

**APPENDIX A
TO
INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION
OPERATING PROCEDURE
FOR THE FILING AND APPROVAL OF PRODUCT FILINGS**

Purpose

For purposes of Section 110(4) of this Operating Procedure, Appendix A sets forth the product lines and Uniform Standards for Commission Product Components. Appendix A shall be reviewed by the Commission ~~no less than at least~~ once ~~each calendar quarter per year~~ and updated accordingly. The Product Standards Committee reserves the right to consider the inclusion or deletion of Appendix A components, and to consider such changes in a properly vetted manner.

Transition to Core Standards

The intent of the Product Standards Committee is to transition to the development of core standards for each product line, with certain product features such as premium mode, account type and annuitization options being addressed in the core standards. The individual life insurance policy standards that have been adopted would remain as separate product standards for purposes of Appendix A and eventually be collapsed into core standards via conforming amendment. ~~Product concepts on the horizon will be held outside of Appendix A for future consideration.~~ The Product Standards Committee reserves the right to adjust which product concepts are addressed by the core standards as the process develops.

Adoption; Effective Date

This Appendix was initially adopted by the Commission on December 1, 2007 and amended on _____.

Product Lines and Uniform Standards

A. INDIVIDUAL APPLICATION FORMS FOR EACH PRODUCT LINE

1. Individual Life Insurance Application ~~Standards~~
2. Individual Annuity Application ~~Standards~~
3. Individual Long Term Care Insurance Application ~~Standards~~
4. Individual Disability ~~Income~~-Insurance Application ~~Standards(all plans)~~
5. ~~Standards for~~ Application Change Form (to reflect “issued on a basis other than as applied for”) to address life, annuities, long term care and disability ~~income insurance~~
6. ~~Standards for Policy/Contract Changes (Reinstatement, etc.) to address life, annuities, long term care and disability income~~

B. FORMS USED TO EFFECT INDIVIDUAL POLICY/CONTRACT CHANGES FOR EACH PRODUCT LINE

1. Standards for forms used to effect changes in life, annuity, long term care and disability insurance policies/contracts.

C. FORMS USED TO EXCLUDE INDIVIDUAL LIFE INSURANCE COVERAGE BASED ON THE UNDERWRITING PROCESS

1. Forms such as riders, amendments or endorsements used to exclude policy coverage based on the underwriting process.

DB. INDIVIDUAL TERM LIFE PRODUCT LINE

1. Individual Term Life Insurance Policy
2. Individual Single Premium Term Life Insurance Policy
3. Individual Joint Last to Die Survivorship Term Life Insurance Policy
4. Individual Single Premium Joint Last to Die Survivorship Term Life Insurance Policy
5. ~~Benefit features used in conjunction with items 1-4~~

EC. INDIVIDUAL WHOLE LIFE PRODUCT LINE

1. Individual Whole Life Insurance Policy
2. Individual Single Premium Whole Life Insurance Policy
3. Individual Joint Last to Die Survivorship Whole Life Insurance Policy
4. Individual Single Premium Joint Last to Die Survivorship Whole Life Insurance Policy
5. Individual Current Assumption Whole Life Insurance Policy
6. ~~Benefit features used in conjunction with items 1-5~~

ED. INDIVIDUAL ENDOWMENT INSURANCE PRODUCT LINE

1. Individual Endowment Insurance Policy
2. Individual Single Premium Endowment Insurance Policy
3. Individual Joint Last to Die Survivorship Endowment Insurance Policy
4. Individual Single Premium Joint Last to Die Survivorship Endowment Insurance Policy
5. ~~Benefit features used in conjunction with items 1-4~~

EE. INDIVIDUAL NON-VARIABLE ADJUSTABLE LIFE INSURANCE PRODUCT LINE

1. Individual Flexible Premium Adjustable Life Insurance Policy (including no lapse guarantee provisions)
2. Individual Joint Last to Die Survivorship Flexible Premium Adjustable Life Insurance Policy (including no lapse guarantee provisions)
3. Individual Modified Single Premium Adjustable Life Insurance Policy (including no lapse guarantee provisions)
4. ~~Benefit features used in conjunction with items 1-3~~

