



*2025 Fall National Meeting
Hollywood, Florida*

LIFE INSURANCE AND ANNUITIES (A) COMMITTEE

Tuesday, December 9, 2025
3:30 – 4:30 p.m.

Meeting Summary Report

The Life Insurance and Annuities (A) Committee met Dec. 9, 2025. During this meeting, the Committee:

1. Adopted its Nov. 21 minutes. During this meeting, the Committee took the following action:
 - A. Adopted its Summer National Meeting minutes.
 - B. Adopted its 2026 proposed charges.
 - C. Adopted the 2026 proposed charges of the Life Actuarial (A) Task Force.
 - D. Adopted the 2026 Generally Recognized Expense Table (GRET).
 - E. Adopted revisions to *Actuarial Guideline XLIX-A—The Application of the Life Illustrations Model Regulation to Policies With Index-Based Interest Sold on or After December 14, 2020* (AG 49-A), limiting the disclosure of hypothetical index returns in years prior to an index's existence.
2. Adopted the report of the Annuity Suitability (A) Working Group, which met Nov. 5 and Oct. 7. During these meetings, the Working Group took the following action:
 - A. Adopted the *Annuity Best Interest Regulatory Guidance and Considerations* document.
 - B. Received an update on the Insurance Summit annuity best interest training sessions.
3. Adopted the report of the Life Actuarial (A) Task Force.
4. Heard a presentation on the generator of economic scenarios, including discussion of its origins, continuing importance, and future direction.
5. Heard an update on the Society of Actuaries (SOA) and Center for Insurance Policy and Research (CIPR) project on the use of criminal history in life insurance underwriting. CIPR will be working with Commissioner Mark Fowler (AL) on a letter for commissioners to send encouraging life insurers to participate in the research project.