**ACLI AG ILVA Exposure Questions**

1. *In addition to the Market Value Adjustment (MVA) approach outlined in the draft AG, should the AG allow companies to utilize MVA term lengths other than the maturity of the Fixed Income Asset Proxy? For example, Index Strategy Term or surrender charge period, etc.*
2. *Should the AG allow companies to continue to have the option to include or exclude a MVA in their ILVA products?*