

# How To: Inforce Traditional Life Policy Change Requests

**Summary:** This guide outlines Inforce life policy change request types, required form(s) and best practices for avoiding Not In Good Order (NIGO) Work Items. All form(s) must be submitted in their entirety, including all pages. Inforce requests submitted internally (via the agency) may be sent to **GPAC Inforce Dropbox** by including the policy number, insured name, and transaction type in the subject line of the email. For assistance, please contact your Inforce Case Manager. **Note:** Plan changes for new life insurance business can be made 120 calendar days from the day the policy was initially paid for. Plan changes include: Product changes, Face amount changes and Additions/deletions of riders and benefits, including Option Q and Policy re-dates (permitted only once). **Inforce changes require the ISSUE STATE forms** (PAVL to WL original age exchanges require the RESIDENT STATE forms).

Requested Change	Complete Required Form (s)	Tips for Avoiding Not In Good Order (NIGOs)
<b>Add Rider</b>  <b>Notes:</b> <ul style="list-style-type: none"> <li>Permitted first 120 days of Initial Payment</li> <li>Underwriting Required</li> </ul>	<ul style="list-style-type: none"> <li>ICC18-L-AP-CHG-CONV-2018 Change Form* Sections A, B, G, H, P (signature page) and Q</li> <li>Producer Certification</li> <li>Authorization Form</li> <li>Revised Illustration (signature required if NAIC State)</li> </ul> <p>*NY &amp; CA require a state specific change form</p>	<ul style="list-style-type: none"> <li>Include any other rider specific forms</li> <li>Generate illustration with correct age, sex, rating and face amounts</li> <li>The change requested on the Change Form &amp; Revised Illustration must match</li> <li>Reg 187-Client Profile Form (NY Only), if suitability review required. (Must either be received with request or on file and less than 6 months old)</li> </ul>
<b>Exchange of Insured</b>  <b>Note:</b> Current policy must have the exchange of insured rider. Policies issued as business owned (and still owned by that business) are entitled to the rider, even if not elected at issue.	<ul style="list-style-type: none"> <li>New Application – state specific (fully completed)</li> <li>ICC18-L-AP-CHG-CONV-2018 Change Form* Sections A, B, E-1, F, G, H, P (signature page) and Q) (NY Section 1, 2, 5, 7 and 14)</li> <li>Producer Certification</li> <li>Authorization Form</li> <li>Illustration (Signed all states) Custom Illustrations in NY must run</li> <li>Consent to Insure Form</li> <li>Written Agreement from any Assignee</li> <li>Check for Exchange Cost and First Year Premium</li> <li>Original Policy (Or Policy Lost Statement OR verbiage on change application)</li> <li>Client Profile Form (NY Only) (must either be received with request or on file and less than 6 months old)</li> <li>Regulation 194 Form (NY Only)</li> </ul>	<ul style="list-style-type: none"> <li>Must include Original Policy (Or Policy Lost Statement OR verbiage on change application that policy was lost or destroyed)</li> <li>Agencies need to submit paperwork directly into STP for baseball organization exchanges</li> <li>Reg 187-Client Profile Form (NY Only), if suitability review required. (Must either be received with request or on file and less than 6 months old)</li> </ul>
<b>Face Amount Decrease</b>  <b>Note:</b> If an original policy date change is made in the first 120 days, a revised illustration (signed if NAIC state) is required	<ul style="list-style-type: none"> <li>ICC18-L-AP-CHG-CONV-2018 Change Form* Sections A, B, P (signature page) and Q</li> <li>Producer Certification</li> </ul> <p>*NY &amp; CA require a state specific change form</p>	<ul style="list-style-type: none"> <li>Request will not be reviewed/processed without a Producer Certification</li> <li>Reg 187-Client Profile Form (NY Only), if suitability review required. (Must either be received with request or on file and less than 6 months old)</li> </ul>
