ACLI and the Interstate Compact (IIPRC)

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ACLI's Product Subgroups

- Annuity Product Subgroup
- Disability Income Product Subgroup
- Life Product Subgroup
- Long-Term Care Product Subgroup

ACLI and its Product Subgroups have been reviewing various proposed standards:

- Individual Life
  - *Additional Standards for Overloan Protection Benefits*
  - *Additional Standards for Waiver of Premium Benefits*
  - *Additional Standards for Waiver of Monthly Deduction Benefits*

- Individual Disability
  - *Additional Standards for Return of Premium for Individual Disability Income Insurance Policies*

- Individual Annuities
  - *Uniform Standards for Index-Linked Individual Variable Annuities*

- Group Annuities
  - *Single Premium Group Fixed Annuity Contract Uniform Standards for Employer Groups* (Pension Risk Transfers)
  - *Group Annuity Certificate Uniform Standards for Employer Groups*
  - *Uniform Standards for Group Guaranteed Investment Contracts (GICs) for Non-Variable Annuities for Employer Groups*
  - *Group Policyholder Application Uniform Standards*

ACLI also recommended a variety of other product standards in January 2018

- Includes those relating to:
  - Application Forms; Individual Life; Individual Annuities; Group Life; Group Annuities; Group Disability Income; and Group Health
- Many of them have been included in the IIPRC's gap analysis and subsequent workplan

ACLI participates on calls/meetings of the:

- Industry Advisory Committee
- Product Standards Committee
- Management Committee
- Finance Committee
- Management Committee and the IIPRC