

Carrier	Reprice Dates	Notes
American General	12/1/2015	Decreases usually in excess of 10% at ages 55 and up; increases of 20% and more, typically at ages 20 to 50.
	10/1/2016	Increased about 4% in most cells, though some smattering of decreases among single-pays for females.
	4/1/2018	Premiums mostly increased 1%-5% with age 90 guarantee limited-pays seeing significantly higher increases. But, there are a fair number of instances where premiums decreased by small amounts. The greatest concentration happened when guaranteeing to lifetime, but other guarantee ages have at least some representation.
	12/1/2018	Had mostly small changes to premium and larger changes to table rated cases. Non-rated premiums typically see changes of a couple percentage points, varying by guarantee ages. A majority of non-lifetime guarantee ages see a minor increase in premiums while lifetime guarantees primarily see a decrease.
	12/1/2019	Increased across the board, about 2-4% for full-pays and single-pays for ages 45 to 70, and over 10% outside of that.
	5/1/2020	The hikes are substantial, ranging mostly between 10% to 30% across the board.
American National	2/1/2016	Intro of Signature GUL.
	1/1/2019	Premiums increase a little in the younger ages but see a significant drop for older clients. For face amounts under \$250K, there will be a 10% increase.
	7/1/2020	10% increase below age 45, 5% increase for other ages.
	2/1/2021	NY only - Approximately 5% increase on full pay designs.
Lincoln Financial	2/1/2016	Reprice primarily focused on decreasing premiums at age 55, where they were lowered 4% to 8%. Improvements outside of this age saw a very slight decrease in premium resulting in less than 1%.
	9/1/2016	Substantially increased premiums across all scenarios. Premium increases landed in the 8%-13% range for full-pay scenarios.
	2/1/2018	Improving premium pricing on non-tobacco clients ages 60 and above while leaving the rest basically untouched.
	11/1/2019	Premiums increase by flat and substantial amounts (around 17%) across the board.
	5/1/2020	Premiums increase ubiquitously and at significant levels with full-pays seeing flat increases just over the 20% mark. Limited pay options are hit slightly harder but are also uniform across the board, regardless of guarantee age.

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Nationwide	4/1/2015	Limited-pay scenarios for the lifetime no-lapse guarantee saw an average increase in premium of about 3%, while full-pay scenarios saw some increases and some decreases in the \pm 3% range. Changes for the limited duration guarantees were similar.
	11/1/2016	Premium increases upwards of 10% for clients 50 and under.
	8/1/2018	NLG II launched 8/2018.
	4/1/2020	Increased the price by an average of 5% on single-pay designs, 6% on level-pay, and 10% on ten-pay designs.
Principal	8/1/2017	Reprice of the UL Protector IV.
	10/1/2019	Intro of UL Protector V ... this was, on average, a rate Decrease from ULP IV (on guarantees longer than age 90).
	6/1/2020	Single and 10 pays increased 13-14%, and level pays increased 4%. SUL Protector III rates increased 11-12% for all premium scenarios.
	1/15/2021	Discontinued UL Protector V (GUL) & SUL Protector III (SGUL). Introduced UL Provider Edge II (CAUL).
Protective	1/1/2016	Premium reduction to improve competitive standing in the market.
	12/1/2019	Average 4% increase in premiums.
Prudential	2017	Price increase in 2017 then moved to PBR. Price decreased in 2018. Price increased in 2019 and 2020, discontinued GUL July 2020.
	2018	
	2019	
	2020	
Symetra	8/1/2015	Intro of UL-G with only minor adjustments to premiums from previous GUL.
	4/1/2016	Premium limits imposed.
	1/1/2017	Premium increases minimal at lower death benefits.
	2/1/2018	Rates increased by a flat 5%.
	1/1/2020	Premium increases are varied but mostly range between 1-7%.
	5/1/2020	Premiums rise by a sharp and flat 22.5% across the board.
	12/31/2020	Discontinued GUL.

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<p>Carriers that have pulled their GUL Products: AXA Equitable, Brighthouse, John Hancock, Minnesota Life/Securian, Principal, Prudential, Symetra, United of Omaha, Zurich</p>		