



## 2017 CSO and PBR GUIDELINES

CARRIER	CSO/PBR COMPLIANT	2001 CSO PRODUCTS	2019 PRODUCT DEADLINES	PRODUCTS SUNSETTING 12/31/2019
<b>AIG</b>	All products except Extend UL	Extend UL	11/1/19 - apps must be received in house 12/26/19 - policies must be paid and placed	--
<b>Allianz</b>	Awaiting carrier confirmation			
<b>American National</b>	Signature Term Signature GUL Signature WL Limited Pay WL	Signature IUL Signature IUL Unisex Executive UL Signature Plus IUL Signature Term Rider Executive TE IUL Executive IV UL	10/31/19 - apps must be received in house 12/31/19 - policies must be paid and placed	Signature Plus IUL Signature Term Rider Executive TE UL Executive IV UL
<b>AXA</b>	IUL Protect BrightLife Grow VUL Legacy VUL Optimizer Term (10, 15, 20, ART, TermOne)	Term Series Survivorship Incentive Life Corporate Owned Incentive Life	12/2/19 - apps must be received in house 12/20/19 - 1035 funds must be received 12/27/19 - policies must be paid and placed	BrightLife Protect Survivorship BrightLife Grow Survivorship Interest Sensitive WL
<b>Brighthouse Financial</b>	Conversion WL One Year Term	Premier Accumulator UL GLT	--	Products were sunset 10/27/2019
<b>Cincinnati Life</b>	All products except Simplicity UL	Simplicity UL	12/6/19 - apps must be received in house 12/31/19 - policies must be paid and placed	Simplicity UL
<b>Global Atlantic</b>	Lifetime Foundation ELITE IUL	Lifetime Builder ELITE IUL Benefit Builder IUL (COLI) Lifetime Provider IUL Lifetime Assure UL Survivorship Builder SIUL Term	12/6/19 - apps must be received in house 12/31/19 - policies must be paid and placed	Lifetime Builder ELITE IUL Benefit Builder IUL (COLI) Survivorship Builder SIUL Lifetime Provider IUL Lifetime Assure UL Term (ART, 10, 20, 30)
<b>John Hancock</b>	Protection UL 18 (inc. NY) Protection VUL 17 Protection IUL 18	Accumulation IUL 18 Accumulation VUL 14 Protection SIUL 16 Protection SIUL 13 Protection Term 19 Vitality Term 19 One-year Term	12/6/19 - apps and all reqs received in house 12/20/19 - Min initial premium must be received 12/31/19 - policies must be paid and placed	Survivorship UL-G UL-G Survivorship VUL
<b>Legal and General</b>	OPTerm	Life Step UL	12/31/19 - policies must be paid and placed	--

