

2017 CSO AND PRINCIPLES BASED RESERVES COMPLIANT PRODUCTS

CARRIER	2017 CSO COMPLIANT PRODUCTS		PRINCIPLES BASED RESERVES COMPLIANT PRODUCTS		PRODUCTS BEING SUNSET / DISCONTINUED	CARRIER TRANSITION RESOURCES
	Term Products	Permanent Products	Term Products	Permanent Products		
AIG*	Select-A-Term Ultra One	Elite WL II Extend IUL (12/9) Max Accumulator+ IUL Platinum Choice VUL 2 Secure Lifetime GUL 3 Value+ Protector	Select-A-Term Ultra One	Elite WL II Extend IUL (12/9) Max Accumulator+ IUL Platinum Choice VUL 2 Secure Lifetime GUL 3 Value+ Protector	N/A	AIG CSO/PBR Transition Details
AXA	Term 160	IUL Protect BrightLife Grow Series 159 VUL Legacy VUL Optimizer	Term 160	IUL Protect BrightLife Grow Series 159 VUL Legacy VUL Optimizer	BrightLife Grow SIUL BrightLife Protect SIUL ISWL	AXA CSO/PBR Transition Details
BrightHouse Financial	ART	Conversion Whole Life	None	None	PAUL Guaranteed Level Term (GLT)	BrightHouse CSO/PBR Transition Resources
Foresters Financial	Your Term	Advantage Plus II PlanRight Smart UL	Your Term	Advantage Plus II PlanRight Smart UL	None	Foresters CSO/PBR Transition Details
Global Atlantic	None	Lifetime Builder Elite Lifetime Foundation Elite	None	Lifetime Builder Elite Lifetime Foundation Elite	Lifetime Assure Lifetime Provider Survivorship Builder IUL Term	Global Atlantic CSO/PBR Transition Details
John Hancock	Protection Term Vitality Term	Protection IUL 18 Protection IUL 18 Protection SUL '19 Protection VUL 17	One-Year Term Protection Term Vitality Term	Protection IUL 18 Protection IUL 18	UL-G SUL G Protection SVUL	John Hancock CSO Transition Details
Lincoln Financial	LifeElements TermAccel	AssetEdge VUL (2019) Conversion UL (2019) LifeGuarantee UL (2019) LifeGuarantee SUL (2019) 11/2019 MoneyGuard II SVULOne VULOne WealthAccumulate IUL (2019) WealthPreserve IUL (2019) 10/2019 WealthAdvantage IUL	LifeElements TermAccel	AssetEdge VUL (2019) Conversion UL (2019) LifeGuarantee UL (2019) LifeGuarantee SUL (2019) 11/2019 MoneyGuard II SVULOne VULOne WealthAccumulate IUL (2019) WealthPreserve IUL (2019) 10/2019 WealthAdvantage IUL	LifeElements Term with CPE LifeCurrent UL LifeReserve UL (2009) LifeReserve IUL Accumulator PreservationEdge SVUL WealthPreserve SIUL	Lincoln CSO/PBR Transition Details
Mutual of Omaha	Term Life Express Term Life Answers	Accum UL Answers GUL Income Advantage IUL Life Protection Advantage IUL	Term Life Express Term Life Answers	All	AccumUL Plus	Mutual of Omaha CSO/PBR Transition Details
Nationwide	YourLife Guaranteed Level Term	CareMatters II IUL Accumulator II IUL Protector II IUL No-Lapse Guaranteed UL II VUL Accumulator VUL Protector YourLife 20-Pay WL YourLife Whole Life 100	YourLife Guaranteed Level Term	CareMatters II IUL Accumulator II IUL Protector II IUL No-Lapse Guaranteed UL II VUL Accumulator VUL Protector YourLife 20-Pay WL YourLife Whole Life 100	NLG SUL II Survivorship VUL	Nationwide CSO/PBR Transition Details
New York Life	Yearly Convertible Term AD118 Level Premium Convertible Term AD118	Custom Survivorship Whole Life AD119 Custom Universal Life Guarantee AD118 Custom Whole Life AD117 Protection Up to Age 90 UL Survivorship Universal Life AD119 Universal Life AD119 Value Whole Life AD117 Variable Universal Life AD118 Whole Life AD117	Yearly Convertible Term AD118 Level Premium Convertible Term AD118	Custom Survivorship Whole Life AD119 Custom Universal Life Guarantee AD118 Custom Whole Life AD117 Protection Up to Age 90 UL Survivorship Universal Life AD119 Universal Life AD119 Value Whole Life AD117 Variable Universal Life AD118 Whole Life AD117	Survivorship VUL Survivorship Custom UL-G CorpExec Accumulator VUL	New York Life CSO/PBR Transition Details
OneAmerica	OneAmerica's new Asset Care product, launched July 1, 2019 is both 2017 CSO and PBR compliant. Prior versions are not compliant.				N/A	NA
Principal	Term 2020	IUL Flex II IUL Accumulation II UL Flex II UL Protector V VUL Income IV	Term 2020	IUL Flex II IUL Accumulation II UL Flex III UL Protector V VUL Income IV	UL Provider Edge UL Accumulation II Benefit VUL II	Principal CSO/PBR Transition Details
Protective Life	Classic Choice	Advantage Choice UL (All 12/2) Custom Choice UL Indexed Choice IUL ProClassic II ProClassic Legacy Strategic Objectives II VUL	Classic Choice	Advantage Choice UL (All 12/2) Custom Choice UL Indexed Choice IUL ProClassic II ProClassic Legacy Strategic Objectives II VUL	Investors Choice VUL Preserver II Single Premium Variable Life Premiere III VUL Special Buyer's Version Survivorship Term ProClassic with ECSV Rider One-Year Term Survivor Universal Life	Protective Life CSO/PBR Transition Details
Prudential	PruTerm One Term Elite Term Essential	Custom Premier II Essential UL Founder Plus UL Index Advantage UL SUL SUL Protector SVUL Protector UL Protector VUL Protector	PruTerm One Term Elite Term Essential	Custom Premier II Essential UL Founder Plus UL Index Advantage UL SUL SUL Protector SVUL Protector UL Protector VUL Protector	PruLife ROP Term UL Plus	Prudential CSO/PBR Transition Details
Securian Financial	Advantage Elite Select Term Convertible ART	SecureCare Value Protection IUL	Advantage Elite Select Term Convertible ART	SecureCare Value Protection IUL	Accumulator UL CareShield Secure Accumulator Whole Life Secure Protector Whole Life	Securian CSO/PBR Transition Details
Symetra	Term 2018	Accumulator IUL CAUL UL-G Protector IUL	Term 2018	Accumulator IUL CAUL UL-G Protector IUL	None	Symetra CSO/PBR Transition Details
Transamerica	Trendsetter Super Trendsetter LB	FFIUL	Trendsetter Super Trendsetter LB	FFIUL	None	None
Zurich	Term	Select Index UL Wealth Builder IUL	Term	Select Index UL Wealth Builder IUL	Accumulation IUL Guaranteed Death Benefit UL Protection IUL Protection IUL Survivor Index UL Value Index UL	Zurich CSO/PBR Transition Details

Important: In some cases, products listed as sunsetting will not be replaced by a new, compliant product. In others, a replacement is in the works, but is likely not going to be available until some time later in 2020. Please reach out to the carrier in question for additional details around specific products.