



ACTUARIAL GUIDELINE 49-A TRANSITION RULES

In June of 2015, the NAIC adopted Actuarial Guideline 49, officially titled “The Application of the Life Illustrations Model Regulation to Policies with Index-Based Interest.” AG 49 was developed to bring uniformity to the illustrations of policies tied to an external index or indices by providing a reasonable cap on the illustrated credited rate. Uniformity across illustrations helps clients to more easily compare the policies of different companies.

WHAT DOES THIS MEAN FOR YOU?

- Insurance companies may need to adjust their illustrations to comply with AG49-A for any IUL products sold on, or after, December 14, 2020
- If you are managing existing IUL policies for your clients, in-force illustrations will remain the same
- Variable Universal Life policies – even with indexed accounts – are not affected by AG49 or AG49-A

CARRIER	LINK TO TRANSITION RULES	DATE POSTED
American General	Transition Rules & Information	<i>October 7, 2020</i>
Global Atlantic	Transition Rules & Information	<i>October 20, 2020</i>
John Hancock	Transition Rules & Information	<i>September 29, 2020</i>
Lincoln Financial	Transition Rules & Information	<i>September 29, 2020</i>
National Life	Transition Rules & Information	<i>October 23, 2020</i>
Nationwide	Transition Rules & Information	<i>October 7, 2020</i>
Pacific Life	Transition Rules & Information	<i>September 29, 2020</i>
Principal	Transition Rules & Information	<i>October 20, 2020</i>
Securian Financial	Transition Rules & Information	<i>October 20, 2020</i>
Symetra	Transition Rules & Information	<i>October 20, 2020</i>

Continue checking back for more information as it becomes available from our insurance carrier partners.

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Ask your financial professional to provide you with costs and complete details. Guarantees are based on the claims-paying ability of the issuing insurance company.

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