

QoL Guarantee Plus GUL II rates increase nationwide

Effective **May 15, 2021**, premiums on QoL Guarantee Plus GUL II are increasing to reflect the current market conditions. We are committed to providing attractive guaranteed life insurance products to your clients and are continuously evaluating our product portfolio to help clients look forward to their financial future with confidence.

Rate Changes

- Guaranteed premiums will be increasing by an average of 17% for most cells, with ages 45 to 65 seeing some of the largest increases.

Transition Rules

Paper Applications

- New GUL rates are effective **May 15, 2021**.
- Applications received on or after **May 15, 2021** will receive the **new rates**.
- Starting **4:00 PM CDT on May 14, 2021** only the **new rates** will be available in Winflex.
- To receive the **old rates** applications must be received on or before **May 14, 2021**.
- Reissue requests will not be honored.

iGO Full e-Application

- New Case QoL Guarantee Plus GUL II (GP II): If the agent selects GP II product on or after **May 15, 2021 12:00 AM CDT** he/she will receive the new GP II rates. Winflex Illustrations will also provide the new GP II rates.
- Locked Case (GP II): When the agent enters iGO Full e-Application for a Locked Case, he/she will be permitted to complete the eSignature and eSubmit process. Cases locked before **May 15, 2021 12:00 AM CDT** must be submitted within 15 business days after the case was locked to retain the old GP II rates.
- Cases Started, In Process, or Unlocked Cases on or after **May 15, 2021** will receive the new GP II rates. Winflex and iGO Full e-Application will recalculate to the new rates.

State Availability

All states, except NY

Valuable Features for GUL Clients

QoL Guarantee Plus GUL II continues to offer attractive features to help clients achieve financial security.

- **QoL SelectChoice II ABRs:**
Access to the policy death benefit for qualifying chronic, critical or terminal illness or conditions.
A guaranteed minimum benefit and \$2M lifetime maximum benefit. NOTE: QoL SelectChoice II ABRs are not approved in California. California policies have the existing QoL ABRs with a lifetime maximum benefit up to \$2M.
- **Guaranteed Return of Premium:** Built-in option to receive 50% end of year 20 or 100% end of year 25
- **Partial withdrawal capability** feature
- Optional **Accelerated Access Solution[®]** for chronic illness coverage up to \$3M of client's base policy
- Optional **Lifestyle Income Solution** that provides a guaranteed income by accelerating the death benefit.