

# Term Reprice Transition Rules

Effective January 4, 2011, we are making changes to the rates on our 10 & 20 YRCT products.

To make the transition as smooth as possible, please take a moment to review these transition rules.

## Processing your Application

Application received date refers to the date the application is received at Equitable Life of Canada's Head Office location.

Application received...	What term rates will apply?
Before January 4, 2011	Business that has been previously submitted or is in the process of being underwritten will be issued using pre-January 4 <sup>th</sup> , 2011 rates.
On or after January 4, 2011	Any applications received on or after January 4, 2011 will be processed and issued using Equitable Life's revised product rates.

## Illustration software will not be updated until January 31

- The illustration software will not be updated with the revised term rates until January 31, 2011.
- The updated rates for term plans can be found on third party illustration software applications such as LifeGuide, CompuLife, etc.

## Special note when illustrating a term rider between January 4 – 31

- If you are illustrating a **term rider on an Equation Generation IV, Equimax or EquiLiving** plan between January 4 – 31, 2011, the premiums shown in the illustration software may not be correct. Depending on the age and amount, the actual premium for the term rider will be equal to or less than what is illustrated. We will notify the advisor/client of the correct premium amount.

## Questions?

Equitable Life looks forward to your continued success. If you require clarification or further details about the transition or administrative details related to 10 and 20 Year Renewable & Convertible Term products, please contact our Customer Service Representatives at 1-800-668-4095.