ANNUAL REPORT INSTRUCTIONS FOR

IOWA PRENEED SALES AGENTS

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Regulated Industries Unit (RIU)
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General Instructions

The Iowa Insurance Division (IID) is pleased to welcome you to the Regulated Industries Unit (RIU) electronic filing process. If you have problems with the electronic filing process, please send your inquiries to: preneed.annual.report@iid.iowa.gov.

All Preneed Sales Agent annual reports must be filed on or before April 15 of each calendar year.

All Sales Agent licenses expire annually on April 30 and are renewed by timely filing a complete annual report.

Before you log into the RIU Portal, have these items ready:

Using the sales agent Excel template on the IID website: https://iid.iowa.gov/documents/preneedsales-agent-template, create the data submission portion of your Annual Report. Then save the template in Excel using the required file-naming convention: **20XX SA ANRPT Last Name First Name**. Next, save that same file as a CSV file. See page 11 for instructions on saving a file as a CSV file.

Preneed Sales Agents must pay their fees electronically. You will need the nine-digit bank routing number that appears on the bottom of your checks and the account number. The system does not currently accept Credit/Debit card payments. **Please provide Originating ID number L426004579 to the financial institution you intend to use for payment of your fees so they can release any debit blocks present.** This should be done prior to completing the payment process. You will receive a confirmation of payment after a payment is complete.

You can access the RIU Filing portal via this link: https://iid.force.com/CustomCommunityLogin
Bookmark this link for future use.

Steps to Access the Filing Portal and File the Annual Report

1. Go to the RIU Filing Portal System Information webpage: https://iid.iowa.gov/riuportal. All the filing information regarding the submission of the annual report can be found on this page, including: instructions, checklists, Excel templates, forms, codes and lists.
2. Use Google Chrome to log into the portal, as other browsers may not be supported.
3. Log into the portal using this link: https://iid.force.com/CustomCommunityLogin**.**
4. Select the account.
5. View and either update or confirm your Contact Information. If you want to change your Contact Name, you will need to email us at preneed.annual.report@iid.iowa.gov.
6. Select 'View Annual Reports'.
7. Select the link for the Current Annual Report.
8. The next screen has several buttons. Select each button:
    a. Instructions – check the button to confirm you have read the instructions and data format tips.
    b. Submit Checklist – answer the questions and save.
    c. Additional File Submission - upload documents such as Continuing Education certificate if applicable, and any other optional documents you want to provide for review.
    d. Upload CSV File, if applicable. You must enter the data as required. Refer to page 7, under Excel/CSV File Upload Instructions.
    e. Complete the Attestation.
    f. If applicable, pay fees – click on "Payment," then you will be directed to a secure payment page. Otherwise, move to step i (below).
    g. Pay the amount due, via an electronic check. Follow prompts on each page to complete payment and receive confirmation receipt.
    h. Return to "Homepage".
    i. Submit the Annual Report.

Cautions!

1. If you exit the system before you submit your report the system will save your information until April 15. Any partial filings that have not been submitted will automatically be deleted.

2. If you are in the portal and there is **no activity** for 45 minutes, the system will save your progress and log you out. The system will not save unanswered checklist questions.

3. You must use the Excel Template for your type of entity, provided on the RIU Filing Portal Information Page. If you attempt to create your own template the system will **not** accept it. The template can be used on a Windows or Macintosh operating system.

4. The system will only allow **one** submission of each annual report. If you need to amend or supplement a report that has already been submitted, you will have to contact the RIU. If you have more than one data file, each file must be saved and uploaded with a different title using similar naming convention. Refer to page 3, under General Instructions. **The file should be named as follows: 20XX SA ANRPT Last Name First Name**

5. When entering dates, the format of the date is MM/DD/YYYY. Do not add any additional spaces before or after the date. The date may automatically appear as ######, it is simply the Excel/CSV file shrinking the columns, but the data is still there. You can expand the column to see the date format.

   Note: Leading zeros in the month may drop off; however, the leading zeros in the day must remain (e.g. 3/04/2017).

6. Contract numbers may automatically change to a date format in Excel. If this occurs, you will need to change this column to text format. **This should only be done in this column in the Excel file before saving as a CSV file.**

7. When the payment process is completed the report is automatically submitted. You should log back into the portal to confirm the submission is complete.

8. **Preneed Sales Agents:** Use a CSV file to identify only **new contracts** sold in the current filing year.

