WHAT'S NEW IN THE 2026 *MARKET REGULATION HANDBOOK*

The following items represent all revisions adopted by the NAIC in 2025, which are incorporated into the 2026 release of the NAIC *Market Regulation Handbook.*

Regulator guidance relating to the following was incorporated into the 2026 *Market Regulation Handbook*:

- Revisions to Chapter 23—Conducting the Life and Annuity Examination; the changes relate to the NAIC March 2023 adopted revisions to *Actuarial Guideline XLIX-A—The Application of the Life Illustrations Model Regulation to Policies with Index-Based Interest to Policies Sold on or After December 14, 2020* (AG 49-A):
    - Operations/Management Examination Standard 1
    - Subsection 2. Techniques of Section C., Marketing and Sales
    - Marketing and Sales Examination Standards 1, 4 and 14
    - Supplemental Checklist I, which corresponds to Marketing and Sales Examination Standard 4.

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