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9 February 2016

Commissioner Nick Gerhart  
Chairman, Life Insurance & Annuities (A) Committee  
National Association of Insurance Commissioners  
c/o Jolie Matthews, Senior Health and Life Policy Counsel  
via [jmatthews@naic.org](mailto:jmatthews@naic.org)

RE: Life Insurance Illustrations & Buyers Guide

Dear Chairman Gerhart,

The American Academy of Actuaries recommended to you on January 28 that the charge of the new working group exploring the disclosures required in Models # 580 and 582 expand to include review of the Buyer's Guide. The ACLI does not oppose expansion of the scope of the new working group charge to include consideration of revision of the Buyer's Guide, especially since such a revision is already an A Committee charge for 2016. However, the ACLI does believe such an expansion warrants appreciation that it might slow accomplishment of the current charge of the new working group. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Michael Lovendusky', with a long horizontal flourish extending to the right.

C: Bruce Ramage Vice Chairman, Life Insurance & Annuities (A) Committee  
Amanda Darlington, American Academy of Actuaries