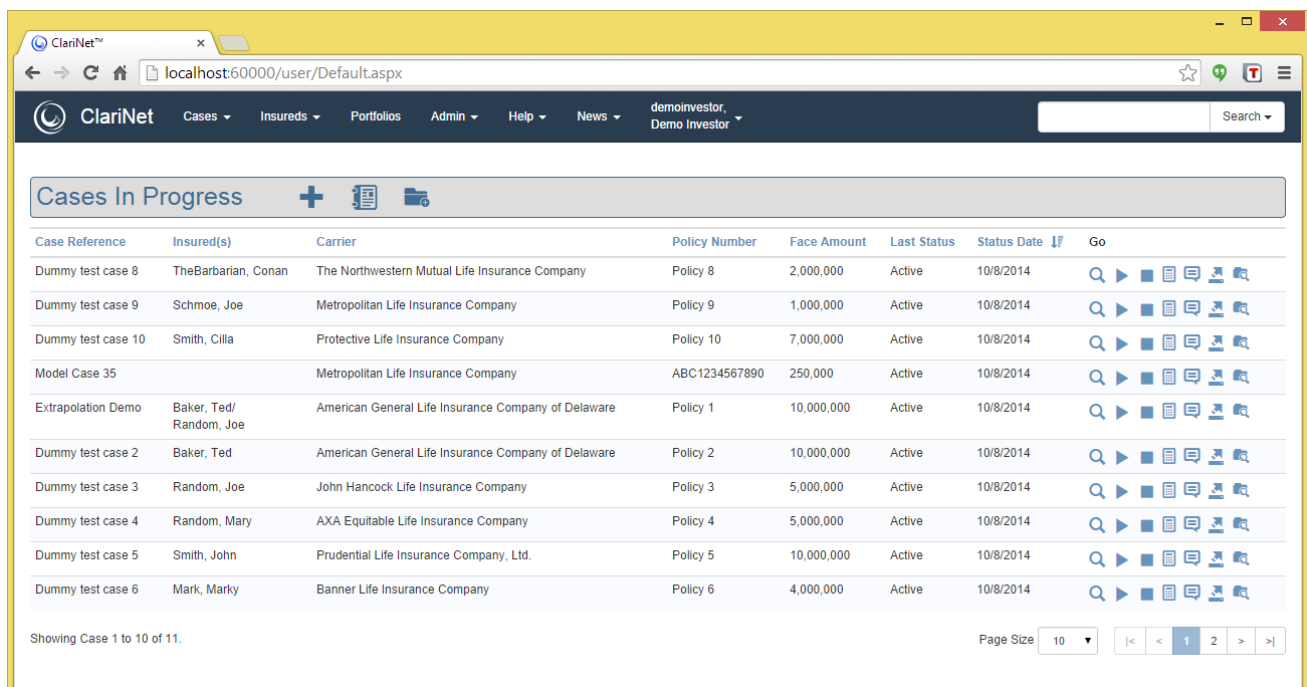
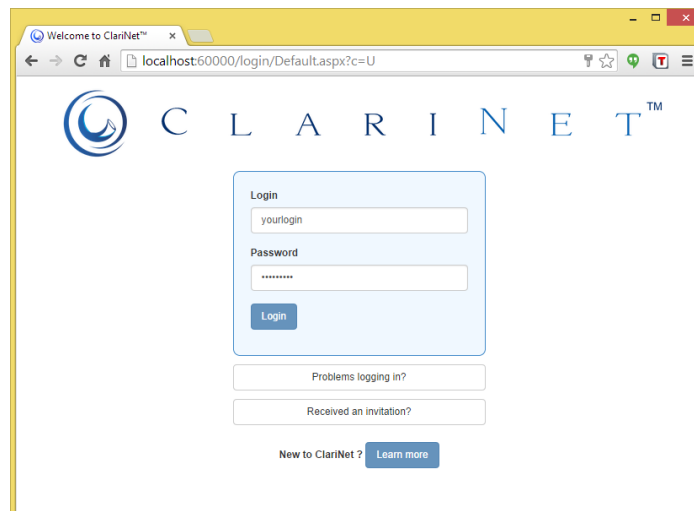
ClariNet Release Notes - October 2014

In this Release

1. [CL-4408] - New design
2. [CL-4421/4428/4427] - Case Status alerts
3. Other Items, Bugs and Improvements

1. [CL-4408] - New design

ClariNet has a new design! It is more modern, looks more professional, and makes better use of the available space on your screen.



