

SUMMARY OF PRODUCT CHANGES

Carrier	Product	Effective Date of New Rates or Change*	Application Submission Deadline Date*
Banner & William Penn New Rates include decreases and some increases.	OptTerm	11-21-17 New Applications received in the Home Office by 12/21/17 and applications currently pending will be issued with most favorable premium.	12/21/17 New rates will apply to all completed applications and Drop Ticket applications with interviews completed and subsequent formal applications received 12/22/17 and later.

*Subject to state approval. Please refer to Carrier Transition Guidelines for specific submission rules.
 Applications must be received at Carrier's Home Office by Submission Deadline Date