



FIELD BULLETIN

Important Product Changes

Global Atlantic is updating its life insurance product portfolio to be compliant with the 2017 Commissioners' Standard Ordinary Mortality Tables (CSO). The CSO mortality table is established by regulation; the previous table update was known as the 2001 CSO Table. By December 31, 2019, all products based on the 2001 CSO Table will be retired and no longer available for new sales. All products using the 2001 CSO Table must be issued by December 31, 2019.

Beginning January 1, 2020, the only products available for new sales will be products based on the 2017 CSO Table. Additionally, Principle-Based Reserving (PBR) has also been adopted with an effective date of January 1, 2020. PBR is a new way of calculating reserves to pay future claims and primarily impact term and death benefit guarantee products.

Of our current product portfolio, Lifetime Foundation ELITE IUL is 2017 CSO compliant. **Work is underway to re-price Lifetime Builder ELITE IUL for 2017 CSO. Illustrations for that version will be turned on early to mid-November 2019. The current version of Lifetime Builder ELITE will remain available for new sales up to December 31, 2019, so there will be no interruption in the availability of our flagship cash accumulation IUL during this important product update.**

Please review the Frequently Asked Questions and product transition rules document for details on deadlines or visit www.globalatlanticlife.com.

Frequently Asked Questions

Products not available in all states.

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