

2017 CSO Product Status for Core Carriers

Beginning January 1st, 2020 every company will be required to use a new mortality table to set reserve requirements for their products. Reserve requirements affect the rates at which companies can offer coverage. Product repricing is either going on or has been completed across the industry. Please see the quote below from a recent article in an industry publication:

"In 2015, the NAIC officially adopted the 2017 CSO to replace the 2001 table after a three-year phase-in period, ending on January 1, 2020. During the three-year phase-in period, companies can continue to use the 2001 CSO or implement the 2017 CSO, but once the three-year phase-in period is over, life insurance companies will be required to use only the 2017 CSO table for new business purposes."

Some companies have already re-priced their products, some have not. A number of companies have some products that have already been repriced and some that have not.

Because the current situation can be confusing, and because it has the potential to affect cases you are currently working on and have illustrated, we are providing the attached table for your reference. **Please review the attached table in light of cases you are currently working on in order to help avoid missing a company's application dating/submission deadline that could render a current product 'no longer available' at a certain point in time.**



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Version Date: 9/25/2019

This information has been collected from our core carriers. Where possible, links to available resources have been provided. IDA will attempt to keep this information up to date, so ensure that you access the report via our website, rather than download the PDF – ensuring you have the most recent information. With 19 carriers and nearly 200 products to track, we will do our best to keep this report current.

Carrier	Product	Sunset/Discontinue, Already Repriced/Compliant, Reprice Coming or New Product	2017 CSO PRODUCTS		2001 CSO PRODUCTS				Reference
			Date Product Revised or New Product Introduced	Application Signed No Later Than	Application Received No Later Than	Policy Issue Date No Later Than	Policy Backdating to 2019 Ends	1035 Amounts Received No Later Than	
AIG	Max Accumulator+ IUL	Already Repriced/Compliant	07/29/19		09/19/19	12/31/19			Link
	Secure Lifetime GUL3	Already Repriced/Compliant	12/14/18						Link
	Value+ Protector IUL	Already Repriced/Compliant	12/14/18						Link
	Platinum Choice VUL 2	Reprice Coming in 2019	09/30/19	09/29/19	10/11/19	12/31/19			Link
	Select-A-Term	Already Repriced/Compliant	02/18/19						Link
	AG Ultra One Term	Already Repriced/Compliant							
	AG Extend IUL	Reprice Coming in 2019	TBD		11/01/19	12/31/19	01/31/20	5 Bus. Days Before 12/31	Link
American Elite WL 2	Reprice Coming in 2019	TBD		11/01/19	12/31/19	01/31/20	5 Bus. Days Before 12/31	Link	
Allianz	Life Pro+ Elite FIUL	Sunset/Discontinue		09/23/19	09/23/19	12/31/19	12/31/19	TBD	Link
	Life Pro+ Advantage FIUL	New Product	09/24/19						
	Life Pro+ Survivor FISUL	Sunset/Discontinue							
	Term Pro+	Sunset/Discontinue							
AXA	BrightLife TermOne Series	Reprice Coming in 2019		TBD		12/27/19			
	BrightLife Term Series	Reprice Coming in 2019		TBD		12/27/19			
	BrightLife Grow Series 159	Already Repriced/Compliant							
	IUL Protect Series 160 IUL	New Product							
	BrightLife Grow Survivorship IUL	Sunset/Discontinue							
	BrightLife Protect Survivorship IUL	Sunset/Discontinue							
	IncentiveLife Optimizer VUL	Sunset/Discontinue		10/04/19	10/04/19	12/27/19			
	VUL Optimizer, Series 160	New Product	07/15/19						
	IncentiveLife Legacy VUL	Sunset/Discontinue		10/04/19	10/04/19	12/27/19			
	VUL Legacy, Series 160	New Product	07/15/19						
	Survivorship IncentiveLife VUL	Sunset/Discontinue							
	VUL Survivorship	New Product	10/??/19						
Corporate Owned Incentive Life (COIL) VUL	Sunset/Discontinue								
COIL Institutional Series VUL	New Product	11/??/19							
Interest Sensitive Whole Life	Sunset/Discontinue								
Columbus Life	Nautical Term	Reprice Coming in 2019		10/04/19	10/18/19	12/31/19			
	Voyager Universal Life w/NLG	Already Repriced/Compliant	2018						
	Explorer Plus UL	Reprice Coming in 2019		10/04/19	10/18/19	12/31/19		03/01/20	
	Indexed Explorer Plus IUL	Reprice Coming in 2019		10/04/19	10/18/19	12/31/19		03/01/20	
	Legacy Plus Survivorship UL	Sunset/Discontinue				12/31/19		03/01/20	
Global Atlantic	Lifetime Builder Elite IUL	Reprice Coming in 2019							
	Lifetime Foundation Elite IUL	New Product							