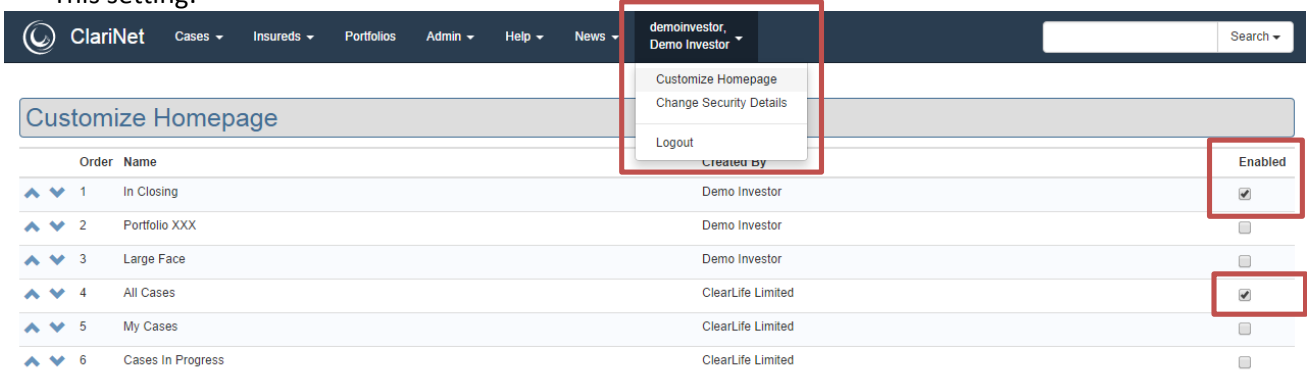
The functionality has not changed.

Some pages might load faster as the new design allows for smaller pages and less images.

Specific changes

- The Home Page now only shows the case lists and saved searches that you have chosen to display using the “Customize Home page” item of the user menu. It does not show the current Search anymore and you cannot search from it.

