

**Comment #4 – 11/6/13 – 7:22 p.m.**

I am concerned that a principal may use an actuarial result in a way that was not intended. When such misuse can reasonably be anticipated, the actuary should communicate key limitations. I suggest the follow addition to section 4.1:

e. The actuary should also consider disclosing any key limitations on the use of the model results or the associated actuarial work product.

Thank you for the opportunity to comment.

-- Hank Ramsey