



Signature Term Reprice Highlights

- Improve our competitive position on face amounts of \$250,000 and above.
- Friendly conversion options including conversion credits will remain available. For example conversions to Signature GUL, our highly competitive flagship product.
- No changes to issue ages, commission or available term periods.
- Accelerated Benefit Riders – Critical, Chronic and Terminal.

\$250,000+ Face Amounts

- Xpress Plus accelerated underwriting available up to \$1 million.
- Highly competitive ART and 30 year level premium rates remain the same.
- Rate decreases on 10, 15 and 20 year to improve our competitive position.

Under \$250,000 Face Amounts

- Xpress accelerated underwriting.
- Minimum face amount increases to \$100,000.
- Rate increases on all plans.
- Due to popularity of Xpress, Signature Term Simplified Issue will be discontinued 11/31/2018.

When will I be able to quote the new rates?

Quoting will be available on Expert Illustrator software on 11/1/2018 as well as iPipeline and WinFlex.

What is the transition period for the repriced term product?

Application Date:		Application Received & Processed Date:		The client will receive:
Before 11/1/2018	+	Before 11/1/2018	=	Pre-11/1/2018 Term Pricing
Before 11/1/2018	+	On or After 11/1/2018	=	Pre-11/1/2018 Term Pricing
On or After 11/1/2018	+	On or After 11/1/2018	=	Post-11/1/2018 Term Pricing

New Rates coupled with Expert App, Xpress Plus, Smart Underwriting, Precision Underwriting Credits, and Daily Commission = Faster Issue, Better Offers, Better Rates and Faster Commissions! That’s a WIN-WIN for everyone!