



Below is a listing of all the Uniform Standards that have been adopted by the Insurance Compact as of July 28, 2025. For a listing of possible products that may be filed using these Uniform Standards, we recommend that you reference the TOI Link located on the Insurance Compact website. Effective Date of Amended Rule indicates the Effective Date of the most recent amendments to Uniform Standards. Keep in mind that Uniform Standards may have been amended more than once. Please view the “Standard History” on the Record for more information.

IIPRC Uniform Standards	Citation Number	Commission Adoption Date	Effective Date of Rule	Effective Date of Amended Rule
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INDIVIDUAL APPLICATION

Individual Life Insurance Application Standards	IIPRC-L-I-APP	28-Feb-2007	31-May-2007	4-Dec-2014
Individual Life Application Change Form Standards	IIPRC-L-I-APP-1	28-Feb-2007	31-May-2007	4-Dec-2014
Individual Annuity Application Standards	IIPRC-A-I-APP	29-Oct-2008	12-Feb-2009	5-Mar-2015
Individual Annuity Application Change Form Standards	IIPRC-A-I-APP-2	29-Oct-2008	12-Feb-2009	5-Mar-2015
Individual Long-Term Care Insurance Application Standards	IIPRC-LTC-I-3-APP	13-Aug-2010	1-Dec-2010	10-Oct-2017
Standards for Forms Required to be Used with an Individual Long-Term Care Insurance Application	IIPRC-LTC-I-3- APPFORMS	13-Aug-2010	1-Dec-2010	10-Oct-2017
Standards for Individual Long-Term Care Insurance Application Change Form	IIPRC-LTC-I-3- APPCH	13-Aug-2010	1-Dec-2010	10-Oct-2017
Individual Disability Income Insurance Application Standards	IIPRC-DI-I-H11- APP	26-Sep-2011	11-Jan-2012	19-Nov-2018
Standards for Individual Disability Income Insurance Application Change Form	IIPRC-DI-I-H11- APPCH	26-Sep-2011	11-Jan-2012	19-Nov-2018

INDIVIDUAL TERM LIFE PRODUCT LINE

Individual Term Life Insurance Policy Standards	IIPRC-L-04-I	1-Jun-2007	6-Sep-2007	3-Apr-2023
Individual Single Premium Term Life Insurance Policy Standards	IIPRC-L-04-I-1	1-Jun-2007	6-Sep-2007	3-Apr-2023
Individual Joint Last to Die Survivorship Term Life Insurance Policy Standards	IIPRC-L-04-I-2	1-Jun-2007	6-Sep-2007	3-Apr-2023
Individual Single Premium Joint Last to Die Survivorship Term Life Insurance Policy Standards	IIPRC-L-04-I-3	1-Jun-2007	6-Sep-2007	3-Apr-2023

INDIVIDUAL WHOLE LIFE PRODUCT LINE

Individual Whole Life Insurance Policy Standards	IIPRC-L-07-I	1-Jun-2007	6-Sep-2007	3-Apr-2023
Individual Single Premium Whole Life Insurance Policy Standards	IIPRC-L-07-I-1	1-Jun-2007	6-Sep-2007	3-Apr-2023
Individual Joint Last to Die Survivorship Whole Life Insurance Policy Standards	IIPRC-L-07-I-2	1-Jun-2007	6-Sep-2007	3-Apr-2023
Individual Single Premium Joint Last to Die Survivorship Whole Life Insurance Policy Standards	IIPRC-L-07-I-3	1-Jun-2007	6-Sep-2007	3-Apr-2023
Individual Current Assumption Whole Life Insurance Policy Standards	IIPRC-L-07-I-5	28-Sep-2007	3-Jan-2008	3-Apr-2023
Additional Standards for Graded Benefit for Individual Whole Life Insurance Policies	IIPRC-L07-I-4	17-Oct-2010	15-Jan-2011	20-Nov-2017