Preneed Sales Agent
EXCEL/CSV File Upload Instructions

Introduction

To submit your annual report, you are required to upload a CSV file. CSV stands for Comma Separated Values. It is a special type of file that allows you to upload your annual report information to the IID Filing Portal. This must be created in Excel. To upload your CSV file through the IID Filing Portal when submitting your annual report, you must first create the file exactly as directed and follow the **special notes** below for it to be accepted as a valid file.

Getting Started

Using Excel, open the preneed_sales_agent.xlsx template file located at: https://iid.iowa.gov/documents/preneed-sales-agent-template. This is the file you will use to enter your annual report information.

Special Notes

When you enter the data in the file, only add the data/information requested. Do not change anything in the column headers on the Excel template provided by IID. If any of the prefilled column headers are changed, deleted or do not appear as provided in the template, the system will not accept your file. **Error message(s) will populate to inform you of any corrections needed. If you are consistently having problems with error messages in the file, you may cut and paste the data into a new template and upload the file again.**

Please do not:

- add formulas
- add additional columns.
- **insert commas or any special characters i.e.; (,) ($), (‘), (&)**
- skip rows or columns
- change the names of the columns in the header row (row 1)
- **change the order of the header rows**
- add formatting (e.g. bold, larger font, etc.)
- delete the header row (row 1) or any columns
- add any additional sheets to the Excel file, keep everything on Sheet 1
- **exceed row 2000**

Filling Out the Excel File

These instructions outline how to create the CSV File using the IID Excel template. Enter your data in all columns in the preneed_sales_agent.xlsx file per the instructions given below.

Column A (Contract Status Code):

- **This is a mandatory field** to be entered for every row of data you have. The only code you will use is **New**. Make sure you spell New exactly as listed, making sure to use upper and lower case letters as shown. **Do not add any additional spaces before or after the word you type.**

Column B (Funding Type Code):

- **This is a mandatory field** to be entered for every row of data you have. The available options are: **Insurance**, **Trust** and **Surety Bond**. Make sure you spell the options exactly as listed, making sure to use upper and lower case letters as shown. **Do not add any additional spaces before and or after the word you type.**

Column C (Financial Activity Code):

- **This is a mandatory field** to be entered for every row of data you have. The available option is **NF** (New Funding). Make sure you only use the upper case letters as shown. **Do not add any additional spaces before, between, or after you type.**

Column D (PS License Number):

- **This is a mandatory field** to be entered for every row of data you have. Enter a valid Preneed Seller License number. The format of the license number is "PS-XXXXXX". Make sure you enter the options using upper case letters for "PS" as shown, a dash (-), and a six-digit number. **Do not add any additional spaces before, between, or after the license number you type.**

Column E (SA License Number):

- **This is a mandatory field** to be entered for every row of data you have. Enter a valid Sales Agent license number. The format of the license number is "SA-XXXXXX". Make sure you enter the options using upper case letters for "SA" as shown, a dash (-), and a six-digit number. **Do not add any additional spaces before, between, or after the license number you type.**

Column F (Purchaser Name):

- **This is a mandatory field** to be entered for every row of data you have. Enter the Purchaser Name, First Name followed by Last Name (any combination of upper or lower case letters are ok for this column). **Do not include special characters.**

Column G (Beneficiary Name):

- **This is a mandatory field** to be entered for every row of data you have. Enter the Beneficiary Name, First Name followed by Last Name (any combination of upper or lower case letters are ok for this column). **Do not include special characters.**

Column H (Date of Contract):

- **This is a mandatory field** to be entered for every row of data you have. Enter the Date of Contract, using the format MM/DD/YYYY.

Column I (Contract Number):

- **This is a mandatory field** to be entered for every row of data you have**.** Enter the Contract Number as assigned on the purchase agreement. If the contract number automatically corrects to a date format, see **Cautions! on page 5 of these instructions**.

Column J (Contract Amount):

- **This is a mandatory field** to be entered for every row of data you have**.** Enter the Contract Amount. Do not include symbols such as "$" or “,”. Enter the numbers in the format “XXXX.XX". Don’t be concerned if trailing zeros drop off.

