



Changes Coming: 2017 CSO Table Updates

Beginning January 1, 2020, any new life products issued must use the **2017 Commissioners Standard Ordinary (CSO) Table**, which replaces the 2001 CSO Table.

Launching December 14, 2019, Balanced Growth Accumulator II IUL (BGA II) will use the 2017 CSO Table. It replaces the current Balanced Growth Accumulator IUL (BGA).

Important dates

December 13, 2019

- All applications (paper and eApp) for all 2001 CSO product must be received by **3:00 p.m. CST**

December 14, 2019

- Replacement 2017 CSO product available

December 31, 2019

- 2001 CSO policies must be **underwritten, approved and paid no later than 3:00 p.m. CST**
- If a product is retiring or will not be available in January 2020, it is important to get business requirements in by the given dates as no exceptions can be made
- Pending applications that do NOT have premium applied by December 31, 2019 will have the option to be moved to a 2017 CSO product

- 1035 cases need an underwriting decision and a 1035 Exchange Agreement form signed and received by 3:00 p.m. CST. Funds must be received by 3:00 p.m. CST, March 31, 2020

January 1, 2020

- Only products based on the 2017 CSO Table will be available for new sales

Impacted Agreements

Current agreement/product	Replacement agreement/product
Long Term Care Agreement (CA only) <ul style="list-style-type: none"> • Accelerated Death Benefit Agreement • Accidental Death Benefit Agreement • Children's Term Agreement • Corporate Enhanced Values Agreement • Performance Death Benefit Guarantee Agreement • Waiver of Charges Agreement 	(2017 CSO/principle-based reserving compliant) Agreement will be unavailable December 14, 2019, on all available products. It will be re-filed at a later date. Agreements will be unavailable December 14, 2019, on all available products

California Only

Balanced Growth Advantage IUL (available only until 12/13/19)	Balanced Growth Accumulator II IUL (Tentative Q1 2020) Watch for future communications on product availability.
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Close out any cases in process before Dec. 31st, 2019 and contact your DMI Sales Consultant at 800-322-6342 if you have any questions.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Product features and availability may vary by state.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

Insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in Saint Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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