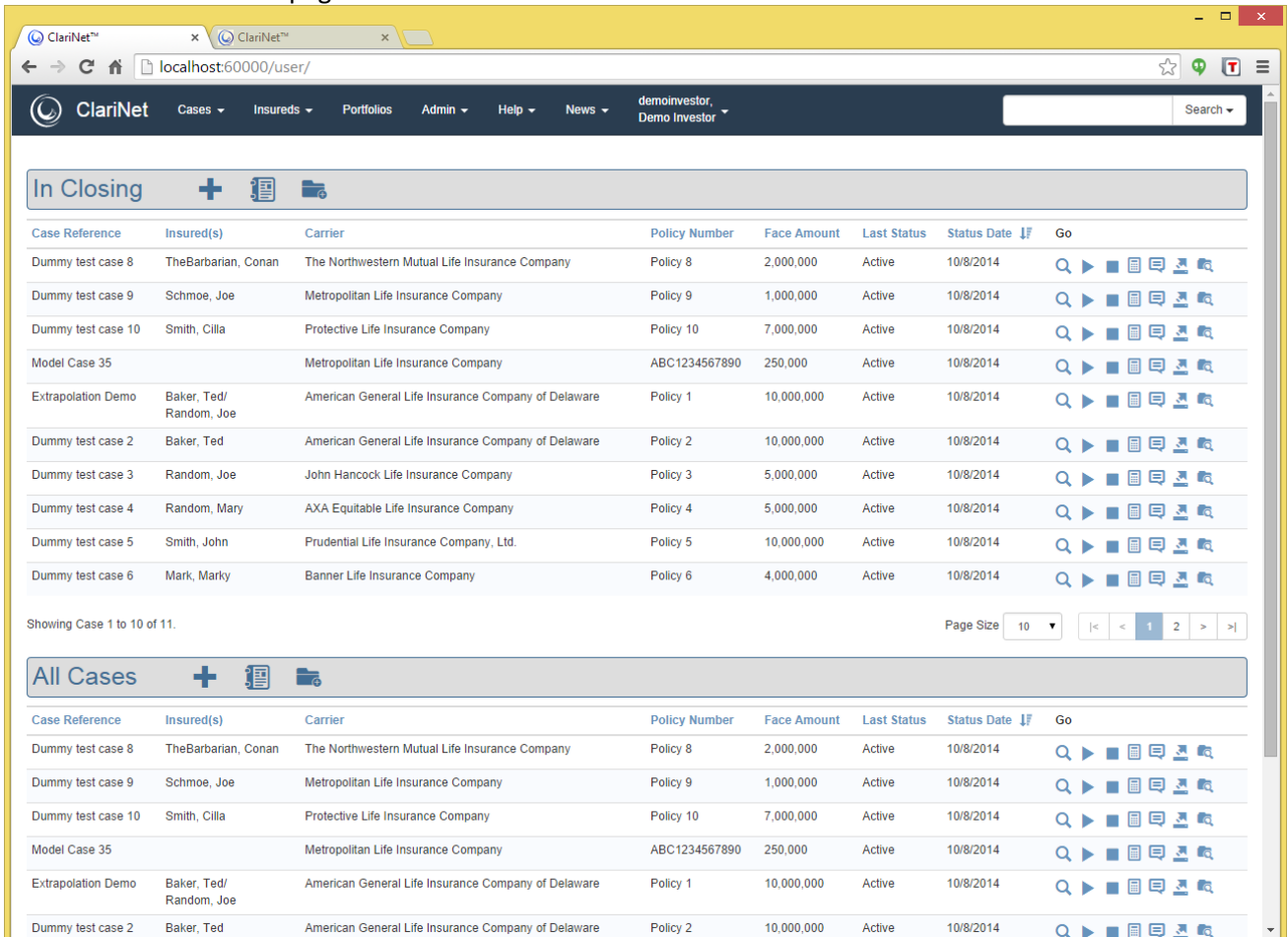
This setting:



The screenshot shows the ClariNet user interface. The user menu is open, showing options: 'Customize Homepage', 'Change Security Details', and 'Logout'. Below this is a table titled 'Customize Homepage' with columns for 'Order', 'Name', 'Created by', and 'Enabled'.

Order	Name	Created by	Enabled
1	In Closing	Demo Investor	<input checked="" type="checkbox"/>
2	Portfolio XXX	Demo Investor	<input type="checkbox"/>
3	Large Face	Demo Investor	<input type="checkbox"/>
4	All Cases	ClearLife Limited	<input checked="" type="checkbox"/>
5	My Cases	ClearLife Limited	<input type="checkbox"/>
6	Cases In Progress	ClearLife Limited	<input type="checkbox"/>

results in this home page:



The screenshot shows the ClariNet home page. The 'In Closing' section is active, displaying a table of cases. Below it is the 'All Cases' section, also displaying a table of cases. The tables have columns for Case Reference, Insured(s), Carrier, Policy Number, Face Amount, Last Status, Status Date, and Go.

