

Decision Points for Next Steps

(informed by March 2026 Comment Letters)

Starting Point for Short-Term Solution		Modifications for Short-Term Solution		Ideas fo Long-Term Solution	
1	Model 245 - no further changes	1	Only show actual history	1	Consumer research/focus groups
2	Model 245 - with updates	2	Enhanced disclosures for charges and non-guaranteed elements	2	Simplifications to broader illustration structure
3	Actuarial Guideline 49-A	3	Prescribed scenarios (e.g., NAIC generator or 10YRT + 200bps)	3	Use of digital/electronic displays
4	Federal requirements	4	One-year/term calculations only (+15%, +3%, 0%, -3%, -15%)	4	Addressing LTC and guaranteed rider benefits
5	New starting point	5	Additional scenarios/sensitivities	5	Remove reliance on history, using prescribed or selected returns