



Principal Survivorship Universal Life Protector (2012)

New SUL Protector rates effective Monday, January 23, 2012

Transition Guidelines

Transition Guidelines SUL Protector (2011) to SUL Protector (2012)

- **January 23, 2012:** SUL Protector (2012) rates are available.
- **February 23, 2012:** Last day applications can be signed to receive 2011 rates. Applications signed after this date will be issued with the new 2012 rates.
- **March 9, 2012:** Last day applications can be received in our home office to receive 2011 rates.
- Backdating is not available prior to state approval date and current backdating rules apply.

Cases Pending on January 23, 2012

- Applications in underwriting will be issued with the SUL Protector (2011) rates.
- Request the new 2012 rates by submitting a revised SUL Protector (2012) illustration which may be signed on delivery. No new application is required. Current backdating rules apply.

Recently Issued Policies (COD, Offer or Shortage)

- SUL Protector (2011) rates will be issued with a current date.
- Request for SUL Protector (2012) rates can be made when current dated if the premium received with delivery requirements support it; along with a signed matching illustration. New data pages will be mailed to the client. Current backdating rules apply.

FOR MORE INFORMATION

Contact your New Business case coordinator

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