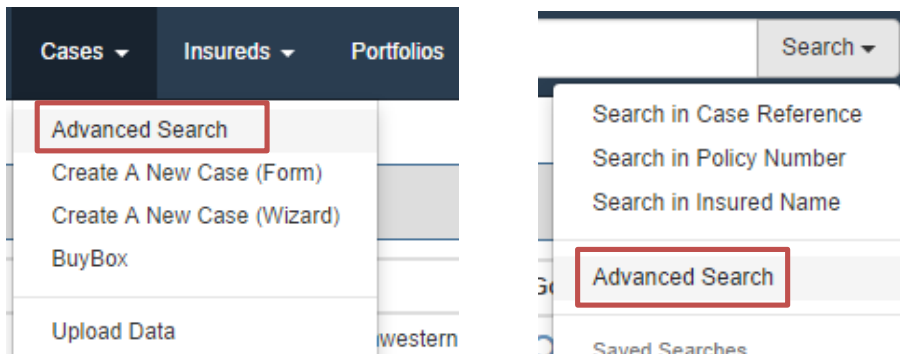
Case Reference	Insured(s)	Carrier	Policy Number	Face Amount	Last Status	Status Date	Go
Dummy test case 8	TheBarbarian, Conan	The Northwestern Mutual Life Insurance Company	Policy 8	2,000,000	Active	10/8/2014	[Icons]
Dummy test case 9	Schmoe, Joe	Metropolitan Life Insurance Company	Policy 9	1,000,000	Active	10/8/2014	[Icons]
Dummy test case 10	Smith, Cilla	Protective Life Insurance Company	Policy 10	7,000,000	Active	10/8/2014	[Icons]
Model Case 35		Metropolitan Life Insurance Company	ABC1234567890	250,000	Active	10/8/2014	[Icons]
Extrapolation Demo	Baker, Ted/ Random, Joe	American General Life Insurance Company of Delaware	Policy 1	10,000,000	Active	10/8/2014	[Icons]
Dummy test case 2	Baker, Ted	American General Life Insurance Company of Delaware	Policy 2	10,000,000	Active	10/8/2014	[Icons]
Dummy test case 3	Random, Joe	John Hancock Life Insurance Company	Policy 3	5,000,000	Active	10/8/2014	[Icons]
Dummy test case 4	Random, Mary	AXA Equitable Life Insurance Company	Policy 4	5,000,000	Active	10/8/2014	[Icons]
Dummy test case 5	Smith, John	Prudential Life Insurance Company, Ltd.	Policy 5	10,000,000	Active	10/8/2014	[Icons]
Dummy test case 6	Mark, Marky	Banner Life Insurance Company	Policy 6	4,000,000	Active	10/8/2014	[Icons]

Showing Case 1 to 10 of 11. Page Size: 10

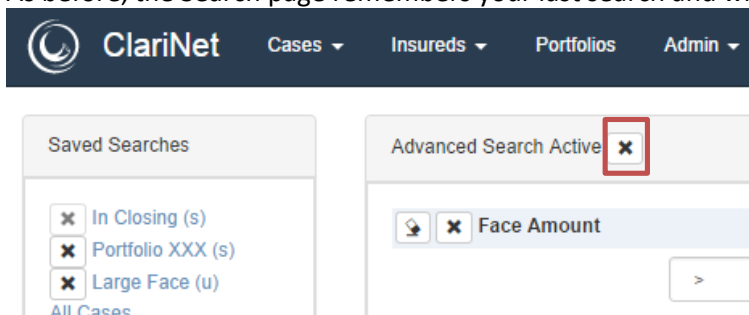
Bear in mind the more cases you display on the home page, the more time it will take to download and display. Also keep the pager size as small as acceptable. Two lists displaying 10 cases at a time is a lot faster than loading five lists showing 50 cases each.

If you do not pick any case lists in “Customize Homepage”, all cases are displayed by default.

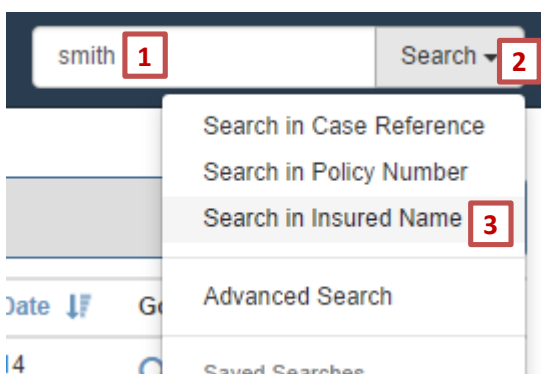
- SmartSearch is now simply called Advanced Search. It is accessible from two places: Cases menu and Search button:



As before, the Search page remembers your last search and will display the results until you clear it:

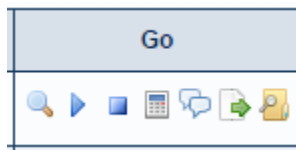


- There is a new, easily accessible search field at the top right of the screen. Type something, then click the Search button and then click one of:
 - Search in Case Reference
 - Search in Policy Number
 - Search in Insured Name



This will show you the results on the search page.

