



GRETCHEN WHITMER  
GOVERNOR

STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES  
LANSING

ANITA G. FOX  
DIRECTOR

September 18, 2026

RE: Annuity Buyer's Guide

Dear Members of the Annuity Buyer's Guide (A) Working Group,

Thank you for the ongoing efforts to revise the Annuity Buyer's Guide. This work will help consumers nationwide as they research annuity products, which can be an important part of a consumer's financial plan.

Michigan has collaborated with NAIC Consumer Representative Brenda Cude on revisions to the August 3, 2026 draft of the Guide. Our edits are intended to help build on the progress the Working Group has made by further simplifying the language used in the Guide and strengthening language about consumers' rights if they have already purchased an annuity.

Please see the attached red line and clean copy of Michigan's recommended edits. We look forward to continuing to work with the committee on finalizing the revised Guide and sharing it with consumers in Michigan and nationwide.

Regards,

A handwritten signature in black ink, appearing to read 'Anita G. Fox'.

Anita G. Fox  
Director