

## Coming soon: Dollar Cost Averaging Rider Enhancement, Effective May 15, 2021

Beginning May 15, 2021, an enhanced Dollar Cost Averaging (DCA) Rider will be available on all new business QoL Max Accumulator+ /QoL Max Accumulator+ II and QoL Value+ Protector/QoL Value+ Protector II products issued on or after June 2018.

The DCA Rider is a free rider that allocates payments to Index Interest Accounts over several months so that a large portion of the policy's Accumulation Value is not subject to the market movements of only one date. Until this enhancement, the DCA Rider has only been available to support lump sum payments (both 1035s and non-1035s) and was not available for ongoing premium payment funding. The upcoming enhancement will allow planned premium payments on frequency of annual, semi-annual and single premiums to be allocated to this rider and then dispersed to the Index Interest Account over a number of months. The DCA Account offers a minimum 2.00% interest crediting rate, providing clients with additional peace of mind.

### What's changing

#### Premium Mode

- Lump sum payments (1035s and non-1035s)
- Add planned premium payments on frequency of annual, semi-annual and single premiums

#### Products Available

- All new business QoL Max Accumulator+ and QoL Value+ Protector products issued on and after the June 2018 versions
- Add QoL Max Accumulator+ II & QoL Value+ Protector II products issued on and after November 2020

#### Forms

- Updated Supplemental Application Form (New Business) AGLC108093-2019, AGLC108093-FL-2019, & ICC19-108093

## Transition Rules

### QoL Max Accumulator+ II and QoL Value+ Protector II

- Effective **May 15, 2021**, Dollar Cost Averaging (DCA) functionality will be enhanced to support additional flexibility.
- To activate the enhanced DCA rider, you will need to submit an updated IUL Supplemental Application containing the requested DCA options.
- For pending QoL Max Accumulator+ II and QoL Value+ Protector II cases, if the new features of the enhanced DCA rider are requested an updated IUL Supplemental Application containing the requested DCA options will be required.

## Resources

Please refer to the [DCA Rider](#) for more details.