

# AG49-A Transition Rules

## General Information

- **Products Impacted:** Accumulation Builder Flex Indexed Universal Life and Survivorship Plus Select Indexed Universal Life
- **States Impacted:** All states where the products are available for sale

## Key Transition Dates for New Business

- Effective **November 1, 2020**, the Life Solutions Illustrator will limit max illustrated rates for new business cases to the maximums required to comply with AG49-A.
- New business cases illustrated prior to **November 1, 2020** must be issued with initial premium payments received in the Home Office **by November 24, 2020** to use the previous max illustrated rates.
- Any new business or 1035 exchange cases illustrated prior to **November 1, 2020** that are not issued and paid to product minimum funding requirements by **November 24, 2020** will require a new, signed AG49-A compliant illustration.

Inforce illustrations for the products impacted above will use the original AG49 compliant max illustrated rates for all cases issued and paid prior to **November 25, 2020**. All new business and inforce illustrations for cases issued and paid on or after **November 25, 2020** are required to comply with AG49-A.

# Accumulation Builder Flex IUL

## AG49-A Illustrated Rate Updates

Account	Cap/Spread	Floor	ICE	Asset Charge	Current Max Illust. Rate	AG49-A Max Illust. Rate (11/1)
High Cap	11.25%	1.00%	15%	0.75%	7.02%	<b>6.71%</b>
Uncapped	9% Spread	1.00%	15%	N/A	6.16%	<b>6.06%</b>
Classic	9.00%	1.00%	15%	N/A	5.96%	<b>5.96%</b>
High Floor	7.75%	2.00%	15%	N/A	5.61%	<b>5.61%</b>
Enhanced	7.75%	1.00%	25%	N/A	5.30%	<b>5.30%</b>
Indexed Loan	9.75%	1.00%	15%	N/A	6.16%	<b>5.65%</b>

# Survivorship Plus Select IUL

## AG49-A Illustrated Rate Updates

Account	Cap/Spread	Floor	ICE	Asset Charge	Current Max Illust. Rate	AG49-A Max Illust. Rate (11/1)
5&1 Year Blend	65%/4.75%	1.00%	10%	N/A	5.92%	<b>5.90%</b>
Uncapped	9% Spread	1.00%	10%	N/A	5.92%	<b>5.90%</b>
Classic	8.50%	1.00%	10%	N/A	5.70%	<b>5.70%</b>
Global BMI	8.00%	1.00%	10%	N/A	5.44%	<b>5.44%</b>
High Part.	7.75%	1.00%	10%	N/A	5.45%	<b>5.45%</b>
Indexed Loan	9.75%	1.00%	10%	N/A	5.92%	<b>5.90%</b>

NOTE: Survivorship Plus Select IUL also has an additional 0.20% Policy Value Enhancement in Years 11+