



AG 38 Transition Rules & Dates
Confidential - 11/21/2012

Carrier	Product(s)				Transition Dates					Comments
					Applications	In Good Order	Approved	Issued	Placed	
American General	Secure Lifetime GUL	Secure Survivor GUL	AG Choice Index GUL	-	-	-	12/21/2012	12/28/2012	With In 60 Days	All cases with a policy effective date of 12/28/12 and before will have old (2012) rates. Policy must be placed within 60 days from its effective date
AVIVA	Guarantee UL Solutions	Advantage Builder	Survivorship Builder	Index SUL	11/15/2012	-	-	12/10/2012	12/28/2012	For any premium funding source (1035 exchange) a minimum initial premium is required by 12/28/12 to placed policy inforce for at least 3 months.
Banner	Life Choice UL	Life Step UL	-	-	-	-	-	12/31/2012	-	Applications received by 12/31/12 but approved in 2013 will result in a choice to current date with 2013 rates or backdate to 2012 using old rates.
Genworth	LifeLong UL	GenGuard UL	GenGuard SUL	LifeTime Protector	11/19/2012	11/21/2012	-	12/07/2012	12/31/2012	Terms of the TIAA (Temp Ins Agreement) will govern the process, including policy dating of applications with a valid TIAA signed prior to 1/1/13. Genworth is required to return money on a TIAA case after 12/7/12 as the TIAA will no longer be effective and transition rules for COD will apply.
ING	UL-GDB	SUL-GDB	IUL-GDB	-	11/02/2012	-	-	-	12/31/2012	All policies must be placed by 12/31/12, including 1035 exchanges. If 1035 monies have not been received, the minimum initial premium must be paid
John Hancock	UL-G	SUL-G	-	-	11/09/2012	-	12/07/2012	-	12/17/2012	Policy must be issued and placed prior to 12/17/12. If 1035 monies have not been received, the minimum initial premium will be due and is not refundable, unless the policy would otherwise violate TAMRA or DEFRA limits
Lincoln Benefit	Legacy Secure UL	Legacy Secure SUL	Legacy Choice UL	-	11/30/2012 - Dated 12/07/2013 - received	12/17/2012	-	12/31/2012	01/31/2013	If all Delivery Requirements are not in by 12/31/2012 the client may signed an Amendment authorizing the Policy to be back dated to 12/31/2012.
Lincoln Financial	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes
MetLife	Guaranteed Advantage UL	Legacy Advantage SUL	-	-	11/09/2012	-	-	-	-	New rates are approved in all states except CA and NY. As of 11/9/12 the illustration software will default to the new rates. Applications received in home office after 11/9 will not receive old rates.
Minnesota Life	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes
Mutual of Omaha	GUL	GUL Plus	GUL Survivor	GUL Express	12/31/2012 - Dated 01/07/2013 - received	-	-	-	04/01/2013	If a policy eligible for old rates is approved in 2013, the issue date of the policy will be backdated to 12/28/12. All back premiums will need to be collected
Nationwide	YourLife No-Lapse Guarantee UL	YourLife No-Lapse Guarantee SUL II	-	-	12/31/2012 - Dated 01/11/2013 - received	-	-	-	03/01/2013	Policies signed in 2012 will have coverage effective as of 12/31/12 or earlier, no matter when funding is received by Nationwide.
Principal	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	Principal already re-priced products in July 2012
Protective Life	Secure-T (Term)	Centennial G II	Centennial G Plus	Survivor UL	12/28/2012	-	-	-	02/28/2013	Applications signed and received by 12/28/12 will be accepted for current products. Policies issued in 2013, applicant will have choice to backdate using old rates or current date using new rates
Prudential	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	No Changes	Prudential already re-priced their products in Oct 2012.
Transamerica	Trans ACE 2012	-	-	-	-	-	-	-	12/28/2012	Policies must be issued, paid, and placed inforce no later than 12/31/12. The Policy Date can be no later than 12/28/12. 1035 monies not arrive by this date, minimum initial premium will be due to place inforce.

***This is to be used for informational purposes only. Please verify all transition rules with the appropriate carriers. Information on this document can and will change.