EF. INDIVIDUAL VARIABLE ADJUSTABLE LIFE INSURANCE PRODUCT LINE

1. Individual Modified Single Premium Variable Life Insurance Policy
2. Individual Modified Single Premium Joint First to Die Variable Life Insurance Policy
3. Individual Flexible Premium Variable Adjustable Life Insurance Policy (including no lapse guarantee provisions)
4. Individual Joint Last to Die Survivorship Flexible Premium Variable Adjustable Life Insurance Policy (including no lapse guarantee provisions)
5. ~~Benefit features used in conjunction with items 1-4~~

IG. STANDARDS FOR INDIVIDUAL LIFE BENEFIT FEATURES

1. Standards for All Benefit Features Added by Rider, Endorsement or Amendment to an Individual Life Policy
2. Accidental Death Benefits
3. Accidental Death & Dismemberment Benefits
4. Accelerated Death Benefits
5. Waiver of Premium Benefit
6. Waiver of Monthly Deduction Benefit
7. Waiver of Premium Benefit for Child Insurance in the Event of Payor's Total Disability or Death
8. Additional Life Insurance Benefits Provided on a Guaranteed Insurability Basis ([including paid up additions benefit feature](#))
9. Additional Term Life Benefits
10. Tax Qualified Plan Provisions [~~(generic for IRS Codes such as 403(b), 457(b), etc.)~~]
- ~~11. Standards for Forms Used to Exclude Coverage Based on the Underwriting Process~~
- ~~12. Standards for Riders, Endorsements or Amendments Used to Effect Individual Life Insurance Policy Changes~~

JH. INDIVIDUAL VARIABLE ANNUITY PRODUCT LINE

1. Individual Deferred Variable Annuity Contracts

[Core Standards](#) addressing:

- a. Flexible Premium
- b. Fixed Premium
- c. Single Premium
- d. Modified Single Premium
- e. Limited Payment Period
- f. Separate and General Accounts
- g. Separate Accounts Only

[Additional Standards](#) addressing:

- h. [Index-Linked Crediting Feature of non-variable portion of the Deferred Variable Annuity](#)
- i. [Market Value Adjustment Feature Provided through a Separate Account \(applicable to the non-variable portion of the Deferred Variable Annuity\)](#)
- j. [Market Value Adjustment Feature Provided through the General Account \(applicable to the non-variable portion of the Deferred Variable Annuity\)](#)
- k. Waiver of Surrender Charge Benefits
- ~~i.l.~~ [Guaranteed Minimum—Living Benefits \(Income, Withdrawal, Guaranteed Accumulation \(Guaranteed Account Value\)\)](#)
- ~~j.m.~~ [Guaranteed Minimum Death Benefits \(Basic, Ratchet, Re-Set, Roll-Up, Enhanced Earnings, Combo Ratchet/Roll-Up\)](#)
- ~~k.n.~~ [Bonus Feature—Benefits \(Interest, Persistency, Premium, Annuitization\)](#)
- ~~l.o.~~ [Longevity Annuity Benefits](#)
- ~~n.~~ [Guarantee of Principal Benefits \(Return of Premium\)](#)
- ~~n.p.~~ [Tax Qualified Plan Provisions \[~~\(generic for IRS Codes such as Keogh, IRA, Roth, SEP, TSA, 403\(b\), Charitable Gift Trust, etc.\)~~\]](#)
- ~~o.q.~~ [Private Placement](#)

2. Individual Immediate Variable Annuity Contract

Core Standards addressing:

- a. Single Premium
- b. Separate Accounts only
- c. Separate and General Accounts

Additional Standards addressing:

- d. Index-linked Crediting Feature for non-variable portion of the Immediate Variable Annuity (Inflation Protection Benefits)
- e. Nursing Home Payout Increase Benefits
- f. Liquidity Benefits other than Commutation (currently excluded from scope of SPIAs)
- g. Tax Qualified Plan Provisions [(generic for IRS Codes such as Keogh, IRA, Roth, SEP, TSA, 403(b), Charitable Gift Trust, etc.)]

