

2001 CSO Mortality Tables Endorsement FAQ

December 2019

Q: Why did I receive the letter about an endorsement to my policy and new mortality tables?

A: The letter was intended to notify you about an endorsement to your policy and to provide you with a copy of the endorsement for your records.

Q: What is an endorsement?

A: An endorsement is an amendment to an existing insurance contract, or policy.

Q: Are there any impacts to my policy by the endorsement or mortality tables?

A: The endorsement and new mortality tables will NOT have any impact on your policy other than allowing you to maintain the ability to make certain changes under your policy once the new tables go into effect on January 1, 2020. For example, you will continue to be able to request changes such adding a rider to your coverage or changing the underwriting class, subject to policy or company restriction. The endorsement is effective December 31, 2019 or prior, depending on receipt.

Q: What is a mortality table?

A: Mortality tables are one of the main tools used by the life insurance industry to construct insurance products. They use algorithms to determine the probability of mortality, or death, for members of a certain population within a defined period of time. The National Association of Insurance Commissioners (NAIC) occasionally requires all insurance companies to adopt newer mortality tables in response to medical advancements, technology and improved lifestyle trends. Your policy previously used the 2001 CSO Mortality Tables. The 2017 CSO Mortality Tables become effective January 1, 2020.

Q: Are there any tax implications associated with the addition of the endorsement for my policy?

A: No. The addition of this endorsement does not have any tax implications for your policy.

Q: So what do I need to do?

A: There is no action required by you. We suggest you retain the endorsement with your other policy documents.

Q: Where can I call if I have more questions?

A: Please call a Customer Service Representative at 1-844-452-3832.



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