- Some icons might be slightly different, generally they are now all blue, but they have the same functionality as before.



Old



New

- Some layouts may have changed, for example a long form may have been split into two columns, like the Policy tab:

Case Summary

Case | Policy | Insured Life | Illustrations | Verifications of Coverage | Documents | Servicing | Order Tracking and Follow Ups | Pricing Settings | Valuation Settings | Cost/Maturity

Comments | Premiums | Valuations | Audit Log | Compliance Checklist

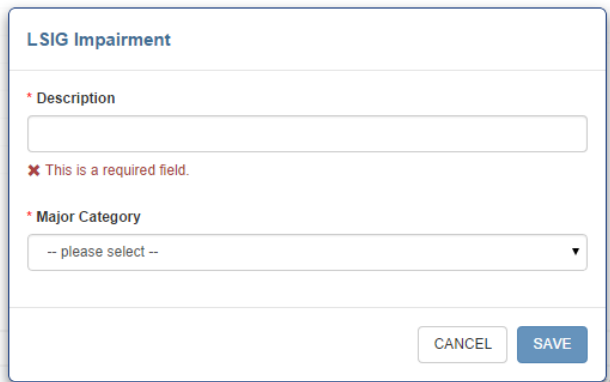
Policy

<table style="width: 100%; border-collapse: collapse;"> <tr><td>UPRC</td><td>PDWM078BNQ</td></tr> <tr><td>Policy Number</td><td>Policy 9</td></tr> <tr><td>Carrier</td><td>Metropolitan Life Insurance Company [NAIC:65978] </td></tr> <tr><td>Face Amount</td><td>1,000,000 \$</td></tr> <tr><td>Maturity Age</td><td>100</td></tr> <tr><td>Extended DB Rider Period</td><td>100</td></tr> <tr><td>Policy Date</td><td>10/01/2009</td></tr> <tr><td>Policy Issue Date</td><td>08/28/2008</td></tr> <tr><td>Issue State</td><td>Tennessee</td></tr> <tr><td>Policy Type</td><td>Universal Life</td></tr> <tr><td>Death Benefit Type</td><td>Level</td></tr> <tr><td>Return Type</td><td>Non-variable</td></tr> <tr><td>Coverage Type</td><td>-</td></tr> <tr><td>Age Basis</td><td>ANB</td></tr> <tr><td>Policy Lapse Basis</td><td>CSV</td></tr> <tr><td>Policy Form</td><td>-</td></tr> <tr><td>Policy Product</td><td>None</td></tr> <tr><td>Percent Of Premium Charge</td><td>6.5 %</td></tr> <tr><td>POPC Above Target</td><td>0 %</td></tr> <tr><td>Default Per Unit Charge</td><td>0 \$ Annual</td></tr> <tr><td>Default Per Policy Charge</td><td>98.1 \$ Monthly</td></tr> <tr><td>Current NGCR</td><td>0 %</td></tr> </table>	UPRC	PDWM078BNQ	Policy Number	Policy 9	Carrier	Metropolitan Life Insurance Company [NAIC:65978] 	Face Amount	1,000,000 \$	Maturity Age	100	Extended DB Rider Period	100	Policy Date	10/01/2009	Policy Issue Date	08/28/2008	Issue State	Tennessee	Policy Type	Universal Life	Death Benefit Type	Level	Return Type	Non-variable	Coverage Type	-	Age Basis	ANB	Policy Lapse Basis	CSV	Policy Form	-	Policy Product	None	Percent Of Premium Charge	6.5 %	POPC Above Target	0 %	Default Per Unit Charge	0 \$ Annual	Default Per Policy Charge	98.1 \$ Monthly	Current NGCR	0 %	<table style="width: 100%; border-collapse: collapse;"> <tr><td>Policy Has Been Converted</td><td><input type="checkbox"/></td></tr> <tr><td>Conversion Premium</td><td>\$</td></tr> <tr><td>Policy Rider Types</td><td> <input type="checkbox"/> Accelerated Death Benefit <input type="checkbox"/> Child Term <input type="checkbox"/> Disability <input type="checkbox"/> Extended Death Benefit <input type="checkbox"/> No-Lapse Guarantee <input type="checkbox"/> Term <input type="checkbox"/> Term Conversion <input type="checkbox"/> Waiver of Premium </td></tr> <tr><td>Owner Type</td><td>-</td></tr> <tr><td>Previously Viaticated</td><td>-</td></tr> <tr><td>Foreclosed</td><td>-</td></tr> <tr><td>Premium Financed</td><td>-</td></tr> <tr><td>Bankruptcy</td><td>-</td></tr> </table>	Policy Has Been Converted	<input type="checkbox"/>	Conversion Premium	\$	Policy Rider Types	<input type="checkbox"/> Accelerated Death Benefit <input type="checkbox"/> Child Term <input type="checkbox"/> Disability <input type="checkbox"/> Extended Death Benefit <input type="checkbox"/> No-Lapse Guarantee <input type="checkbox"/> Term <input type="checkbox"/> Term Conversion <input type="checkbox"/> Waiver of Premium	Owner Type	-	Previously Viaticated	-	Foreclosed	-	Premium Financed	-	Bankruptcy	-
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- We test pages with our screen set to a width of 1280px. If your screen is smaller, it should still be ok, but we can't guarantee anything. 99% of users have screens this size or bigger!
- Our favorite web browser is Chrome. It is fast and reliable. Consequently, most of our testing was done using Chrome. We have also done some testing in Internet Explorer and Firefox. However, if we have missed something and you see a strange layout, please take a screenshot and email us!