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	Lifetime Provider IUL	Sunset/Discontinue			12/31/19			
	Survivorship Builder SIUL	Sunset/Discontinue			12/31/19			
	Lifetime Assure UL	Sunset/Discontinue			12/31/19			
	Term 10, 20, 30 and ART							
John Hancock	One-Year Term	Reprice Coming in 2019		12/06/19	12/06/19	12/31/19		Link
	Vitality Term 19	Reprice Coming in 2019		12/06/19	12/06/19	12/31/19		Link(NY)
	Protection Term 19	Reprice Coming in 2019		12/06/19	12/06/19	12/31/19		
	UL-G	Sunset/Discontinue		12/06/19	12/06/19	12/31/19		
	Survivorship UL-G	Sunset/Discontinue		12/06/19	12/06/19	12/31/19		
	Protection UL 16 (NY)	Reprice Coming in 2019		12/06/19	12/06/19	12/31/19		
	Protection UL 18	Already Repriced/Compliant						
	Protection IUL 18	Already Repriced/Compliant						
	Accumulation IUL 18 (17 in NY)	Reprice Coming in 2019		12/06/19	12/06/19	12/31/19		
	Protection VUL 12 (NY)	Reprice Coming in 2019		12/06/19	12/06/19	12/31/19		
	Protection VUL 17	Already Repriced/Compliant						
	Accumulation VUL 14	Reprice Coming in 2019		12/06/19	12/06/19	12/31/19		
	Protection Survivorship UL 13	Reprice Coming in 2019		12/06/19	12/06/19	12/31/19		
	Protection Survivorship IUL 16 (13 in NY)	Reprice Coming in 2019		12/06/19	12/06/19	12/31/19		
	Survivorship VUL	Reprice Coming in 2020		12/06/19	12/06/19	12/31/19		
Lafayette Life	Centennial Term							
	Heritage 15 WL							
	Contender 15 WL							
	Patriot 15 WL							
	Sentinel 15 WL							
	10 Pay Life WL							
	Liberty 15 Single Premium WL							
	Protector 15 Simplified Issue WL							
	Protector 15 Simplified Issue WL							
Legal & General	OPTerm	Already Repriced/Compliant						
	Life Step UL	Sunset/Discontinue				12/31/19		
	[New UL Replacement]	New Product						
Lincoln	LifeElements Level Term	Already Repriced/Compliant	07/15/19					Link
	LifeElements Level Term w/CPE*	Sunset/Discontinue		09/13/19	09/13/19	12/31/19		Link FAQ
	TermAccel	Already Repriced/Compliant	07/15/19					
	LifeCurrent UL	Sunset/Discontinue		11/01/19	11/01/19	12/31/19		
	LifeReserve UL	Sunset/Discontinue		09/13/19	09/13/19	12/31/19		
	LifeGuarantee UL	Already Repriced/Compliant	07/15/19	11/01/19	11/01/19	12/31/19		
	MoneyGuard II UL	Sunset/Discontinue		11/01/19	11/01/19	12/31/19		10/01/19
	MoneyGuard III UL	New Product	09/16/19					
	MoneyGuard Reserve			11/15/19	11/15/19	12/31/19		10/01/19
	WealthAdvantage IUL	Reprice Coming in 2019	10/21/19	11/01/19	11/01/19	12/31/19		
	LifeReserve IUL Accumulator	Sunset/Discontinue		11/01/19	11/01/19	12/31/19		
	WealthPreserve IUL	Reprice Coming in 2019	10/21/19	11/01/19	11/01/19	12/31/19		
	WealthPreserve IUL (NY)	Already Repriced/Compliant	06/11/18					

