



Button File Web Specifications

If you are updating from Button File version 4:

1. In Section 1, change field #1 (version number) to a 5
2. In Section 1, add fields #2 through #5
3. In Section 2, include arrays #7 through #9

Note: A pipe character (" | "), the symbol on the same QWERTY keyboard key as the backslash key, is now used to designate breaks in the data passed. Where you used linefeeds for some of the data below in version 4, you will now use a pipe to indicate the end of a field in version 5.

Section 1: Non-array Data

Section 1 is combined into one long string. Each field should be followed by a pipe " | " to separate the data.

[Click here to view an example of Section 1 and 2 formatting.](#)

Field	Description	Type and Limits	What InsMark Expects	Examples
1	Button File Version	Integer	The current version is 5.	5
2	Agent's Unique ID	String (Max 100)	This field is used for security by InsMark as the Agent's login. This must be a unique field that you create and assign to each individual agent. Most important, <u>It is critical that this field is unique to ensure it will only be used by one agent.</u> This Agent's Unique ID is also used to connect the agent's Button File to their individual InsMark system.	Agent007
3	Carrier Three Letter Code	String (Max 3)	Your company's three letter code assigned to you by InsMark. This is used with the Agent's Unique ID to identify the agent to InsMark.	XXX
4	Require InsMark Login	True or False	InsMark links the Agent's Unique ID (from #2 above) to the unique InsMark ID to establish a login connection between your software and InsMark's software. If this is not sufficient, you can require a login each time the agent uses the InsMark System. If so, this field should always be set to True.	False
5	InsMark Launch	True or False	This is a toggle. False = InsMark stores the button file data only. True = InsMark stores the button file data and launch the InsMark software.	True
6	Long Name of Policy	String (Max 50)	This is the full product name which appears on illustrations.	Whole Life Best Value IV
7	Short Name of Policy	String (Max 14)	This is a short name of the product and will appear in InsMark illustrations where the long name will not fit (such as column headings).	Whole Life IV
8	Product Related (Form Number)	String (Max 25)	Typically not used. This field works in conjunction with other system toggles. It will be ignored unless you were advised to use it. This field appears on the optional cover page.	(blank line)
9	Rating Class	String (Max 25)	Typically not used. This field works in conjunction with other system toggles. It will be ignored unless you were advised to use it. This field appears on the optional cover page.	(blank line)
10	Generic Name of Policy	String (Max 25)	Typically not used. This field works in conjunction with other system toggles. It will be ignored unless you were advised to use it. This field appears on the optional cover page.	(blank line)



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11	Guaranteed Policy Lapse Year	Integer [1..100]	This is the year in which the policy lapses when guaranteed values are illustrated. (Currently only used in InsMark's Life Plan System.)	38
12	Template Name	String (Max 30)	Enter the exact name you used on your Template Information Sheet . This defines the specific product characteristics in the InsMark Systems.	Variable Product
13	Interest Rate	String (Max 14)	Enter the policy interest rate in this field. For Term Insurance, or if your policy does not have an interest rate, enter "NONE". For varied rates, enter the rates separated by a forward slash and surround in quotes. Note: Be sure to count all characters between the quotes including slashes and decimals.	NONE 7.25 11.25/10/9/8/7
14	Name of Insured	String (Max 40)	Individual policies: Enter the full name of the insured. Survivorship policies: Enter the names of both insureds separated by a forward slash. Survivorship policies with an assumed death of one of the insured: Here you must put the assumed survivor's name in the first position.	Robert C. Client Joe Insured/Jane Insured Jane Survivor/John assumed death
15	Gross Rate of Return (ROR)	String (Max 14)	Optional. Enter "NONE" in this field if not used (currently only used in Life Plan). For varied rates, enter the rates separated by a forward slash and surround it in quotes. Note: Be sure to count all characters between the quotes including slashes and decimals.	NONE 7.25 11.25/10/9/9/7
16	Age of Insured	String (Max 5)	Individual and Joint policies: Enter the age. Survivorship policies: Enter the ages of both insureds separated by a forward slash and surrounded by quotes. The ages should be listed in the same order as the names. Thus the age on the left side of the forward slash corresponds with the name on the left side of the forward slash.	35 35/38
17	Sex of Insured	Integer [1..9]	Individual policies: Enter To Indicate: 0 Male 1 Female 2 Joint 3 Unisex 4 Do not display sex in illustration headers Survivorship policies: 5 Male/Female 6 Female/Male 7 Male/Male 8 Female/Female 9 Survivorship Unisex	1 6
18	First Year of Single Imputation	Integer [1..100]	If not used, set this field to 0. Survivorship policies: Enter the first year the remaining life is only one insured. This information is used in economic benefit calculations in split dollar modules.	0 35
19	Initial Death Benefit	Real (No commas)	Indicate the face amount of the policy. (Not the first year of Death Benefit since these are often different on a policy illustrating increasing Death Benefit.)	1000000.00
20	Dividend Option	Integer [0,10,11,12]	Enter: For this Dividend Option: 0 No Dividends 10 Withdrawals only 11 Dividends only 12 Both Withdrawals and Dividends	0 12
21	Years Calculated	Integer [1..100]	Enter the number of years of policy values your proposal software has calculated. Note: InsMark Systems will illustrate policy values through the year indicated unless the Death Benefit <= 0 or the Accum Value < 0. In those cases, it will adjust this value to restrict the negative values from the illustration.	45
22	Tax Bracket	Real [0..99.99] (No commas)	If you do not have tax bracket information, set this field to 0. Enter the tax bracket of the insured. Max of two decimal places. This field is used only as a default and the user will be able to change it.	0 28.00



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Section 2: Array Data

This section contains all of the policy values calculated in your basic proposal software. These values will be appended to the end of Section 1. The main difference here is that the pipe (" | ") is not separating each value, it is separating each year's set of values.