<b>Face Amount Increase</b>  <b>Notes:</b> <ul style="list-style-type: none"> <li>Permitted first 120 days of Initial Payment</li> <li>Underwriting Required</li> </ul>	<ul style="list-style-type: none"> <li>ICC18-L-AP-CHG-CONV-2018 Change Form* Sections A, B, G, H, P (signature page) and Q</li> <li>Producer Certification</li> <li>Authorization Form</li> <li>Revised Illustration (signature required if NAIC State)</li> </ul> <p>*NY &amp; CA require a state specific change form</p>	<ul style="list-style-type: none"> <li>Generate illustration with correct age, sex, rating and face amounts</li> <li>The change requested on the Change Form &amp; Revised Illustration must match</li> <li>Reg 187-Client Profile Form (NY Only), if suitability review required. (Must either be received with request or on file and less than 6 months old)</li> </ul>

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<b>Index Participation Feature Allocation Change</b>	<ul style="list-style-type: none"> <li>Index Participation Rider (IPR) Application Supplement*</li> <li>*same form used during New Business process to add the rider</li> </ul>	<ul style="list-style-type: none"> <li>Since form is usually submitted with new application, there is no field for a policy number. Therefore, add the policy number to the form manually.               <ul style="list-style-type: none"> <li>Send form to: <a href="mailto:GPAC_inforce_dropbox@glic.com">GPAC_inforce_dropbox@glic.com</a></li> <li>Reference the contract or search "IPF" in Guardian Online to view documents which explain timing of allocation changes and cutoff times for submission</li> </ul> </li> </ul>
<b>Original Age Exchanges (Non-NY Cases)</b>  <b>Note:</b> Can only be done 1 <sup>st</sup> anniversary and beyond	<ul style="list-style-type: none"> <li>Signed Illustration (custom illustrations (<a href="mailto:custom_illustrations@glic.com">custom_illustrations@glic.com</a>) must run, cannot be older than 4 weeks old)</li> <li>Replacement Paperwork -State Specific</li> <li>ICC18-L-AP-CHG-CONV-2018 Change Form * Sections A, C, E-1, F, P (signature page) and Q. If Underwriting is required Section G, H and Authorization Form</li> <li>Producer Certification</li> <li>Trust Certification -If policy owned by a trust</li> <li>Check for Exchange Cost - (Cost can be borrowed if there is sufficient cash value in new WL policy)</li> <li>Employee Consent Form - Required only if Employer owned &amp; Exchange requires underwriting policy</li> <li>Return of original policy or if lost/destroyed-a statement signed by the client stating so is required- may also mention in remarks on change form</li> </ul>	<b>Is Underwriting Required?</b> <ul style="list-style-type: none"> <li>No               <ul style="list-style-type: none"> <li>If no increase in Net Amount at Risk</li> <li>Face Amount of Dividend Addition from credit is less than \$25,000</li> <li>No additional Riders being added Note: If a PUA rider is being added to the new policy it is considered a new rider even if the original policy had the PUA/PUI. (underwriting would be required for older PUA's going to the new version EPUA/IPUA/CPUA. If the policy already has EPUA/IPUA or CPUA then no underwriting is needed</li> </ul> </li> <li>Yes               <ul style="list-style-type: none"> <li>If addition of Option Q (Option Q not available prior to policy year 2, Option R not available (Max Ratio 10/90)</li> <li>Add On EPUA</li> <li>Add On EABR Rider</li> <li>Exchange Credit purchases a face amount of paid up additions equal to or greater than \$25,000</li> </ul> </li> </ul>
<b>Original Age Exchanges ( NY Cases)</b>  <b>Note:</b> Can only be done 1 <sup>st</sup> anniversary and beyond	<ul style="list-style-type: none"> <li>Signed Illustration (custom illustrations (<a href="mailto:custom_illustrations@glic.com">custom_illustrations@glic.com</a>) must run, cannot be older than 4 weeks old)</li> <li>Client Profile Form (must either be received with request or on file and less than 6 months old)</li> <li>Replacement Paperwork State Specific- 110-4ANY, 110-4 Rev NY, 722-03 NY, Sales Material Checklist. The 110-4B NY will be filled out by Guardian. Guardian will send form to agency to be signed by the agent and then added as a delivery requirement to be signed by the client. We cannot proceed with the exchange until the signed form is received. Due to Guardian filling out the 110-4B NY, an inforce illustration is required. The Reg 60 data sheet must be checked before running the illustration.