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	WealthAccumulate IUL	Already Repriced/Compliant	09/16/19	11/01/19	11/01/19	12/31/19			
	VUL ^{ONE}	Already Repriced/Compliant	05/13/19	09/13/19	09/13/19	12/31/19			
	AssetEdge VUL	Already Repriced/Compliant	09/16/19						
	AssetEdge VUL (NY)	Reprice Coming in 2019	10/21/19	11/01/19	11/01/19	12/31/19			
	AssetEdge Exec VUL	Reprice Coming in 2019		11/01/19	11/01/19	12/31/19			
	AssetEdge Exec VUL (NY)	Reprice Coming in 2019	10/21/19	11/01/19	11/01/19	12/31/19			
	LifeGuarantee SUL	Reprice Coming in 2019	11/11/19	11/01/19	11/01/19	12/31/19			
	WealthPreserve SIUL	Sunset/Discontinue		11/01/19	11/01/19	12/31/19			
	SVUL ^{ONE}	Already Repriced/Compliant	09/16/19	11/01/19	11/01/19	12/31/19			
	PreservationEdge SVUL	Sunset/Discontinue		11/01/19	11/01/19	12/31/19			
	Conversion UL	Already Repriced/Compliant	07/15/19	09/13/19	09/13/19	12/31/19			
Mutual of Omaha	Term Life Express	Already Repriced/Compliant						Link	
	Term Life Answers	New Product						Link	
	Guaranteed Universal Life GUL	Reprice Coming in 2019	10/01/19	10/01/19	10/16/19	12/31/19		Link	
	Guaranteed Universal Life Express GULE	Reprice Coming in 2019	10/01/19	10/01/19	10/16/19	12/31/19			
	AccumUL Plus UL	Sunset/Discontinue		08/01/19	08/16/19	12/31/19			
	AccumUL Answers UL	Already Repriced/Compliant		08/01/19	08/16/19	12/31/19			
	Income Advantage IUL	Already Repriced/Compliant		08/01/19	08/16/19	12/31/19			
	IUL Express	New Product							
	Life Protection Advantage IUL	New Product							
	Living Promise WL (Final Expense)	Already Repriced/Compliant							
	Children's WL	Already Repriced/Compliant							
Nationwide	YourLife CareMatters (except CA & NY)	Sunset/Discontinue		12/08/19	12/08/19	12/31/19			
	YourLife Current Assumption UL	Sunset/Discontinue		12/08/19	12/08/19	12/31/19			
	YourLife Indexed UL	Sunset/Discontinue		12/08/19	12/08/19	12/31/19			
	YourLife Indexed UL Accumulator	Sunset/Discontinue		12/08/19	12/08/19	12/31/19			
	YourLife Indexed UL Protector	Sunset/Discontinue		12/08/19	12/08/19	12/31/19			
	YourLife No-Lapse Guaranteed SUL II	Sunset/Discontinue		12/08/19	12/08/19	12/31/19			
	YourLife No-Lapse Guaranteed UL	Sunset/Discontinue		12/08/19	12/08/19	12/31/19			
	YourLife Accumulation VUL	Sunset/Discontinue		12/08/19	12/08/19	12/31/19			
	YourLife Protection VUL	Sunset/Discontinue		12/08/19	12/08/19	12/31/19			
	YourLife Survivorship VUL	Sunset/Discontinue		12/08/19	12/08/19	12/31/19			
	YourLife CareMatters (CA & NY only)	Reprice Coming in 2019		12/08/19	12/08/19	12/31/19			
	YourLife Whole Life 100	Already Repriced/Compliant		09/08/19	09/20/19	10/21/19			
	YourLife 20-Pay Whole Life	Already Repriced/Compliant		09/08/19	09/20/19	10/21/19			
	CareMatters II	Already Repriced/Compliant							
	Indexed UL Accumulator II	Already Repriced/Compliant							
	Indexed UL Protector II (except NY)	Already Repriced/Compliant							
	Indexed UL Protector II (NY)	Reprice Coming in 2019							
	Survivorship Indexed UL	Reprice Coming in 2019							
	Future Executive UL	Reprice Coming in 2019		12/31/19	12/31/19	12/31/19			
	No-Lapse Guarantee UL II (except NY)	Already Repriced/Compliant							
	No-Lapse Guarantee UL II (NY)	Reprice Coming in 2019							
	VUL Accumulator	Already Repriced/Compliant							