Column K (Comments):

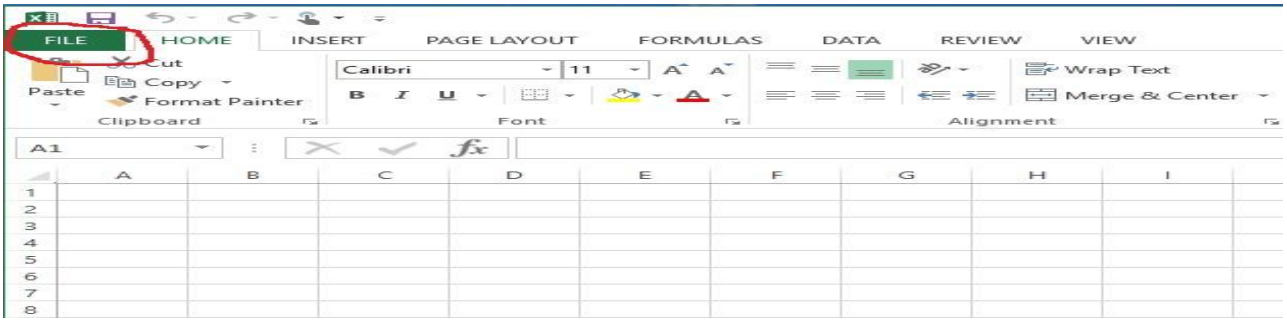
- Enter any comments for the specific contract or enter NA. This field allows 200 characters including spaces and periods.

Do not exceed 2000 rows of data. Do not add additional sheets, if you have new data that exceeds 2000 lines you will need to complete an additional Excel template and upload it as a separate csv file with your annual report. Do not leave any blank/empty rows between the data.

Saving the Excel File

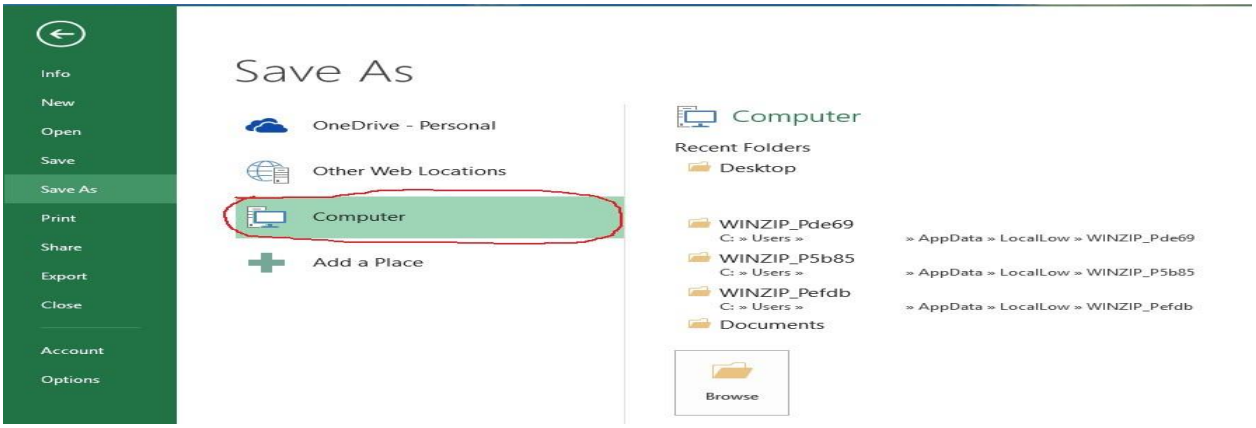
Once all the data has been entered, save the Excel file **first**. **Then,** save the file as a CSV file on your desk top or any drive you can access easily. To save the file follow these steps:

Step 1): Click "FILE" on the top left corner of Excel form. Other versions of Excel may appear slightly different.