KI. INDIVIDUAL NON-VARIABLE ANNUITY PRODUCT LINE

1. Individual Deferred Non-Variable Annuity Contracts

Core Standards addressing:

- a. Flexible Premium
- b. Fixed Premium
- c. Single Premium
- d. Modified Single Premium
- e. Limited Payment Period

Additional Standards addressing:

- f. Index-Linked Crediting Feature
- g. Market Value Adjustment Feature Provided through a Separate Account
- h. Market Value Adjustment Feature Provided through the General Account
- ~~h.i.~~ Waiver of Surrender Charge Benefits
- ~~i.j.~~ Guaranteed ~~Minimum~~—Living Benefits (Income, Withdrawal, Guaranteed Accumulation (~~Guaranteed Account Value~~))
- ~~j.~~ ~~Guaranteed Minimum Death Benefits (Basic, Ratchet, Re-Set, Roll-Up, Enhanced Earnings, Combo Ratchet/Roll-Up)~~
- k. Bonus ~~Feature~~ Benefits (Interest, Persistency, Premium, Annuitization)
- l. Longevity Annuity Benefits
- ~~m.~~ ~~Guarantee of Principal Benefits (Return of Premium)~~
- ~~n.m.~~ Tax Qualified Plan Provisions [(generic for IRS Codes such as Keogh, IRA, Roth, SEP, TSA, 403(b), Charitable Gift Trust, etc.)]

2. Individual Immediate Non-Variable Annuity Contract (including structured settlements)

Core Standards addressing:

- a. Flexible Premium
- b. Single Premium
- c. Modified Single Premium

Additional Standards addressing:

- d. Index-linked Crediting Feature (Inflation Protection Benefits)
- e. Nursing Home Payout Increase Benefits
- f. Liquidity Benefits other than Commutation (currently excluded from scope of SPIAs)
- g. Tax Qualified Plan Provisions [~~generic for IRS Codes such as Keogh, IRA, Roth, SEP, TSA, 403(b), Charitable Gift Trust, etc.]~~]

LJ. INDIVIDUAL LONG TERM CARE INSURANCE PRODUCT LINE

- 1. Individual Long Term Care Insurance Policy ~~Standards addressing:~~
- 2. Individual Advertising
- 3. Individual Initial Rate Filings: Issue Age Based
- 4. Individual Initial Rate Filings: Schedule Based
- 5. Individual Rate Change Filings: Issue Age Based
- 6. Individual Rate Change Filings: Schedule Based
- 7. Individual Outline of Coverage (for use with application and policy)
- 8. Forms Required To be Used With The Individual Application:
 - ~~a. Suitability: Personal Worksheet and Information Sheet~~
 - b. Suitability: Things You Should Know Before You Buy LTC Insurance
 - ~~c. Potential Rate Increase Disclosure Form~~
 - c. Potential Rate Increase Disclosure Form
 - d. Replacement Disclosure Form
 - e. HIPAA Medical Authorization
- 9. Benefit Features
 - a. Waiver of Premium Benefits
 - b. Return of Premium Benefits
 - c. Restoration Benefits
 - d. Inflation Protection Benefits
 - e. Nonforfeiture Benefits
 - f. Home Health and Community Care Benefits

MK. INDIVIDUAL DISABILITY ~~INCOME~~ INSURANCE PRODUCT LINE

- 1. Individual Disability ~~Income~~ Insurance Policy Standards addressing:
 - a. Disability Income Plans
 - ~~a.b. Plans only Marketed to Employer/Association Groups~~
 - ~~b.c. Buy-Sell Plans~~
 - ~~e.d. Key Person/Business Protection Plans~~
 - ~~d.e. Business Overhead Expense Plans~~
- 2. Individual Initial Rate Filings (all plans)
- 3. Individual Rate Change Filings (all plans)
- 4. Individual Outline of Coverage (all plans)
- 5. Forms Used to Exclude Coverage Based on the Underwriting Process (all plans)
 - ~~a. Individual Disability Income Insurance Outline of Coverage (addressing specialized products)~~
- 6. Benefit Features
 - f.a. Return of Premium Benefits

