From: Birny Birnbaum <birny@cej-online.org>   
Sent: Monday, August 31, 2020 12:01 PM  
To: Wicka, Richard <Richard.Wicka@wisconsin.gov>; Cook, Jennifer R. <JCook@naic.org>; Brenda Cude <bcude@uga.edu>  
Subject: CEJ Comments to Life Illustration Group on Term Life Sample

Good Morning,

Apologies for the late submission.  Attached please find CEJ's comments on the term life sample, post uw. We don't believe there is a need to distinguish between "at application" or "post underwriting." Our comments on the "post uw" sample illustrate why this is the case. There is nothing in the "post uw" version that cannot be readily obtained at the time of a quote -- particularly for term life in an age of accelerated underwriting.

Also attached are Brenda Cude's suggested edits and questions on the term life samples.  CEJ agrees with almost all of Brenda's suggestions.

Thanks,

Birny