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OneAmerica	VUL Protector	Already Repriced/Compliant							
	YourLife 10, 15, 20, 30-year Term GLT	Already Repriced/Compliant							
	Asset Care WL (MT, DC)	Sunset/Discontinue	09/21/19	09/20/19	09/20/19	12/31/19			Link
	Asset Care WL (CA)	Already Repriced/Compliant	09/23/19	09/20/19	09/20/19	12/31/19			Link
	Asset Care WL (AZ, CT, DE, HI, NJ, ND, SD)	Already Repriced/Compliant	09/23/19	09/20/19	09/20/19	12/31/19			Link
Pacific Life	Asset Care WL (All other states)	Already Repriced/Compliant	07/01/19						
	Promise Term 10, 15, 20, 25, 30					12/31/19			
	Note: Subject to 2001-to-2017 CSO transition rules at the time, premiums during level term years (e.g., 10-yr) will not change. Only post-level premiums will be changed.								
Principal	2017 Principal Term (10-, 15-, 20- and 30-year)	Reprice Coming in 2019		12/02/19	12/02/19	12/31/19			Link
	Principal One-Year Term	Reprice Coming in 2019		12/02/19	12/02/19	12/31/19			
	Principal Universal Life Protector GUL	Reprice Coming in 2019		12/02/19	12/02/19	12/31/19			
	Principal Survivorship Universal Life Protector SGUL	Reprice Coming in 2019		12/02/19	12/02/19	12/31/19			
	Principal Universal Life Provider Edge UL	Sunset/Discontinue		11/01/19	11/01/19	12/31/19			
	Principal Universal Life Flex UL	Already Repriced/Compliant		12/02/19	12/02/19				
	Principal Universal Life Accumulation UL	Sunset/Discontinue		11/01/19	11/01/19	12/31/19			
	Principal Indexed Universal Life Flex IUL	Already Repriced/Compliant		12/02/19	12/02/19				
	Principal Indexed Universal Life Accumulation IUL	Reprice Coming in 2019		12/02/19	12/02/19	12/31/19			
	Principal Variable Universal Life Income VUL	Reprice Coming in 2019		12/02/19	12/02/19	12/31/19			
	Principal Variable Universal Life - Business	Reprice Coming in 2019		12/02/19	12/02/19	12/31/19			
Protective	Principal Benefit Variable Universal Life II	Sunset/Discontinue		11/01/19	11/01/19	12/31/19			
	Classic Choice 10, 15, 20, 25, 30 Term	Already Repriced/Compliant							
	Survivorship 10, 20, 30 Term	Sunset/Discontinue				12/31/19			
	One-Year Term	Sunset/Discontinue				12/31/19			
	Custom Choice UL	Reprice Coming in 2019							
	Advantage Choice UL	Reprice Coming in 2019							
	ProClassic II UL	Already Repriced/Compliant							
	ProClassic w/ECV Rider UL	Sunset/Discontinue				12/31/19			
	Survivor UL	Sunset/Discontinue				12/31/19			
	Indexed Choice UL	Reprice Coming in 2019				12/31/19			
	Investors Choice VUL	Sunset/Discontinue				12/31/19			
	Premiere III Special Buyer's Version VUL	Sunset/Discontinue				12/31/19			
Prudential	Preserver II SPVL	Sunset/Discontinue				12/31/19			
	Term Essential	Already Repriced/Compliant	07/25/19						Link
	Term Elite	Already Repriced/Compliant	07/25/19						Link
	SimplyTerm	Already Repriced/Compliant							Link
	PruLife ROP Term	Sunset/Discontinue		09/30/19	09/30/19	12/31/19			Link
	PruTerm Worklife 65	Sunset/Discontinue		09/30/19	09/30/19	12/31/19			
	PruTerm One	Already Repriced/Compliant							
	PruLife UL Protector	Already Repriced/Compliant							
	PruLife Universal Plus	Sunset/Discontinue		06/02/19	06/02/19	12/31/19			
	PruLife Essential UL	Already Repriced/Compliant		06/02/19	06/02/19	12/31/19			
	PruLife SUL Protector	Already Repriced/Compliant		09/10/17	09/18/17	12/29/17			
	PruLife Index Advantage IUL	Already Repriced/Compliant							
	PruLife Founders Plus IUL	Already Repriced/Compliant		06/02/19	06/02/19	12/31/19			