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<b>Lincoln Financial</b>		VUL <sup>ONE</sup> (2014)			
		TermAccel (2019) LifeElements Term (2019) (inc. NY) Conversion UL (2019) (inc. NY) LifeGuarantee UL (2019) LifeGuarantee SUL (2019) VULONE (2019) SVULONE (2019) AssetEdge VUL (2019) (inc. NY) Wealth Preserve IUL (2019) (inc. NY) Wealth Accumulate IUL (2019) MoneyGuard III	Conversion UL (Non-NY) LifeReserve UL (2009) (inc. NY) LifeElements Term w/CPE LifeCurrent UL (inc. NY) WealthPreserve SIUL (inc. NY) PreservationEdge SVUL LifeGuarantee UL (2013) LifeGuarantee SUL (2013) SVUL <sup>ONE</sup> (2016) WealthPreserve IUL (2017) WealthAccumulate IUL (2019) AssetEdge Exec VUL (2015) (inc. NY) MoneyGuard II (2019) LifeReserve IUL Accum. (2014) (inc. NY) WealthAdvantage IUL (NY)	9/13/19 - apps must be received in house 12/31/19 - policies must be paid and placed	LifeReserve UL (2009) LifeElements Level Term w/CPE LifeCurrent UL WealthPreserve SIUL PreservationEdge SVUL LifeReserve IUL Accumulator (2014) AssetEdge Exec VUL (2015)
<b>Mutual of Omaha</b>		AccumUL Answers Income Advantage Life Protection Advantage GUL/GULE	Same as currently compliant	10/1/19 - apps must be signed 10/16/19 - last day apps received home office 12/31/19 - policies must be paid and placed	--
<b>Nationwide</b>		VUL Accumulator VUL Protector IUL Accumulator II IUL Protector II GUL II	Same as currently compliant	Current available products are CSO/PBR compliant. Old CSO products available via home office request only. Apps must be received by 12/8/19 and policies paid and placed by 12/31/19.	IUL Classic Survivor No-lapse Guarantee Survivor VUL Current Assumption UL
<b>Principal</b>	UL Flex III IUL Flex II	Term (10, 15, 20, 30) One-Year Term UL Protector IV Survivorship UL Protector II UL Provider Edge UL Accumulation II IUL Accumulation VUL Income II VUL Income III VUL Business Benefit VUL II		12/2/19 - apps must be received in house 12/31/19 - policies must be paid and placed	UL Life Provider Edge UL Accumulation II Benefit VUL II
<b>Protective</b>	Classic Choice Term Non-Par WL	Investors Choice VUL Preserver II Single Premium VL Premiere III VUL (Special Buyer) Survivorship Term ProClassic w/ECSV Rider One-Year Term Survivor UL		12/2/19 - apps must be received in house 12/31/19 - policies must be paid and placed	Investors Choice VUL Preserver II Single Premium VL Premiere III VUL (Special Buyer) Survivorship Term ProClassic w/ECSV Rider One-Year Term Survivor UL

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Prudential	UL Protector			
	SUL Protector			
	Index Advantage UL			
	Survivorship IUL			
	Founders Plus UL			
	Essential UL (inc. NY)			
	SVUL Protector (as of 10/14/19)	Survivorship IUL (NY)	12/28/19 - policies must have effective date 12/31/19 - policies must be paid and placed	<b>Effective 10/27/2019:</b> Survivorship IUL (NY) Essential UL (NY)
	VUL Protector			
	Custom Premier II			
	PruTerm One			
Term Essential (as of 10/28/19)				
Term Elite (as of 10/28/2019)				
SBLI	SBLI Level Term	Flex Whole Life	12/20/19 - last day apps received in house	
	Non-Par Whole Life	Conversion UL	12/27/19 - policies must be paid and placed	Conversion UL (CA only)
Securian		Orion IUL		Accumulator UL
	SecureCare	Eclipse Protector IUL	12/13/19 - last day apps received in house	CareShield UL
	Term Products	Eclipse Survivor IUL	12/31/19 - policies must be paid and placed	Secure Accumulator
		Eclipse Survivor Pro IUL		Secure Protector WL
Security Mutual	<b>Available 11/1/19:</b>	WL4U		
	WL4U2	LT Security Plus	12/31/19 - policies must be paid and policies	Capital Max UL
	LT Security Plus 2	UL4U		Unisex Security XLC
	Customize Flex UL			
Symetra	<b>Available 10/31/19:</b>	Accumulator IUL	12/6/19 - last day products are available	
	Accumulator IUL	UL-G	12/12/19 - last day products can be issued	--
	UL-G	CAUL	12/31/19 - policies must be paid and placed	
	CAUL			
Transamerica		Trendsetter Super (NY)		Trendsetter Super NY
	Trendsetter Super (non-NY)	TransACE CV	12/27/19 - all requirements must be received in good order in home office	TransACE CV
	Trendsetter LB (non-NY)	GWL		GWL
		WL for Final Expense	12/31/19 - policies must be paid and placed	WL for Final Expense
	Conversion WL		Conversion WL	
Zurich		Accumulation IUL	10/14/19 - last day apps received home office	Accumulation IUL
		Value IUL	12/9/19 - all requirements must be received	Value IUL
	Term (10, 15, 20 yr)		12/27/19 - policies must be paid and placed	GDBUL
	Select IUL	GDBUL	11/14/19 - last day apps received home office	Protection IUL
	Wealth Builder IUL	Protection IUL	12/9/19 - all requirements must be received	Protection UL
		Protection UL	12/27/19 - policies must be paid and placed	Survivor IUL
		Survivor IUL		

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