

MASSMUTUAL RULES AND KEY DATES FOR TRANSITION TO 2017 CSO

Please see below for the rules and key dates for transitioning to the 2017 CSO.

TRANSITION TO 2017 CSO KEY DATES

MassMutual and all other carriers must comply with the 2017 CSO guidelines for designing and pricing their life insurance products by year-end. Any products based on the 2001 Commissioners Standard Ordinary (CSO) Table that are still available for sale must be issued by Dec. 31, 2019, to be in compliance. Here are key dates to keep in mind:

- Nov. 4 is the first day illustrations become available for the 2017 CSO products.
- Nov. 22 is the last day to complete application data entry (ADE)/submit applications for the 2001 CSO products.
- Nov. 23 is the first day to ADE/submit applications for the 2017 CSO products.
- Dec. 31 is the last day to issue 2001 CSO policies. For 1035 exchange cases, the absolute assignment form also must be received by this date.
- Jan. 31, 2020, is the last day to report 2001 CSO policies.

TRANSITION TO 2017 CSO RULES

Please see below for important transition rules and attached for further details.

- If not issued by December 31, 2019, at issue the product will be switched to the new series.
- After December 31, 2019 CSO policies cannot be reissued for any policy effective date changes, for any increase in face amount, for any increase in rider coverage or to add any riders. No exception can be granted to reissue.
- Any 2001 CSO policy that is issued and a new plan is requested within 90 days of issue will be subject to the following on or after November 23, 2019:
 - A new signed Part 1 application will be required if the new policy will be the 2017 CSO version of the same policy
 - Note: Policies beyond the 90 day reissue period will require a newly signed application and subject to state specific replacement rules. No exception can be granted to reissue.
- Survivor Legacy 20 Pay and UL Navigator are being sunset. New 2017 CSO versions will not be made available. If these policies are not issued by December 31, 2019, a new ADE and/or a new Part 1 application for a 2017 CSO product may be required.

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