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**email: helen.dutton@rampartlife.com**

# Memo

**To:**  
**From:**  
**CC:** file  
**Date:**  
**Re:** **SBLI Rate Decrease 2010 Rate Series II (See attached for 2010 Rate Series 1)**

SBLI has announced that rates will decrease for certain plans based on band and age.

## PLANS AFFECTED

Plan	Rating Class	Band
Term 20	Preferred Plus Non Nicotine	Band II - \$250,000-\$999,999
	Preferred Non Nicotine	Band III - \$1,000,000 and above
Term 30	Preferred Plus Non Nicotine	Band II - \$250,000-\$999,999
	Preferred Non Nicotine	Band III - \$1,000,000 and above

The new rates will be effective March 1, 2010. Any applications received for the affected plans by SBLI between 2/15/10 and 3/1/10 will automatically be held for issue until 3/1/2010 to take advantage of the lower rates. If you prefer not to delay the issued until March 1, 2010 please notify us. Since there is no rate impact on all other plans, they will continue to be issued upon approval.

## Reissues/Redates:

All policies previously issued with January 2010 rates and are requesting reissue based on 2010 Rate Series II (and are part of Plans Impacted), can not be processed until **March 1, 2010**, and must have an issue effective date of **February 15, 2010** or greater.

2009 Rates - February 15, 2010 through April 20, 2010: Application still in process and eligible for the 2009 rates (based on signature date equal to or prior to December 18, 2009) will be issued with 2009 rates

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# Memo

**To:** Our Valued Producers  
**From:** Helen Dutton  
**CC:** File  
**Date:** 11/16/2009  
**Re:** **SBLI of Massachusetts Rate Change**

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## **SBLI ANNOUNCES NEW RATES AND TRANSITION RULES**

We are announcing an increase to our level term rates. SBLI's mission to remain a low cost leader remains one of our guiding principles. We will begin quoting our new rates as of November 30, 2009.

Please see transition rules below.

### **TRANSITION RULES**

#### **Assumptions:**

- 2010 rates are available for quoting 11/30/09
- New rates are available for "issue" 1/4/10
- Rates stay "equal to" or "greater" than current rates.

In order to receive 2009 rates applications must be **signed no later than November 30, 2009** and **received in SBLI H.O. by 12/18/09.**

#### **Policy Issue Dates:**

Policies issued with "2009 rates" must have an issue date of 12/28/09 or earlier.

Policies issued with "2010 rates" will have an issue date of 1/1/10 or greater.

#### **Backdating for 2010 rates:**

Policies cannot be "backdated to save age" prior to an issue effective of 1/1/10.

#### **Re-dates and Re-Issues (2009 Rates only available through 2/28/10)**

Policies sold based on 2009 rates; and are reissued after 1/1/2010 must have an issue effective date of 12/28/09 or prior.

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# Memo

**To:** Our Valued Producers  
**From:** Helen Dutton  
**CC:** file  
**Date:** 1/20/2010  
**Re:** **SBLI Commissions**

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SBLI commissions will no longer be annualized and will be paid on an as earned basis effective with cases submitted on or after 2/1/10.