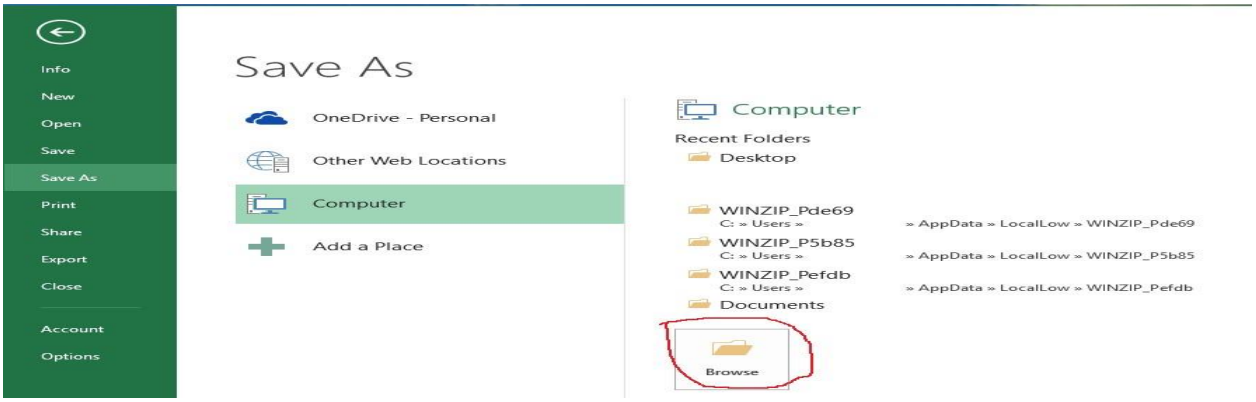


Step 2): Then Click on "Save As"

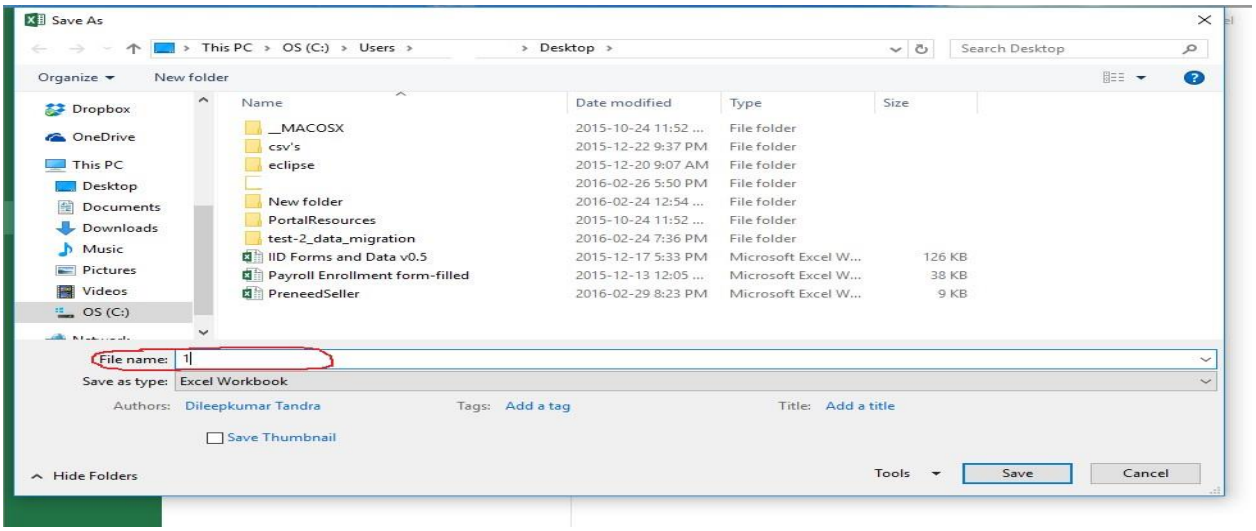
Step 3): Select a location to save your file.



Step 4): Select Browse for location.



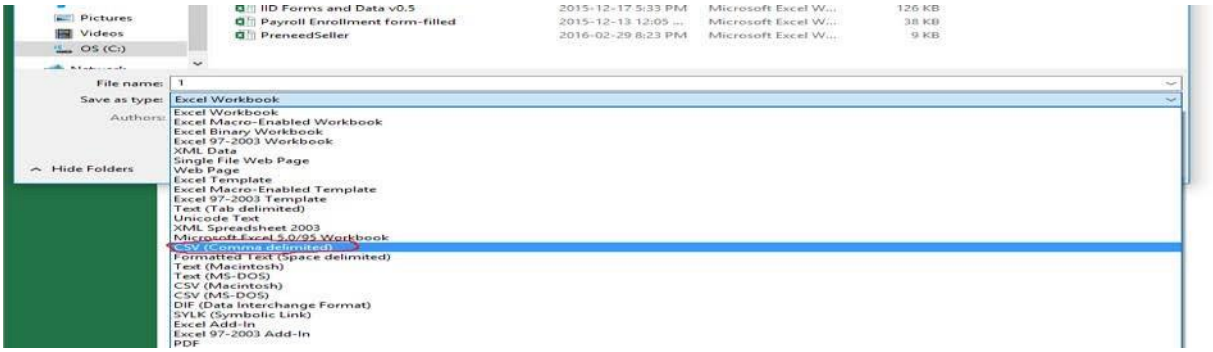
Step 5): Enter the name to save the file in this format. (20XX SA ANRPT Last Name First Name)



