

UL Redesign

IID Advisor transition rules

Effective October 5, 2026

Please review the rules below to understand which UL rates or commission structure will apply during the transition.

SunUniversalLife II Level and Limited Pay COI options

Application status	Commission structure that applies
Sun eApp signed before October 5, 2026	Old commission structure applies
Paper application signed before October 5, 2026 , even if received on or after October 5, 2026	Old commission structure applies
Sun eApp or paper signed on or after October 5, 2026	New commission structure applies
Sun eApp signed on or after October 5, 2026 , and backdated to save age before October 5, 2026.	New commission structure applies

SunUniversalLife II YRT 70, YRT 85 and YRT 100 COI options

Application or policy status	What rates will apply?	Commission structure that applies
Application signed before October 5, 2026	Old rates	Old commission structure applies
Application signed before October 5, 2026 , and received on or after October 5, 2026	Old rates	Old commission structure applies
Application signed on or after October 5, 2025	New rates	New commission structure applies
Application signed on or after October 5, 2026 , with request to backdate to save age before October 5, 2026.	New rates	New commission structure applies
Plan change to Sun UL II with YRT COI, with an application signed on or after October 5, 2026	New rates	New commission structure applies
Plan change to Sun UL II with YRT COI, with an application signed before October 5, 2026	Old rates	Old commission structure applies

Reminder: If a policy is reissued for new YRT rates, the advisor must meet with the client and deliver the new policy and new settlement documents.