NL. GROUP APPLICATION AND ENROLLMENT FORMS FOR EACH PRODUCT LINE

1. Group Life Insurance Application
2. Group Life Insurance ~~and~~ Enrollment Form Standards
3. Group Annuity Application
4. Group Annuity ~~and~~ Enrollment Form Standards
5. Group Long Term Care Insurance Application
6. Group Long Term Care Insurance ~~and~~ Enrollment Form Standards
7. Group Disability Income ~~Insurance~~ Application
8. Group Disability Insurance ~~and~~ Enrollment Form Standards
9. ~~Group Standards for~~ Application Change Form (to reflect “issued on a basis other than as applied for”) to address life, annuities, long term care and disability insurance income
6. ~~Standards for Policy/Contract Changes (Reinstatement, etc.)~~ to address life, annuities, long term care and disability income
10. Group Enrollment Form Change Form (to reflect “issued on a basis other than as applied for”) to address life, annuities, long term care and disability insurance

O. FORMS USED TO EFFECT GROUP POLICY/CONTRACT CHANGES

1. Forms used to effect changes in life, annuity, long term care and disability insurance policies/contracts

PM. GROUP TERM LIFE INSURANCE PRODUCT LINE

1. Group Term Life Insurance Policy and Certificate ~~Standards~~ addressing:
 - a. Single Premium
 - b. First to Die/Last to Die Survivorship
 - c. With Graded Death Benefits
 - d. With Employee and Dependent Benefits

QN. GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE PRODUCT LINE

1. Group Accidental Death and Dismemberment Insurance Policy and Certificate ~~Standards~~ addressing:
 - a. Employee and Dependent Benefits

RO. GROUP WHOLE LIFE INSURANCE PRODUCT LINE

1. Group Whole Life Insurance Policy and Certificate ~~Standards~~ addressing:
 - a. Single Premium
 - b. With Graded Death Benefits
 - c. Employee and Dependent Benefits

SP. GROUP NON-VARIABLE ADJUSTABLE LIFE INSURANCE PRODUCT LINE

1. Group Adjustable Life Insurance Policy and Certificate ~~Standards~~ addressing:
 - a. Employee and Dependent Benefits

TQ. GROUP VARIABLE ADJUSTABLE LIFE INSURANCE PRODUCT LINE

1. Group Flexible Premium Variable Adjustable Life Insurance Policy and Certificate ~~Standards~~ addressing:
 - a. Employee and Dependent Benefits
 - b. Private Placement

UR. ~~STANDARDS FOR GROUP LIFE INSURANCE BENEFIT FEATURES~~

1. ~~Standards for~~ All Benefit Features Added by Rider, Endorsement or Amendment to a Group Life Insurance Policy and Certificate
2. Accidental Death Benefits
3. Accidental Death & Dismemberment Benefits
4. Accelerated Death Benefits
5. Waiver of Premium Benefit
6. Waiver of Monthly Deduction Benefit
7. Waiver of Premium Benefit for Child Insurance in the Event of Payor's Total Disability or Death
8. Additional Life Insurance Benefits Provided on a Guaranteed Insurability Basis
9. Additional Term Life Benefits
10. Tax Qualified Plan Provisions (generic for IRS Codes such as Keogh, IRA, Roth, SEP, TSA, 403(b), Charitable Gift Trust, etc.)
- ~~11. Standards for Forms Used to Exclude Coverage Based on the Underwriting Process~~
- ~~12. Standards for Riders, Endorsements or Amendments Used to Effect Individual Life Insurance Policy Changes~~