</li> </ul> <div data-bbox="537 1772 862 1864" style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p style="margin: 0;"><b>Agent Information</b></p> <p style="margin: 0;">Input Summary <input type="checkbox"/> Check if "Yes"</p> <p style="margin: 0;">Reg. 60 Data Sheet <input type="checkbox"/> Check if "Yes"</p> </div>	<b>Is Underwriting Required?</b> <ul style="list-style-type: none"> <li>No               <ul style="list-style-type: none"> <li>If no increase in Net Amount at Risk</li> <li>Face Amount of Dividend Addition from credit is less than \$25,000</li> <li>No additional Riders being added Note: If a PUA rider is being added to the new policy it is considered a new rider even if the original policy had the PUA/PUI. (underwriting would be required for older PUA's going to the new version EPUA/IPUA/CPUA. If the policy already has EPUA/IPUA or CPUA then no underwriting is needed</li> </ul> </li> <li>Yes               <ul style="list-style-type: none"> <li>If addition of Option Q (Option Q not available prior to policy year 2, Option R not available (Max Ratio 10/90)</li> <li>Add On EPUA</li> <li>Add On EABR Rider</li> <li>Exchange Credit purchases a face amount of paid up additions equal to or greater than \$25,000</li> </ul> </li> </ul>

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<b>Original Age Exchanges ( NY Cases)- continued</b>	<ul style="list-style-type: none"> <li>L-AP-CHG-2014 NY Change Form* Sections 1, 3, 5 and 14. If Underwriting required complete section 7 and Authorization Form</li> <li>Agent Certification</li> <li>EABR Disclosure Form NY EABR APP SUPP (If applicable)</li> <li>Reg 194 Initial Disclosure Form- If client resides in NY</li> <li>Trust Certification - If policy owned by a trust</li> <li>Check for Exchange Cost</li> <li>Employee Consent Form - Required only if Employer owned &amp; Exchange requires underwriting</li> <li>Return of original policy or if lost/destroyed-a statement signed by the client stating so is required- may also mention in remarks on change form</li> </ul>	<ul style="list-style-type: none"> <li>Reg 187-Client Profile Form (NY Only), if suitability review required. (Must either be received with request or on file and less than 6 months old)</li> </ul>
<b>Plan Change</b>  <b>Notes:</b> <ul style="list-style-type: none"> <li>Permitted first 120 days of Initial Payment</li> <li>Underwriting may be required</li> </ul>	<ul style="list-style-type: none"> <li>ICC18-L-AP-CHG-CONV-2018 Change Form* Sections A, B, P (signature page) and Q. Sections G, and H if Underwriting required</li> <li>Producer Certification</li> <li>Authorization Form</li> <li>Revised Illustration (signature required if NAIC State)</li> </ul> <p>*NY &amp; CA require a state specific change form</p>	<ul style="list-style-type: none"> <li>Include any other rider specific forms</li> <li>Generate illustration with correct age, sex, rating and face amounts</li> <li>The change requested on the Change Form &amp; Revised Illustration must match</li> <li>Underwriting is required if: <ul style="list-style-type: none"> <li>Term to Term</li> <li>WL to Term</li> </ul> </li> <li>Underwriting not required if: <ul style="list-style-type: none"> <li>WL to WL; unless ESWL</li> </ul> </li> <li>Reg 187-Client Profile Form (NY Only), if suitability review required. (Must either be received with request or on file and less than 6 months old)</li> </ul>
<b>Policy Split (Only available on2017 CSP products)</b>  <b>Note:</b> Excludes 2001 and 1980 CSO policies. An Original Age Exchange to a new 2017 CSO product must be completed first.	<ul style="list-style-type: none"> <li>ICC18-L-AP-CHG-CONV-2018 Change Form*Sections A, B, P (signature page) and Q) (NY Sections 1, 2 and 14)</li> <li>Producer Certification</li> <li>Hold harmless agreement</li> <li>Client Profile Form (NY Only) (must either be received with request or on file and less than 6 months old)</li> </ul>	<ul style="list-style-type: none"> <li>Only policy split and percentages should be on the change app. Any requests for additional changes must be submitted only after the policy split has been completed and under a separate change application.</li> <li>Reg 187-Client Profile Form (NY Only), if suitability review required. (Must either be received with request or on file and less than 6 months old)</li> </ul>