Known Issues

- You need to click the Cancel button twice on some popups (those with a text box as the first field). The first time, a validation error appears (such as “This is a required field”), and the second time the popup disappears as expected.



2. [CL-4421/4428/4427] - Case Status alerts

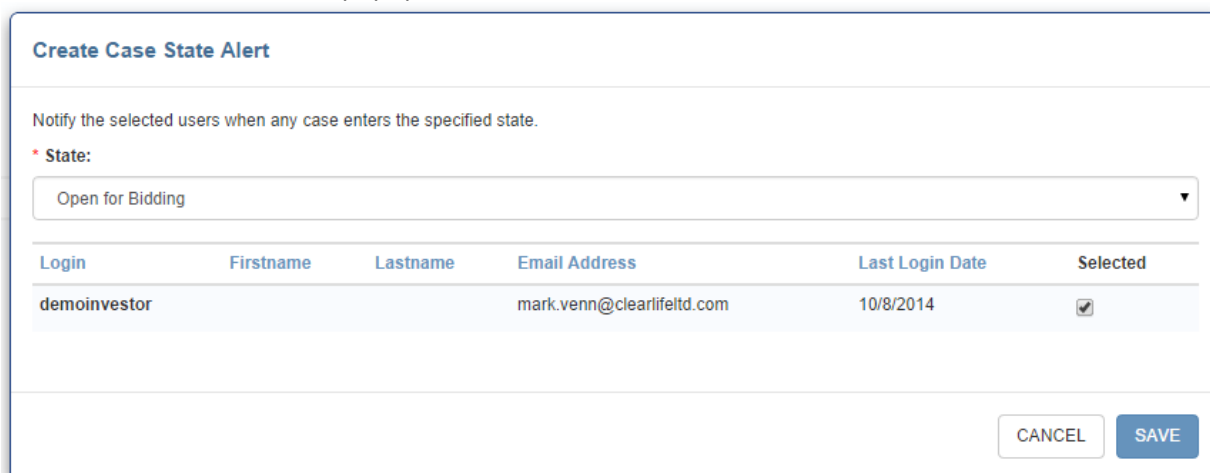
Case Status alerts are now available again on ClariNet. You can notify selected users when any Case enters a specified Case Status. Manage alerts in “User Account and Alerts” in the Admin menu.

