

# 2023 ABR Information

## Overview

Contract Change will use this page to keep track of documentation and communication regarding the additions and changes effective January 28, 2023.

After Issue Availability

12/7/2023 Update - New and Critical ABRs are available after issue - guidelines to come

Type	Link
Supporting Documentation	<ul style="list-style-type: none"><li>• <a href="#">2023 Rider Additions and Changes</a></li><li>• <a href="#">Transition Rules for Term Conversions</a></li><li>• <a href="#">Rider Launch Transition Rules</a></li><li>• <a href="#">ABR Plan Codes and Disclosure Forms</a></li></ul>

<p><b>Alzheimer's ABR</b></p>	<p>The Alzheimer's ABR is a free rider with Alzheimer's disease and Lewy Body Dementia as a trigger. <b>Keep in mind we can never add ABR After issue for policies in NY and for CA the functionality to add this rider after issue will not be ready until sometime in February/March.</b></p> <p><b>Availability</b></p> <ul style="list-style-type: none"> <li>• Issue-age range availability for this new rider is limited to a maximum age of <b>60</b>.</li> <li>• Approved for all states except NY.</li> <li>• Not available on policies rated &gt; 200%.</li> <li>• Not available with the Express Non-Tobacco 2 risk classification.</li> <li>• This rider is not available for guaranteed issue or simplified issue policies.</li> </ul> <p><b>Alzheimer is available after issue for the products listed below - pay attention to issue date.</b></p> <p><b>FlexLife and NL FlexLife</b> issued <u>10/27/2019</u> or later.</p> <p><b>SummitLife</b> issued <u>4/23/2022</u> or later.</p> <p><b>SurvivorLife / NL SurvivorLife</b>, after first death, issued <u>5/1/2021</u> or later.</p> <p><b>Living Life By Design</b></p> <p><b>Living Life Defender</b></p> <p><b>PeakLife NL</b> issue <u>10/27/2019</u> or later.</p> <p><b>BasicSecure / NL BasicSecure</b> issued <u>7/25/2020</u> or later.</p> <p><b>Term</b> issued <u>01/22/2022</u> or later.</p> <p><b>TotalSecure / NL TotalSecure</b> issued <u>1/8/2022</u> or later.</p>
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## Required Forms

See [2023 ABR Plan Codes and Disclosure Forms](#) for details.

- **Required for all policies:** Disclosure Statement for Accelerated Benefits, version number 0222
- **Required for Texas policies only:** Additional disclosure form: 20821TX(0822)

*\*See **January 2023 Rider Additions and Changes** page for more information regarding underwriting and reinsurance*

<p><b>Critical Injury/Illness ABR</b></p>	<p>New versions of the Critical Illness and Critical Injury riders were released in January, 2023, in all states except CA and NY.</p> <p>The new versions were released in June, 2023, in California.</p> <p><b>Availability</b></p> <p>All states except NY</p> <p><b>Required Forms</b></p> <ul style="list-style-type: none"> <li> <b>Required for all policies:</b> Disclosure Statement for Accelerated Benefits, version number 0222; refer to MerrillConnect for the correct form for the application state <ul style="list-style-type: none"> <li> <i>Exception:</i> In CA, the version number for the Critical Illness and Critical Injury disclosure form is 0622; all other CA disclosure forms are version 0222. </li> </ul> </li> </ul> <p><b>Effective Dates</b></p> <p>January 28, 2023 (all states except CA and NY)</p> <p>June 24, 2023 (CA)</p>
<p><b>ABR Changes in UT and PA</b></p>	<p><b>January 2023:</b> Pennsylvania and Utah joined the nine other states (CT, IL, KS, MD, MA, MN, NJ, VA, WA) that combine the Terminal Illness ABR with the other ABRs (Alzheimer's, Chronic Illness, Critical Illness, and Critical Injury).</p> <p>What does this mean for the client? If the underwriting decision includes the removal of ALL other ABRs, the Terminal Illness ABR will also be removed. On the other hand, if the decision allows at least one of the other ABRs to remain on the policy, the Terminal Illness ABR will still be available for the client.</p>
<p><b>Term Conversions</b></p>	<p>New State approved ABR's are available, subject to underwriting requirements and approval.</p>

<b>NIGO Canned Comments</b>	<p><b>Simple:</b></p> <p>We are in receipt of a request to add the <b>Critical Injury, Critical Illness, Alzheimer's, Fertility Journey Rider</b>. This rider is not currently available after issue and no changes have been made to this policy.</p> <p><b>Additional Explanation (for agents):</b></p> <p>We are in receipt of a request to add the <b>Critical Injury, Critical Illness, Alzheimer's, Fertility Journey Rider</b>. With the introduction of the new version of the Critical Illness and Critical Injury ABRs as well as the addition of the Alzheimer's and Fertility Journey ABRs these riders are currently not available after issue at this time. We do expect the riders to be available after issue on some products in the future but do not have an indication of when that will be. No changes have been made to this policy.</p>
<b>NY</b>	<p>ABR riders of any kind are not available after issue in NY.</p>

## Questions & Answers

We will use this section of the page to keep track of questions and resolutions for future reference.

Question	Answer
<b>TC request to add the Alzheimer's ABR insured's current rating would make the rider available in NB. Do we need UW?</b>	<p>Yes, adding the Alzheimer's ABR to the newly converted policy will need UWs approval.</p>
<b>If a policy has the old ABR versions can they switch to the new ABR versions?</b>	<p>No, we are not allowing a switch of the riders.</p>