Memo

To:       All Branch Managers in Alaska, Delaware, District of Columbia, Mississippi, and Wisconsin

From: Brenda Martin

RE:       New Rate Approval

Alaska*: Has approved 2013 rates for LNL Platinum PLUS Plans A, B, F, HDF, and N. The rates on Plan HDF have decreased by 10%. New business and renewal effective date is April 1, 2013.

Delaware*: Has approved 2013 rates for LNL Platinum PLUS Plans A, B, F, HDF, and N. The rates on Plan HDF have decreased by 10%. New business and renewal effective date is April 1, 2013.

District of Columbia*: Has approved 2013 rates for LNL Platinum PLUS Plans A, B, F, HDF, and N. The rates on Plan HDF have decreased by 10%. New business and renewal effective date is April 1, 2013.

Mississippi*: Has approved 2013 rates for LNL Platinum PLUS Plans A, B, F, HDF, and N. The rates on Plan HDF have decreased by 10%. New business effective date is April 1, 2013. Renewal effective date is April 8, 2013.

Wisconsin*: Has approved 2013 rates for LNL Platinum PLUS LMC4810 product. New business effective date is April 1, 2013. Renewal effective date is April 8, 2013.

* A new premium modalization rule has been employed with these new rates on all plans. Earlier rates for Semi-Annual, Quarterly, and Monthly were rounded to near dollar. The new Semi-Annual, Quarterly, and Monthly mode premiums are now rounded to high dollar.


Contact custserv@libnat.com with any questions.