



rates for Trendsetter® policies

Greetings:

The Trendsetter® Super and Trendsetter® LB life insurance products will be updated with new premium rates effective May 6, 2017.

Please review the transition rules:

- Applications received through iGO must be signed and submitted by 11:59 p.m. ET May 5 to receive the old (2016) rates. All iGO applications signed and submitted as of May 6 will receive the new rates.
- Paper applications must be signed by May 5 and received by the Home Office in good order with all outstanding requirements by 3:00 p.m. CT on May 17 in order to qualify for the 2016 rates. All paper applications signed May 6 and later will receive the new rates.
- Delivery Period: All policies issued with the 2016 rates and mailed as of May 6 will have a 30-day delivery period. Policy documents will reflect the change in delivery date for all 2016 plans.
- All pending policies with 2016 rates will need to be placed in force by the date indicated in the chart below:

State	In Force By
All approved states	9/30/2017
CT, DC, DE, FL, ND, NJ	7/31/2017
California & New York	Not approved

We know you work hard to serve your clients, and we're committed to working just as hard to ensure you have the financial and insurance tools you need. We look forward to continuing our relationship.

Questions? Call your sales desk for more information.

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