Comment #1 – 9/3/17 12:09 p.m.

Upon review of the exposure draft I have the following comments:

1. Section 1.2 Scope
   a) Section 1.1 clarifies that for this ASOP, the term “product” includes “riders” and Section 1.2 limits the scope to life insurance and annuity products. So, what happens when a Long Term Care rider or benefit is available under a life insurance product form?

   b) The second paragraph of Section 1.2 seemed, to me, to contradict Section 3.1.2. Perhaps some clarification could be added.

2. Section 3.3 f. What is meant by: Actuarial Bases

3. Section 3.4 Was not clear to me how Sections 3.4.1.2 and 3.4.1.3 differed from 3.4.1 and 3.4.1.1

Selig Ehrlich FSA