



Transition rules for standalone TERMSelect™ 10, 20 year term insurance rates

New rates for TERMSelect™ 10, 20 year term standalone coverages take effect on Monday August 13, 2018:*

There will be a period of transition where old rates will be applied.

New business applications: To receive old rates, all paper applications must be received by Friday August 24, 2018 at 5:00 p.m. AppVantage applications must be received by Sunday August 26, 2018 at 11:59 p.m.

Pending new business applications: All applications currently pending underwriting approval, including replacements, as well as issued policies pending delivery, will receive old rates. While an application is pending, any increases in coverage, or reissues to increase coverage will receive old rates.

Policy change applications: All policy change applications for increases in coverages and additional TERMSelect coverages will receive old rates if received before 5:00 p.m. on Friday August 24, 2018.

All applications received on or after Monday August 27, 2018 will be issued with new rates.

This includes:

- Any paper applications or AppVantage applications
- Policy change applications for increases in coverage or additional TERMSelect coverages to be added to a standalone inforce policy
- Replacements of the old TERMSelect™ 10, 20 year term product with the new product
 - Proper disclosure statements will be required regardless of whether the request is made within the delivery date period.

If you have any questions about these transition rules, please contact your case coordinator.

*Excludes: TERMSelect riders (T10, 20 and 30) on ivari Universal Life policies and TERMSelect 30 standalone policies and additional TERMSelect 30 coverages.