

NEW BUSINESS UPDATE

Important Date: November 15, 2008

What Does this Date Mean to You?

As of November 15, 2008, the home office staff is diligently monitoring any incoming applications, pending applications or conditionally issued policies requesting a 1980 CSO product. **WHY?** To assist you in moving those sales to a paid status as soon as possible **while meeting the 2001 CSO transition guidelines**. The home staff will notify you of any requirements needed to process the sale based on the status. Please review the details listed below for additional important dates and requirements. For further information, please refer to New Business field bulletin 08-129, "2001 CSO Transition Guidelines," dated September 23, 2008.

Incoming Applications

Your application **must** include the Part A or Term Conversion Request form, the signed and dated illustration with the 1980 CSO disclosure, as well as any other state or product required forms. The Part A or Term Conversion Request form and the 1980 CSO disclosure illustration must be dated and signed on or before December 31, 2008 and **must** be received in the home office on or before January 30, 2009 at 5:00 PM (CST).

Pending Applications

If approved, we **must** have a signed and dated illustration that includes the 1980 CSO disclosure before we will **conditionally issue** (if there are any other requirements) or **put the policy in force** (if there are no other requirements). This illustration **must** be dated and signed on or before December 31, 2008 and **must** be received in the home office on or before January 30, 2009 at 5:00 PM (CST). **The 1980 CSO disclosure illustration cannot be a delivery requirement.**

Conditionally Issued Policies

We **must** have a signed and dated illustration that includes the 1980 CSO disclosure as well as any other outstanding requirements before we will **put the policy in force**. This illustration **must** be dated and signed on or before December 31, 2008, and **must** be received in the home office on or before January 30, 2009 at 5:00 PM (CST).