<b>Rate Improvement</b>  <b>Notes:</b> <ul style="list-style-type: none"> <li>Underwriting Required</li> <li>Can only be done 1<sup>st</sup> anniversary and beyond</li> </ul>	<ul style="list-style-type: none"> <li>ICC18-L-AP-CHG-CONV-2018 Change Form* Sections A, B, G, H, P (signature page) and Q</li> <li>Producer Certification</li> <li>Authorization Form</li> </ul> <p>*NY &amp; CA require a state specific change form</p>	<ul style="list-style-type: none"> <li>If Producer Certification and Authorization Form are not returned, request will not be submitted for Underwriting review</li> </ul>

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<p><b>Redates</b></p> <p><b>Note:</b> Permitted first 120 days of Initial Payment</p>	<ul style="list-style-type: none"> <li>If age is not changing, submit request via email</li> <li>If age is changing, request must include               <ul style="list-style-type: none"> <li>ICC18-L-AP-CHG-CONV-2018 Change Form * Sections A, B, P (signature page) and Q</li> <li>Revised Illustration (signature required if NAIC State)</li> <li>Producer Certification</li> </ul> </li> </ul> <p>*NY &amp; CA require a state specific change form</p>	<ul style="list-style-type: none"> <li>Generate illustration with correct age, sex, rating and face amounts</li> <li>The change requested on the Change Form &amp; Revised Illustration must match</li> <li>Reg 187-Client Profile Form (NY Only), if suitability review required. (Must either be received with request or on file and less than 6 months old)</li> </ul>
<p><b>Release Cases-Change ownership effective issue date (typically trust ownership)</b></p> <p><b>Note:</b> Only allowed within the first 6 months of the issue date</p>	<ul style="list-style-type: none"> <li>New Business Application - state specific (Fully completed)</li> <li>New Illustration (signed by new owner)</li> <li>Trust Certification Form (All states, Fully Completed) if: Ownership is being changed to a trust.</li> <li>Copy of Trust (NY Only) If: Policy is Premium Financed (in addition to trust certification).</li> <li>Check from new owner - to pay premiums on new policy (funds cannot be transferred)</li> <li>New Assignment Forms - if assignment is carrying over to the new policy.</li> <li>Regulation 194 Form (NY Only)</li> <li>110-4A replacement paperwork (NY Only)</li> <li>PA Disclosure form A574 (PA term policies only)</li> <li>Source of Funds Acknowledgement Form (17-SOF)</li> <li>Any additional New Business forms where the owner signature is required</li> </ul>	<ul style="list-style-type: none"> <li>All paperwork needs to be state specific to where the <b>new</b> owner <b>resides</b>. Trusts can be subject to the laws of a state in which they are not addressed.</li> </ul>
<p><b>Remove Rider</b></p> <p><b>Note:</b> If an original policy date change is made in the first 120 days, a revised illustration (signed if NAIC state) is required</p>	<ul style="list-style-type: none"> <li>ICC18-L-AP-CHG-CONV-2018 Change Form* Sections A, B, P (signature page) and Q</li> <li>Producer Certification</li> </ul> <p>*NY &amp; CA require a state specific change form</p>	<ul style="list-style-type: none"> <li>Generate illustration with correct age, sex, rating and face amounts</li> <li>The change requested on the Change Form &amp; Revised Illustration must match</li> <li>Reg 187-Client Profile Form (NY Only), if suitability review required. (Must either be received with request or on file and less than 6 months old)</li> </ul>
<p><b>Scheduled PUA Increase/Decrease</b></p> <p><b>Note:</b> Underwriting only required if going above Guardian's product limit. If an original policy date change, a revised illustration (signed if NAIC state) is required</p>	<ul style="list-style-type: none"> <li>ICC18-L-AP-CHG-CONV-2018 Change Form* Sections A, B, P (signature page) and Q</li> <li>Producer Certification</li> <li>Authorization Form (only if underwriting required). Sections G and H of L-AP-CHG-CONV-2018 Change Form required</li> </ul> <p>*NY &amp; CA require a state specific change form</p>	<ul style="list-style-type: none"> <li>In section B, use "other" box to indicate new SPUA amount.</li> <li>Indicate annual amount regardless of mode</li> <li>Reg 187-Client Profile Form (NY Only), if suitability review required. (Must either be received with request or on file and less than 6 months old)</li> </ul>