



< News

LIFE INSURANCE • September 26, 2019

Changes to life product portfolio: 2017 CSO updates

Important dates and transition timelines

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

In an effort to streamline our product offerings and launch new, innovative life insurance products, there will be some changes to our product lineup through the end of the year (2019). Below is a summary of current products and corresponding replacements and retirements.

Products that are already 2017 CSO/PBR (Principle-Based Reserving) compliant are excluded from this list.

Indexed Universal Life (IUL)

Current product	Replacement product (2017 CSO/PBR compliant)
Orion IUL	Eclipse Accumulator IUL (coming December 14, 2019)*
Eclipse Protector IUL	Eclipse Protector II IUL (coming December 14, 2019)*
Eclipse Survivor and Eclipse Survivor Pro IUL	Eclipse Survivor and Eclipse Survivor Pro IUL (tentative Q1/Q2 2020)*
California only	
	Orion IUL (updated with 2017 CSO)
Orion IUL	<i>Please note: Eclipse Accumulator IUL is pending state approval. Watch for future communications on product availability.</i>
Eclipse Protector, Eclipse Survivor and Eclipse Survivor Pro IUL	*2017 CSO products pending state approval. <i>Watch for future communications on product availability.</i>
New York only	
Eclipse IUL	Eclipse IUL (updated with 2017 CSO)
Eclipse Protector, Eclipse Survivor and Eclipse Survivor Pro IUL	*Pending state approval. <i>Watch for future communications on product availability.</i>

Fixed

Current product	Replacement product (2017 CSO/PBR compliant)
Accumulator UL	Product will be discontinued.
CareShield® UL	Product will be discontinued.

Case design team

1-888-413-7860

Option 1

Email case design team

2017 CSO updates: What you need to know

[Learn more](#)

Current product	Replacement product (2017 CSO/PBR compliant)
Secure Accumulator and Secure Protector Whole Life	Products will be discontinued. (New whole life product launching in 2020)

Agreements

Current agreement	Replacement agreement (2017 CSO/PBR compliant)
Long Term Care Agreement (CA only)	Agreement will be unavailable December 14, 2019, on all available products. It will be re-filed at a later date.
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	Agreements will be unavailable December 14, 2019, on all available products.

*Pending state approvals. Dates are subject to change.

Important dates

December 13, 2019

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

December 14, 2019

- Replacement 2017 CSO products 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
 - **Please note: Whole life and survivorship IUL** will not have replacement products available until later in 2020
- 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 tables will be available for new sales

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

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by 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 St. 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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company and Securian Life Insurance Company are affiliates of Securian Financial Group, Inc.

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Additional news

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Let's make LIAM a success!

September will be here before you know it and we want to make sure you're equipped with the tools you need to help make this year's Life Insurance Awareness Month (LIAM) a success.

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Coming soon! 2017 CSO updates

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

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Cap and participation rate increases

We increased the caps and participation rates on indexed accounts within the Indexed Universal Life products.

LIFE INSURANCE

Variable Universal Life (VUL) product announcement - CA only!

California has approved the updated 2017 CSO mortality tables on Premier VUL and VUL Defender

SECURIAN NEWS

Welcome to the new site!

This new site allows us to deliver a consistent brand and positive user experience along with all of Securian Financial's digital properties.

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