TRANSITION RULES

Whole Life 95 & Whole Life Guard 10 Pay

On Saturday, September 19, 2026, the new WL 95 and WL Guard 10 Pay products will become available for sale. In addition, we will also be sunsetting the Whole Life 12 Pay product at the end of 2026.

Availability of the Whole Life 95 and Whole Life Guard 10 Pay products are subject to:

- State availability. Refer to the latest State Availability Chart to see if the products are available in your state.

Key Dates for jurisdictions where the products are available for sale:

- **September 1, 2026** is the first day the products can be illustrated.
- **September 19, 2026** is the first day applications can be submitted.
- **December 11, 2026** is the last day applications will be accepted for the Whole Life 12 Pay product (signed and submitted).
- **March 31, 2027** is the last day the Whole Life 12 Pay product can be issued.

Plan Changes for Policies Pending Issue

- For policies pending issue, plan changes to either the Whole Life 95 or Whole Life Guard 10 Pay products will be allowed if the request is received by the Home Office on or after September 19, 2026, and before the policy is issued.

Plan Changes for Issued Policies (Not Reported and Reported)

- For issued policies, reissue requests for plan changes to the Whole Life 95 or Whole Life Guard 10 Pay will be accepted if the request is received on or after September 19, 2026, and within 90 days of the original policy issue date. To submit a reissue request, please reach out to your Account Manager.

Other Transition Rules

- Normal backdating rules to "save age" apply.
- For policies that have passed the 90-day reissue period, a new ADE and signed application will be required. Normal replacement rules will apply if the original policy has also passed the Free Look provision period.
- Redating a reported policy or changing the owner/beneficiary is not allowed.
- All reissue requests are subject to review and approval by Underwriting.

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