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**Business Rules**  
**FIXED INDEXED ANNUITY**

# April 2020 Annuity Changes: Business Rules

As we adjust to current economic conditions, we're making changes to select FIAs in April. Please see business rules below.

## What do I need to know?

### Rate changes: Effective April 8

- For applications we receive before **April 8**, we will issue the policy with the current rates.
- For applications we receive on or after **April 8**, we will issue the policy with the new rates.
- Standard rate lock rules will apply except for cash with application FIAs and MYGAs. Please refer to our **rate lock procedures**.

### Compensation changes: Effective April 8

- For applications we receive on or after **April 8**, we will issue the policy with the new compensation.

### FIA product feature changes: Effective April 21

- We will issue policies (premium received and in good order) before **April 21** with the current product features.
- We will issue policies on or after **April 21** with the new product features.
- Please note that standard rate lock rules do not apply to product changes.
- Materials will be available on SalesLink® on **April 15**.
- Illustration software and calculators will be updated on **April 15**.

Contact us directly with any questions at [salesdesk@fglife.com](mailto:salesdesk@fglife.com).

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