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	PruLife Survivorship IUL	Already Repriced/Compliant							
	VUL Protector	Already Repriced/Compliant							
	PruLife Custom Premier II VUL	Already Repriced/Compliant							
	PruLife SVUL Protector	Already Repriced/Compliant							
SBLI	Level Term 10,15, ,20, 25, 30								
	Yearly Renewable Term								
	SmartTerm 360								
	Conversion UL								
	Continuous Pay WL								
	Paid up at 65 WL								
	Whole Life 10-, 15-, 20-Pay								
	Single Premium WL								
Securian	Advantage Elite Select 10, 15, 20, 30 Term	Already Repriced/Compliant							
	Convertible Annual Renewable Term	Already Repriced/Compliant							
	Accumulator UL	Sunset/Discontinue							
	SecureCare UL	Already Repriced/Compliant							
	CareShield UL	Sunset/Discontinue							
	Eclipse IUL (NY)	Reprice Coming in 2019		12/13/19	12/13/19	12/28/19			
	Eclipse Accumulator IUL	New Product							
	Eclipse Protector IUL	Sunset/Discontinue		12/13/19	12/13/19	12/28/19			
	Eclipse Protector IUL II	New Product							
	Value Protection IUL	Already Repriced/Compliant							
	Orion IUL	Sunset/Discontinue		12/13/19	12/13/19	12/28/19			
	Eclipse Survivor IUL	Reprice Coming in 2020		12/13/19	12/13/19	12/28/19			
	Eclipse Survivor Pro IUL	Reprice Coming in 2020		12/13/19	12/13/19	12/28/19			
	Secure Accumulator WL	Sunset/Discontinue							
	Secure Protector WL	Sunset/Discontinue							
Symetra	Symetra Term Life 10, 15, 20, 30	Already Repriced/Compliant							
	Symetra Accumulator IUL	Reprice Coming in 2019		TBD	TBD	TBD			
	Symetra Protector IUL	Already Repriced/Compliant							
	Symetra UL-G	Reprice Coming in 2019		TBD	TBD	TBD			
	Symetra CAUL	Reprice Coming in 2019		TBD	TBD	TBD			
	Symetra Successor SPLI	Sunset/Discontinue				12/31/19			