This screenshot shows some users will be notified when Cases enter the “Open for Bidding” (typically, this means someone has submitted a case for bidding using ClariNet), “Closing” and “Maturity Claim Pending” (in this example, a user in the Servicing department types a Date Of Death for a single life policy, and another user in another department gets an email that the case is now in Maturity Claim Pending).

Case State Alerts +

Case State	Go
Open for Bidding	-
Closing	-
Maturity Claim Pending	-

You add or edit alerts in this popup:

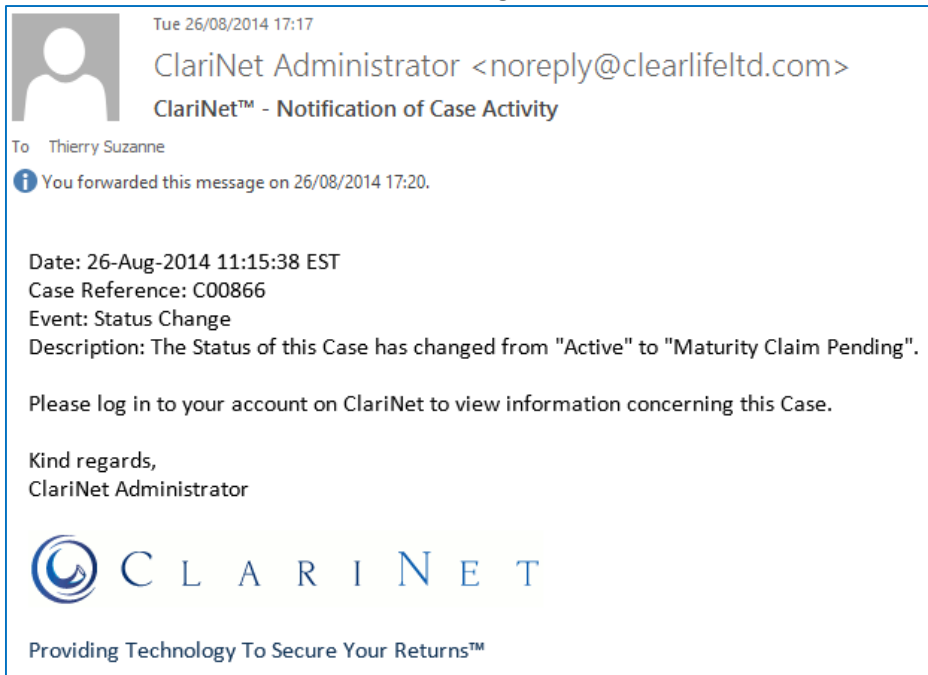


State
Open for Bidding

Login	Firstname	Lastname	Email Address	Last Login Date	Selected
demoinvestor			mark.venn@clearlifeld.com	10/8/2014	<input checked="" type="checkbox"/>

Note: at this stage, you can easily view all users per Case Status, however it is not possible to view all Alerts for a given user.

Each alert is an email such as this, showing the time, Case Reference and other information:



3. Other Items, Bugs and Improvements

The following items have also been fixed as part of this release. Please contact us if you need any further information.

- [CL-4409] - Cash Withdrawals don't charge surrender charge
- [CL-4420] - Clicking Generate in Illustration causes incorrect NDB on loan case
- [CL-4419] - Allow negative numbers on Cost/Maturity tab
- [CL-4418] - Empty portfolio causes odd numbers in portfolio view and summary PDF
- [CL-4422] - Error message not caught when using COI override
- [CL-4423] - Issues with Surrender Charges Tab on Premium Calculator
- [CL-4424] - Deleting top row of newly created premium history rows causes loss of data
- [CL-4429] - External Bidders plus button not enabled on Active cases
- [CL-4430] - Exception thrown when deleting a premium schedule