

Requests For Uniform Standards Development 2026
As of 7/3/2025

Product Line	Uniform Standard Request	Requesting Party	Description of Request	Reason / Explanation	New or Amend	Recommended Priority
Individual annuity	Individual Immediate Non-Variable Annuity Contract Standards	ACLI	Amend Section 3.R.(4) of the Individual Immediate Non-Variable Annuity Contract Standards so it is consistent with Section 3.T.(4) of the Individual Deferred Paid-Up Non-Variable Annuity Contract Standards	Some of our members currently use the purchase rates that are described in Section 3.T.(4)(b) of the Individual Deferred Paid-Up Non-Variable Annuity Contract Standards in their administrative systems and pricing models for individual immediate non-variable annuities. For consistency purposes, we are requesting that the same option be provided under the Individual Immediate Non-Variable Annuity Contract Standards.	Amend	
Individual annuity	Protected Income Solutions	Prudential	We are requesting that the PSC review our Proposed Standards for Protected Income Solutions (PIS) for Individual Deferred Index Linked Variable Annuity Standards. A PIS allows for income payments to increase, decrease,	Uniform Standards for Protected Income Solutions have been categorized by the PSC as "Very High" on the 2025 Prioritization List. Based on this categorization, we wanted to be proactive and provide the PSC with proposed PIS Standards that align with current IIPRC Standards for Individual Deferred Index Linked Variable Annuity Contracts. PIS's that are built into individual deferred indexed linked variable annuity contracts or added to such contracts by rider, endorsement, or amendment, are currently approved in all Compacting States.	New	

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			or stay the same based upon the performance of the index strategies chosen, subject to the levels of downside protection included in those index strategies. The proposed standards for PIS were developed with this benefit in mind and are meant to align with the current IIPRC Standards for Individual Deferred Index Linked Variable Annuity Contracts.			
Group Annuity	Variable group annuity	Standard	New standard that allows the Compact to review and approve Group Annuity Contracts that	This request is being submitted as a large portion of the Retirement Plan industry includes Group Annuity Contracts that offer both fixed and variable investment options, typically in the form of riders and schedules attached to a	New	

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			include BOTH a fixed and variable investments. The current Standard only allows for review and approval for Group Fixed Annuity Contracts for Employer Groups and Guaranteed Investment Contracts for Employer Groups under IIPRC-A-02-G and IIPRC-A-02-G-GIC,	base contract. This type of contract and rider/schedule program has been approved in all compact states.		

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Group Annuity	Group structured settlement annuity	ACLI	New uniform product standards for group structured settlement annuities (SSAs). These new standards could be based on related language contained in the existing Individual Immediate Non-Variable Annuity Contract Standards whose scope includes individual SSAs.	Many of our members utilize group SSAs on the institutional side of their businesses and it would be beneficial for them to have uniform standards for consistency purposes and ease of filing.	New	

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Group Life	Group Term Life for Accidental Death and Dismemberment	AFLAC	Expand the scope of citation IIPRC-L-04-G-EG-ADDB uniform standard to state an employee covered under a group term life policy providing employee and dependent AD&D supplemental and/or voluntary benefits shall have the option to waive dependent life insurance and elect dependent AD&D benefits when employers allow such elections within their group term life benefit plans and enrollment platforms. We ask that the standard clarify such dependent	Many large employer benefit platforms do not require dependent life benefits to be selected for an employee to elect dependent AD&D benefits within the policy. This is a common plan design in the National Account and large group market. It is standard practice for employers in this space to allow employees to freely elect dependent benefits within a group life policy based on their personal preferences and needs.	Amend	

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			<p>benefit elections within the Certificate Holder's term life/AD&D policy do not constitute a standalone AD&D benefit plan. This standard and Standard IIPRC-L-104-G-EG are silent on the issue of employee and dependent elections of AD&D benefits. There is no prohibition in either standard regarding the employee's right to waive dependent life insurance and elect dependent AD&D benefits.</p>			

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Individual Long Term Care	Wellness rider	Equitrust	Develop Uniform Standards and requirements for a Wellness Benefit and the corresponding services to be added to an individual annuity/LTC combo product contract by rider, endorsement, amendment or by incorporation into	<p>The Wellness Rider would be a voluntary program which rewards contract holders for taking proactive steps to improve their health and aging experience. The expectation is by participating in the wellness program that they will experience lower incidence rates and improve their life-expectancy. If certain milestones are attained in the program, the contract holder may earn additional long-term care benefits.</p> <p>Second, this Value-Added Wellness Rider would be used in conjunction with the Long-Term Care Riders and reduces the mix and match instances for companies when filing annuities with Long-Term Card Riders. Having this as a standard in the Compact would encourage companies to rely on the Compact and reduce the dependency on individual state filing for approvals. This would simplify the filing experience for the companies.</p>	New	
	Critical Illness	Western Southern	New Uniform Standards for individual Critical Illness insurance policies. These standards would provide a consistent regulatory framework for a	There are Critical Illness insurance policies on the market today, however carriers are required to file these policies with Compact member states individually. Due to the lack of existing Compact standards, carriers are unable to take advantage of the efficiencies offered by the Compact for this product line. The creation of new standards would promote regulatory uniformity, streamline product filing processes,	New	

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			product type that has become increasingly important in meeting consumers' needs for financial protection in the event of serious health conditions, such as cancer, heart attack, stroke, and other specified illnesses. Critical Illness policies provide fixed benefits upon diagnosis of covered condition and often supplement traditional health and disability coverage.	and ultimately enhance speed to market, while ensuring strong consumer protections.		