



Principal Term life insurance reprice (March 2018)

New Principal Term rates

Effective March 15, 2018

10-, 15-, 20- and 30-Year Term transition guidelines

We're excited to announce that on March 15, 2018, we'll be **introducing reduced Principal Term rates for many of our ages and risk classes.**

March 15, 2018

- All Term applications received in the home office (in approved states) on this date or after will automatically receive the new Term 2018 rates.
- We'll accept requests for Term 2017 until April 16, 2018. Simply note this request on a cover letter/transmittal.

Cases pending on March 15, 2018

- Applications in underwriting will be issued with the Term 2017 rates as originally applied for, unless the new Term 2018 rates are specifically requested.
- If the new Term 2018 rates are desired, no new application or quotation is required. Notify your home office contact of the requested change.

If Term 2017 is desired, **April 16, 2018 is the last day that applications can be received in our home office.**

Policies still within the examination period (COD, Offer or Shortage)

- If the new Term rates (March 2018) are desired, simply indicate "Term rates 2018" with the delivery requirements, and submit the correct premium amount. New data pages will be mailed to the client.

Backdating

- Normal backdating rules apply.

State approvals

- All states except NY have approved the new Principal Term rates for March 2018.



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