

Oregon comments: 9/7/2016

We would like to replace our March comments with the below if we can. If the compact standards remain better than our comment items, that is great. We just wanted to affirm this and if possible have it as a discussion area during the process.

We would like to modify our original input from March to the following:

1. Preserve/improve a product standard that a single premium can not exceed death benefits provided for non-accidents during the graded limited death benefit period.
2. Preserve/improve not allowing Premium payments designs, other than a single premium, that can not exceed the death benefit until after the graded death benefit period.
3. Preserve/improve not allowing continuing premium payments after paying 1.5 times the death benefit is provided. We would like to submit these as potential talking point as we progress through this important process.