For year 1, append a value from each of the arrays below, separating each value with a comma. To mark the end of year 1, insert a pipe (" | ") (instead of a comma). Then repeat for year 2, and so on.

[Click here to view an example of Section 1 and 2 formatting.](#)

For the values below, InsMark will accept any number of decimal places as well as leading and trailing zeros. InsMark rounds these real values to the nearest dollar on illustration output; however, InsMark will round to the nearest cent when the value is used in certain calculations.

Ref.	Arrays	Type and Limits	What InsMark Expects	Examples
1	Annual Premium	Real (No commas)	<p>Enter the annual premiums.</p> <p>This field also includes withdrawal repayments and any other deposits, except loan repayments. The first-year premium must reflect the total premium for year 1, including any additional deposits.</p> <p>DO NOT subtract the withdrawal from the premium and enter the net value in the premium field.</p> <p>Note - Participating Contracts: Dividends taken to reduce premiums must be subtracted from Annual Premiums until the premium is reduced to zero. Thereafter, residual dividends, taken to reduce premiums, should be added to the Partial Withdrawals.</p>	5000.00
2	Partial Withdrawals	Real (No commas, enter positive numbers)	<p>Enter the annual withdrawals.</p> <p>Withdrawals are entered as a positive number and must not be tax sensed. If a withdrawal is made in the same year a premium is paid, enter each of these values in Fields 1 and 2.</p> <p>DO NOT subtract the withdrawal from the premium and enter the net value in the premium field.</p> <p>Note - Participating Contracts: Dividends taken in cash must be sent to the Partial-Withdrawals.</p> <p>Dividends taken to reduce premiums must be subtracted from Annual Premiums until the premium is reduced to zero. Thereafter, residual dividends, taken to reduce premiums, should be added to the Partial Withdrawals.</p> <p>Lump sum surrenders of dividend additions should appear in the Partial Withdrawals.</p>	0.00



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3	Loan Proceeds	Real (No commas)	<p>Enter any annual net loan proceeds as follows: Loan Proceeds for Year = Loans -- Loan Repayments -- Loan Interest After a loan has been taken, interest on the loan can be paid in one of two ways: "borrowed" or "out-of-pocket". When loan interest is borrowed from policy values, enter a zero (assuming no loans are taken, or repayments made in that year).</p> <p>Example:</p> <table><tr><td>Additional loan taken to cover interest</td><td>850</td></tr><tr><td>Loan repayments</td><td>0</td></tr><tr><td>Loan interest due</td><td>-850</td></tr><tr><td colspan="2">-----</td></tr><tr><td>Loan Proceeds for Year</td><td>0</td></tr></table> <p>When loan interest is paid out-of-pocket, you will enter a negative value (assuming no loans are taken in that year).</p> <p>Example:</p> <table><tr><td>Additional loan taken to cover interest</td><td>0</td></tr><tr><td>Loan repayments</td><td>0</td></tr><tr><td>Loan interest due</td><td>-850</td></tr><tr><td colspan="2">-----</td></tr><tr><td>Loan Proceeds for Year</td><td>-850</td></tr></table> <p>You need to enter the portion of the loan which actually goes to the client after interest charges (or any costs of acquiring the loan) are subtracted.</p>	Additional loan taken to cover interest	850	Loan repayments	0	Loan interest due	-850	-----		Loan Proceeds for Year	0	Additional loan taken to cover interest	0	Loan repayments	0	Loan interest due	-850	-----		Loan Proceeds for Year	-850	0.00
Additional loan taken to cover interest	850																							
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Loan Proceeds for Year	-850																							
4	Surrender Value on Assumed Basis	Real (No commas)	<p>Enter the policy's net surrender values.</p> <p>These values must be net of loans. InsMark shows negative values as 0.</p> <p>One cash value policy: Set all values in this field to 0. Term Insurance: Set all values in this field to 0.</p> <p>Note - Participating Contracts:</p> <p>Dividend additions and accumulations not used for premium reduction, or cash distributions should be added to the Accumulation, Surrender and Death Benefit values.</p>	9876.00																				
5	Accumulation Value on Assumed Basis	Real (No commas)	<p>This field contains your policy's net accumulation values. These values should be net of loans. If these values ever go negative, InsMark proposals terminate in the previous year.</p> <p>One cash value policy: Enter cash values in this field. Term Insurance: Set all values in this field to 0.</p> <p>Note - Participating Contracts:</p> <p>Dividend additions and accumulations not used for premium reduction, or cash distributions should be added to the Accumulation, Surrender and Death Benefit values.</p>	9876.00																				
6	Death Benefit on Assumed Basis	Real (No commas)	<p>This field contains the net Death Benefit of your policy.</p> <p>The Death Benefit must be net of loans. If your policy pays cash value in addition to Death Benefit, this field must show the total of the two. If this field ever goes to zero or negative, InsMark will terminate the proposal in the previous year.</p> <p>Note - Participating Contracts:</p> <p>Dividend additions and accumulations not used for premium reduction, or cash distributions should be added to the Accumulation, Surrender and Death Benefit values.</p>	1000000.00																				
7	Cumulative Loan (incl. accrued loan interest)	Real (No commas)	<p>This field contains <u>Cumulative</u> Loan amount including any accrued loan interest.</p>	0.00																				
8	Total Policy Charges	Real (No commas)	<p>This field contains the Total Policy Fees and Charges, including the cost of insurance and all other admin fees. (Confirming: Cost of Insurance is included here and below.)</p>	4280.00																				
9	Cost of Insurance	Real (No commas)	<p>This field contains only the Cost of Insurance. (No admin fees or other charges.)</p>	3200.00																				