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Due to new reserving guidelines that will be effective 01/01/2020, the insurance carriers below will have pricing changes in 4th quarter with very specific deadlines pertaining to (1) when applications must be submitted and (2) when those cases must be placed in-force. In order to ensure that your client receives the most competitive rates on this case, please submit the application to BUI by October 2, 2019.

- **Accordia/Global Atlantic**
- **American General**
- **AXA**
- **Banner/Legal & General America**
- **John Hancock**
- **Lincoln Financial Group**
- **Minnesota Life/Securian**
- **Nationwide**
- **North American**
- **OneAmerica**
- **Principal Financial Group**
- **Protective**
- **Symetra**
- **Transamerica**
- **United of Omaha**
- **Zurich**