VS. GROUP ANNUITY PRODUCT LINE

1. Group Allocated Annuity Contract and Certificate Standards addressing:
 - a. General Account Only
 - b. Separate Account Only
 - c. General and Separate Account
 - d. Fixed Annuitization
 - e. Variable Annuitization
 - f. Fixed or Variable Annuitization
 - g. Guaranteed Investment/Income/Interest Products (GICs) with or without a Defined Maturity Date
 - h. Synthetic Guaranteed Investment/Income/Interest Products (GICs) (Company does not own assets) with or without a Defined Maturity Date
 - i. Terminal Funding/Close Out Products
 - j. Funding Agreement
 - k. Tax Qualified Plan Provisions (generic for IRS Codes such as Keogh, IRA, Roth, SEP, TSA, 403(b), Charitable Gift Trust, etc.)
2. Group Unallocated Annuity Contract and Certificate Standards addressing:
 - a. General Account Only
 - b. Separate Account Only
 - c. General and Separate Account
 - d. Fixed Annuitization
 - e. Variable Annuitization
 - f. Fixed or Variable Annuitization

- g. Guaranteed Investment/Income/Interest Products (GICs) with or without a Defined Maturity Date
 - h. Synthetic Guaranteed Investment/Income/Interest Products (GICs) (Company does not own assets) with or without a Defined Maturity Date
 - i. Funding Agreement
 - j. Tax Qualified Plan Provisions (generic for IRS Codes such as Keogh, IRA, Roth, SEP, TSA, 403(b), Charitable Gift Trust, etc.)
3. Group Deferred Annuity Contract and Certificate Standards addressing:
 - a. Flexible Premium
 - b. Fixed Premium
 - c. Single Premium
 - d. Modified Single Premium
 4. Group Immediate Annuity Contract and Certificate Standards addressing:
 - a. Flexible Premium
 - b. Fixed Premium
 - c. Single Premium
 - d. Modified Single Premium

WT. GROUP LONG TERM CARE INSURANCE PRODUCT LINE

1. Group Long Term Care Insurance Policy and Certificate ~~Standards addressing:~~
2. Group Advertising
3. Group Initial Rate Filings: Issue Age Based
4. Group Initial Rate Filings: Scheduled Based
5. Group Rate Change Filings: Issue Age Based
6. Group Rate Change Filings: Scheduled Based
7. Group Outline of Coverage (for use with enrollment form and certificate)
8. Forms Required To Be Used With Enrollment Form
 - ~~b.a.~~ Suitability: Personal Worksheet ~~and Information Sheet~~
 - b. Suitability: Things You Should Know before You Buy LTC Insurance
 - c. Potential Rate Increase Disclosure Form
 - ~~e.d.~~ Replacement Disclosure Form
 - e. HIPAA Medical Authorization
 - ~~e.~~ Medicare Supplemental Disclosure Form
9. Benefit Features
 - ~~e.a.~~ Waiver of Premium Benefits
 - ~~f.b.~~ Return of Premium Benefits
 - ~~g.c.~~ Restoration Benefits
 - d. Inflation protection Benefits
 - e. Nonforfeiture Benefits
 - f. Home Health and Community Care Benefits

XU. GROUP DISABILITY ~~INCOME~~ INSURANCE PRODUCT LINE

1. Group Disability ~~Income~~ Insurance Policy and Certificate ~~Standards~~ addressing:
 - a. Disability Income Plans
 - ~~a.~~b. Buy-Sell Plans
 - ~~b.~~a. Key Person/Business Protection Plans
 - ~~c.~~b. Business Overhead Expense Plans
 - ~~d. Employee and Dependent Benefits~~
2. Group Initial Rate Filings (all plans)
3. Group Rate Change Filings (all plans)
4. Group Outline of Coverage (for use with enrollment form and certificate)
5. Forms Used to Exclude Coverage Based on the Underwriting Process (all plans)
6. Benefit Features
 - ~~e.~~a. Return of Premium Benefits