**July 18, 2022**

**The Indexed Universal Life (IUL) (A) Subgroup Exposure**

**The Indexed Universal Life (IUL) (A) Subgroup is exposing the options below for public comment.**

**Please provide comments by Tuesday, July 26 regarding these potential options to address the AG 49-A issues:**

**(a) attempt a quick fix on the current concern (some companies illustrating uncapped volatility-controlled policies better than capped S&P 500 policies) with a brief revision to AG 49-A;  it can be discussed with A committee whether there are plans to address any broader issues with life illustrations;**

**(b) make no changes to AG 49-A (allow current practices);**

**(c) attempt to revise AG 49A more extensively to address the current concern and any other identified potential concerns; or**

**(d) apply a hard cap on various IUL illustration metrics.**

**There will also be a subsequent opportunity to provide written comments for a period after the August NAIC national meeting.**

**Please send comments to Reggie Mazyck (**[**RMazyck@NAIC.ORG**](mailto:RMazyck@NAIC.ORG)**) by close of business July 26.**