



## **Illustrated dividend for BOE and Buy-Sell disability income insurance increased**

*Change will begin in policy year five for most jurisdictions*

The illustrated dividend for Business Overhead Expense (BOE) and Buy-Sell disability income (DI) insurance products has been increased from 10% to 25% of premium. The change is highlighted in the illustration tool's "What's New" section and on the start-up page.

"The increase to the illustrated dividends on our BOE and Buy-Sell DI insurance products is good news," said Roland Fawthrop, head of Health Product Management. "This change aligns the good experience that is driving our actual dividend schedule and how we illustrate dividends. As always, dividends are not guaranteed. In order for dividends to be paid a number of factors must be taken into consideration, including company experience and policy performance."

The change will begin in policy year five for all jurisdictions except California, Florida, and Puerto Rico, where the dividend will start in the sixth policy year.

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