

## Life Product Transition Rules

(PLEASE CHECK BACK FREQUENTLY TO VIEW TRANSITION PERIOD STATUS AND STATE APPROVALS)

<b>Legend</b>	Term Changes
	No-Lapse Guarantee Changes

Information current as of August 26, 2016

Carrier	Product/Rider	Product Line	Date	Change	Transition Rules
John Hancock	John Hancock Term 16	Term	8/16/2016	Repriced	The current John Hancock Term ('16) product will no longer be offered in states that have approved the new repriced Term ('16R) product. However, in order to provide a transition period in approved states, John Hancock Term ('16) applications will be accepted through <b>September 9, 2016</b> . All John Hancock Term ('16) pending applications must complete the formal underwriting process and all administrative requirements to issue the policy must be received by John Hancock by <b>October 7, 2016</b> .
Lincoln	Lincoln LifeGuarantee UL	GUL	8/29/2016	Repriced	For approved states, there will be a transition period that begins <b>September 12, 2016</b> and ends <b>October 14, 2016</b> . Any states not available at rollout will have a 30-day transition period from the date they become available. Formal applications signed, dated and received in good order in Lincoln's home office on or before October 14, 2016 will receive the Lincoln LifeGuarantee® UL (2013) - 02/08/16 pricing Pending and issued business will also receive the Lincoln LifeGuarantee® UL (2013) - 02/08/16 pricing. For placed business, normal internal replacement guidelines apply. <b>Rewrites will not be allowed.</b>
Minnesota Life	Chronic illness / LTC Rider	All Products	8/22/2016	Chronic illness rider replacing LTC Rider	Prior to <b>August 22, 2016</b> only LTCA applications will be accepted. From <b>August 22-October 17, 2016</b> both LTCA and CIA applications will be accepted. LTCA Applications must be signed, received and in good order by <b>October 17, 2016</b> or the agreement will need to be changed to the CIA and a new application and illustration will be required. After <b>October 17, 2016</b> only CIA applications will be accepted.* *If the CIA is not available based on state approval, applications for LTCA will continue to be accepted up to 60 days (signed, received and in good order) from the date the CIA is made available in your state.