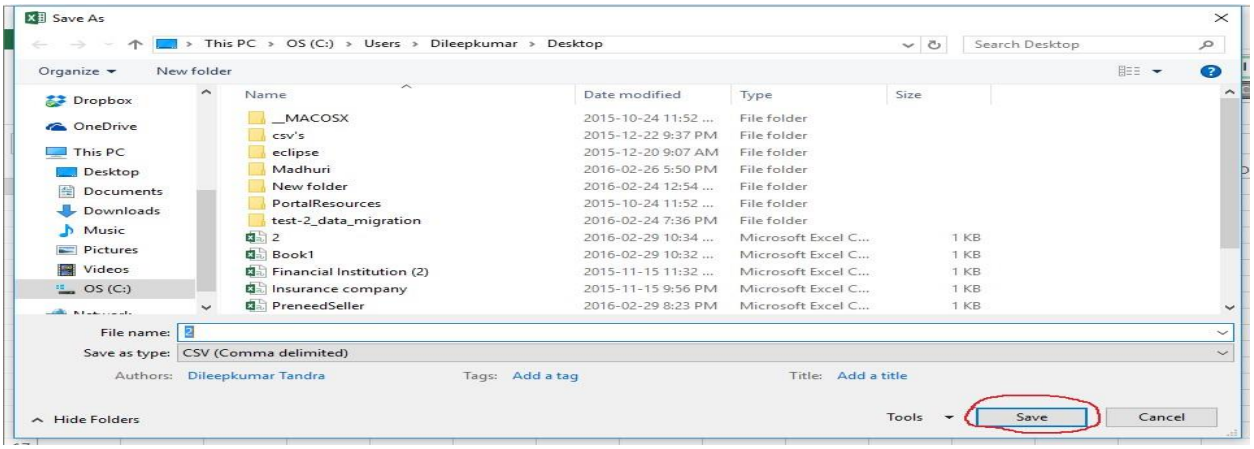
Saving the CSV File

Step 6) <u>VERY IMPORTANT STEP</u>: Save the file as a CSV File by selecting "Save as type" and then selecting "CSV (Comma delimited)" from the drop-down menu.

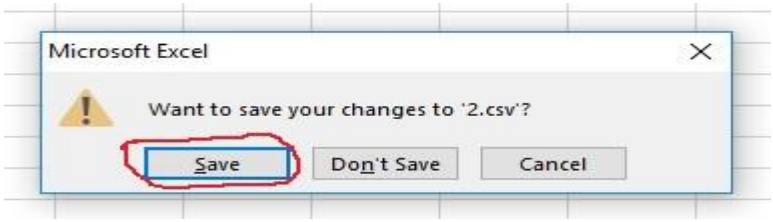
Note: If you are using a MAC, Select the "Save As type" to be "Windows Comma Separated (.csv)"



Step 7): Click on "Save" and you will receive a prompt as shown in step 8.



Step 8): Click "Save" to save the file as CSV File.

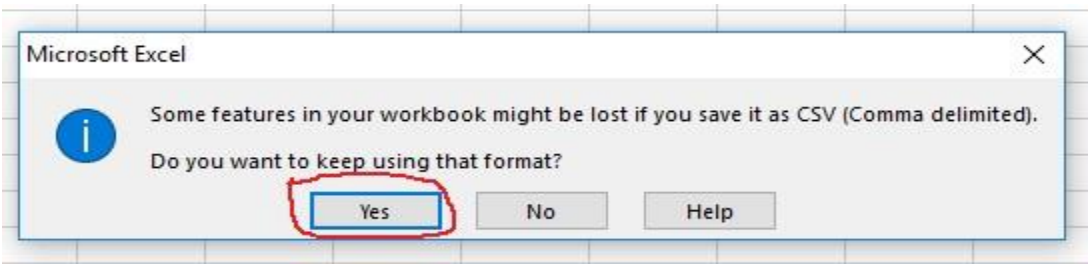


You have now successfully saved your CSV file.

Closing the CSV File

Do not make any changes in the CSV file. When closing a CSV file you will be asked a series of questions. Depending on your version of Excel, not all the questions may be asked.

Step 9): Once the file is saved, close the file. The following prompt will appear. Click "Yes".



