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Jennifer Cook
Health and Life Counsel
Executive Office, Washington, DC
NAIC

SUBJECT: Draft Amendments to Life Insurance Model Regulation and Life Disclosure Model Regulation

Dear Ms. Cook:

I am writing in response to the request for comments. Thanks to Richard Wicka for his work on the draft amendments! I have the following comments:

1. The "cover document" should have a name that contains the words "Policy Overview". Also, the amendments should state that the cover document should be located on top of the packet that is provided to the potential insured.
2. I am concerned about font size and think the Working Group should discuss this issue. The draft amendments require that insurers offering more complex forms of life insurance provide a lot of information. We may find that insurers attempt to comply with the requirements by using small font sizes that are difficult to read. This would be contrary to the Working Group's charge of promoting consumer readability.

Sincerely,

A handwritten signature in cursive script that reads "Jodi S. Lerner".

Jodi S. Lerner
Attorney