



Transition Rules for Paid-Up Additions Rider Reprice on Guaranteed Choice Whole Life

- Accelerated Permanent Paid Up Additions Rider (APPUA)
- Enhanced Permanent Paid Up Additions Rider (EPPUA)

New 2018 APPUA and EPPUA Rider reprice will be effective in all states as of February 1, 2018 for:

- **Illustrations:**
- **New Business:**
 - Application Entry & Received in Home Office
 - E-App for Accelerated Client Experience Portal (ACE)

Key Availability Dates for APPUA and EPPUA (Retired Pricing):

Category		Deadline
New Business		
Submission for Paper Application	Paper application signed and submitted to field office	1-29-2018
	All paper application entry in Good Order and paper applications sent via Paperclip to the home office (including replacements and trust details, if applicable)	1-31-2018
E-App for ACE Only	*E-App for Accelerated Client Experience Portal (ACE) signed and submitted for formal review	1-31-2018
Approval and Issue for All Cases	Final underwriting requirements received in Good Order	3-16-2018
	Issue instructions received in the home office in Good Order	3-23-2018
	Policy issued or all replacement paperwork in Good Order and a 1035 Exchange is initiated	3-30-2018
	Policy paid (not applicable for policies being paid for by a 1035 Exchange)	4-30-2018
Illustrations		
Illustration for All Cases	Available for re-illustration purposes only	4-30-2018

New Business Notes:

To maintain the retired APPUA and EPPUA pricing, the following guidelines must be met:

- The original application must be received by the application deadline listed above.
- There cannot be any change in case design, including replacement status.

Important Product Note:

Guaranteed Choice Whole Life APPUA and EPPUA Rider pricing is changing; however, all other rider provisions remain the same.