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# REQUEST FOR NEW UNIFORM STANDARDS OR CHANGES TO UNIFORM STANDARDS

NAME OF PERSON REQUESTING CHANGE: Colleen Williams

AFFILIATION: Mass Mutual

CONTACT EMAIL: CWilliams14@massmutual.com

CONTACT PHONE NUMBER: (413) 744-0388 ext 41210

REQUEST IS FOR: New Standard

DETAILED DESCRIPTION OF THE REQUEST, INCLUDING THE SCOPE IF A NEW UNIFORM STANDARD, AND IF APPROPRIATE ALSO INCLUDE PROPOSED LANGUAGE CONSIDERATION: MassMutual is seeking to support the development of clear and actionable guidelines for group long-term care coverage-whether offered through a standalone policy or as a rider to a group life plan.

DETAILED EXPLANATION OF THE REASON FOR THE REQUEST. IF A NEW UNIFORM STANDARD, PLEASE PROVIDE SUPPORT THAT THIS TYPE OF PRODUCT HAS BEEN FILED AND APPROVED IN COMPACTING STATES. IF AN AMENDMENT TO AN EXISTING UNIFORM STANDARDS, PLEASE PROVIDE SUPPORT FOR HOW CIRCUMSTANCES OR UNDERLYING ASSUMPTIONS (WHETHER IN REGULATION, IN THE MARKETPLACE OR OTHERWISE) HAVE CHANGED: As part of a broader effort, we are preparing to refresh our group whole life product and intend to file a new long-term care rider alongside the update. We've conducted extensive research into the applicable model regulation and believe our experience can service as a valuable resource in shaping standards that are

both comprehensive and practical for implementation by carriers, plan sponsors and regulators.

IS THIS CHANGE CURRENTLY ACCEPTED IN COMPACT STATES? Unknown

WOULD THIS CHANGE CONFLICT WITH ANY NAIC MODEL LAWS OR REGULATIONS? No