Now upload your file through the IID Portal https://iid.force.com/CustomCommunityLogin.

Definitions and Terms

1. **Account Holder:** The individual or entity who is the owner of an account at a financial institution who is authorized to control and perform transactions on behalf of the account.

2. **Assignment:** The transfer of all or part of a policyholder's legal title and rights to an insurance policy to another person.

3. **Beneficiary:** The person designated to receive the death benefits from a trust, life insurance policy or annuity contract.

4. **Cemetery Merchandise:** Means foundations, grave markers, tombstones, ornamental merchandise, memorials, and monuments sold under a purchase agreement that does not require installation within twelve months of the purchase.

5. **Contract Beneficiary:** Means any natural person specified or included in a purchase agreement, upon whose future death cemetery merchandise, funeral merchandise, funeral services, or a combination thereof are to be provided under the purchase agreement.

6. **Contract Status Code:** Codes used by Preneed Sellers, Financial Institutions and Insurance Companies to describe the status of a purchase agreement. The codes are:

    a. **Cancelled:** A purchase agreement that is to be removed from the active contract account log, based upon the seller's or purchaser's cancellation of the purchase agreement.
    b. **Existing:** A pre-existing purchase agreement.
    c. **New:** A new preneed purchase agreement.
    d. **Serviced:** A purchase agreement that is to be removed from the active contract account log, based upon fulfillment and delivery of all merchandise and services.

7. **CSV File:** A comma-separated values file. Sometimes called a comma delimited file. This type of file stores numbers and text in a plain format which will allow the numbers and text to be exported into the system database. In a Macintosh operating system these files are referred to as "Windows Comma Separated (.csv)".

8. **Death Benefit:** The amount of benefit that will be paid in the event of the death of a covered person.

9. **Financial Activity Code:** Codes used by Preneed Sellers, Financial Institutions and Insurance Companies to denote a type of financial transaction. The codes are:

    a. **AF** = **Additional Funding:** Identifies additional funding of an existing purchase agreement.
    b. **NF = New Funding:** Identifies funding in connection with a new purchase agreement sold during the year covered by the annual report. Also, receipt of a trust or insurance policy transferred from another funeral home that requires a new agreement.

c. **WC = Withdrawal Cancellation:** Identifies a withdrawal that is made in connection with the cancellation of an existing purchase agreement.
d. **WO = Withdrawal Other:** Identifies any withdrawal that is made in connection with the cancellation of an existing purchase agreement not covered by the other financial activity codes related to withdrawals.
e. **WP = Withdrawal Partially Serviced:** Identifies a withdrawal related to an existing purchase agreement that is based upon partial fulfillment or delivery of merchandise and/or services.
f. **WS = Withdrawal Serviced:** Identifies a withdrawal related to an existing purchase agreement that is based upon fulfillment and delivery of all merchandise and services under the purchase agreement.
g. **WT = Withdrawal Transfer:** Identifies a withdrawal related to the cancellation of an existing purchase agreement by the purchaser involving a transfer of trust funds or insurance funding.
h. **WI = Withdrawal Trust Income:** Identifies the withdrawal of trust interest or income by the preneed seller or purchaser.

10. **Insurance Producer:** An individual licensed to sell, solicit, or negotiate insurance policies.

11. **Irrevocable Beneficiary:** A type of beneficiary in a life insurance policy or segregated trust fund contract whose compensation cannot be changed without the beneficiary's consent.

12. **Issue Date:** The date when an insurance company issues a policy.

13. **Named Insured:** The individual whose life is insured by the policy.

14. **Policy Beneficiary:** The person designated to receive the death benefits from a life insurance policy or annuity contract.

15. **Policyholder:** The person who owns an insurance policy.

16. **Purchase Agreement:** Means an agreement to furnish cemetery merchandise, funeral merchandise, funeral services, or a combination thereof when performance or delivery may be more than one hundred twenty days following the initial payment on the account.

17. **Purchaser:** Means the person identified in the purchase agreement as the individual purchasing the cemetery merchandise, funeral merchandise, funeral services, or combination thereof. The purchaser need not be a beneficiary of the purchase agreement.

18. **Transaction:** Means a deposit at a financial institution, a withdrawal at a financial institution, an assignment of insurance policy or annuity proceeds, a transfer of ownership of an insurance policy or annuity, or the issuance of a burial or final expense insurance policy.

19. **Transaction Date:** The calendar date the transaction occurred; should be in MM/DD/YYYY format.