

Helen Dutton  
Branca Rampart Agency  
2005 S. Easton Road, Suite 202  
Doylestown, PA 18901  
866-312-7260 Ext. 111 FAX 267.200.0402  
email: helen.dutton@rampartlife.com

# 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.