

**Average Customer Service Processing Times**

**As of 11/2/2009**

<b>Transactions</b>	<b>Approximate Processing Time (business days**)</b>	<b>Transactions</b>	<b>Approximate Processing Time (business days**)</b>
<b><u>Web Transactions</u></b>		<b><u>Payment Processing</u></b>	
Address Change	2	Application of Premium payments	2*
All VUL transactions*	1	EFT Set-up / Change	4
		Billing Mode Change	4
		Stop a Draft	5
		Billing Research	10
		*Please allow an additional 5 business days for mailed payments.	
<b><u>Disbursements</u></b>		<b><u>Title Changes</u></b>	
1035 Exchange	7	Address Change	6
Dividend Withdrawal	7	Assignment (Adding or Removing)	6
Internal Exchange of funds	10	Beneficiary Change	6
Loan	5	Name Change	6
New York Disbursements	10	Ownership Change	6
Partial Withdrawal	4	Policy Certificate	6
Surrender (Qualified and Nonqualified)	9		
<b><u>Disbursements (V.U.L.)*</u></b>		<b><u>Contract Changes</u></b>	
1035 Exchange	1	Term Conversion	10
Allocation Change or Fund Rebalancing	1	All other Contract Changes	10
Loan	1		
Partial Withdrawal	1		
Surrender	1		
*For Variable Universal Life policies, complete transaction requests received before the close of the New York Stock Exchange, usually 3:00PM Central Time, will be processed effective that business day*. Transaction requests received on or after the close of the New York Stock Exchange, usually 3:00PM Central Time, will be processed effective the following business day.			
**Business Day is any day the New York Stock Exchange is open for a trading session			