October 13, 2022

**Indexed Universal Life (IUL) Illustration (A) Subgroup**

**Exposure for AG49-A Quick Fix Proposals**

By Thursday, November 3, 2022, please provide comments for the items below (also found in the “Exposure Drafts” tab of the [IUL Illustration Subgroup webpage](https://content.naic.org/cmte_a_latf_iul_illustration_sg.htm)).

1. Proposal contained in the Sept. 6 comment letter from [Securian Financial](https://content.naic.org/sites/default/files/inline-files/LATF%20September%20comments%20_SFG_0.docx)
2. Proposal contained in the Sept. 6 comment letter from the [Group of 6 companies (Allianz, et al.)](https://content.naic.org/sites/default/files/inline-files/AG49%20Exposure%20Response_0.docx)
3. Proposal letter from the [Coalition of Concerned Insurance Professionals](https://content.naic.org/sites/default/files/inline-files/Coalition%20of%20Concerned%20Insurance%20Professionals%20Proposal.pdf), clarifying the [Samuelson-Moore](https://content.naic.org/sites/default/files/inline-files/Samuelson-Moore%20AG%2049-A%20Re-exposure%20Comment%20Letter_0.pdf) comment letter submitted around Sept. 6
4. [Discussion topic](https://content.naic.org/sites/default/files/inline-files/Discussion%20Topic%20from%20Oct%2012%20IUL%20SG%20Meeting.docx) proposed during the October 12 Subgroup Call

In your comments, please address the pros and cons of each item.

Note: The authors of items 1-3 have been asked to provide an additional explanation of their proposal that uses more plain language and numerical examples of, for instance, the resulting credited rates and related values associated with benchmark and non-benchmark indices before and after the proposed revisions. Once provided, these explanations will be posted on the “Exposure Drafts” tab of the [IUL Illustration Subgroup webpage](https://content.naic.org/cmte_a_latf_iul_illustration_sg.htm).

**Please send comments to Jennifer Frasier (****jfrasier@naic.org****) by close of business Nov. 3.**