INDIVIDUAL ENDOWMENT INSURANCE PRODUCT LINE

Individual Endowment Insurance Policy Standards	IIPRC-L-02-I	28-Sep-2007	3-Jan-2008	3-Apr-2023
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IIPRC Uniform Standards	Citation Number	Commission Adoption Date	Effective Date of Rule	Effective Date of Amended Rule
Individual Single Premium Endowment Insurance Policy Standards	IIPRC-L-02-I-1	28-Sep-2007	3-Jan-2008	3-Apr-2023
Individual Joint Last to Die Survivorship Endowment Insurance Policy Standards	IIPRC-L-02-I-2	28-Sep-2007	3-Jan-2008	3-Apr-2023
Individual Single Premium Joint Last to Die Survivorship Endowment Insurance Policy Standards	IIPRC-L-02-I-3	28-Sep-2007	3-Jan-2008	3-Apr-2023

INDIVIDUAL NON-VARIABLE ADJUSTABLE LIFE INSURANCE PRODUCT LINE

Individual Flexible Premium Adjustable Life Insurance Policy Standards (Universal Life)	IIPRC-L-09-I	8-Dec-2006	5-Apr-2007	3-Apr-2023
Individual Joint Last to Die Survivorship Flexible Premium Adjustable Life Insurance Policy Standards	IIPRC-L-09-I-2	8-Dec-2006	5-Apr-2007	3-Apr-2023
Individual Modified Single Premium Adjustable Life Insurance Policy Standards	IIPRC-L-09-I-1	8-Dec-2006	5-Apr-2007	3-Apr-2023

INDIVIDUAL VARIABLE ADJUSTABLE LIFE INSURANCE PRODUCT LINE

Individual Modified Single Premium Variable Life Insurance Policy Standards	IIPRC-L-06-I-1	28-Sep-2007	3-Jan-2008	3-Apr-2023
Individual Modified Single Premium Joint First to Die Variable Life Insurance Policy Standards	IIPRC-L-06-I-3	28-Sep-2007	3-Jan-2008	3-Apr-2023
Individual Flexible Premium Variable Adjustable Life Insurance Policy Standards	IIPRC-L-06-I	8-Dec-2006	5-Apr-2007	3-Apr-2023
Individual Joint Last to Die Survivorship Flexible Premium Variable Adjustable Life Insurance Policy Standards	IIPRC-L-06-I-2	8-Dec-2006	5-Apr-2007	3-Apr-2023
Additional Standards for Private Placement Plans for Individual Variable Adjustable Life Insurance Policies	IIPRC-L-06-I-4	25-Mar-2011	3-Jul-2011	3-Apr-2023

STANDARDS FOR INDIVIDUAL LIFE BENEFIT FEATURES

Additional Standards for Additional Term Life Insurance Benefits	IIPRC-L-04-I-LB-ATL	1-Dec-2007	11-Mar-2008	4-Dec-2014
Additional Standards for Riders, Endorsements or Amendments Used to Effect Individual Life Insurance Policy Changes	IIPRC-L-08-I-CB	27-Aug-2008	14-Dec-2008	5-Mar-2015
Additional Standards for Change of Insured Benefit	IIPRC-L-08-I-CoI	25-Mar-2011	3-Jul-2011	20-Nov-2017
Additional Standards for Overloan Protection Benefit	IIPRC-L-08-I-LB-OLP	25-Mar-2011	3-Jul-2011	17-Nov-2019
Additional Standards for Additional Life Insurance Benefits Provided on a Guaranteed Insurability Basis	IIPRC-L-08-LB-GIB	1-Dec-2007	11-Mar-2008	4-Dec-2014
Additional Standards for All Benefit Features Added by Rider, Endorsement or Amendment to an Individual Life Policy	IIPRC-L-08-LB-I	28-Feb-2007	31-May-2007	4-Dec-2014
Additional Standards for Accidental Death Benefits	IIPRC-L-08-LB-I- AD-1	28-Feb-2007	31-May-2007	4-Dec-2014
Additional Standards for Accidental Death and Dismemberment Benefits	IIPRC-L-08-LB-I- AD-2	28-Feb-2007	31-May-2007	4-Dec-2014



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IIPRC Uniform Standards	Citation Number	Commission Adoption Date	Effective Date of Rule	Effective Date of Amended Rule
Additional Standards for Accelerated Death Benefits	IIPRC-L-08-LB-I- AD-3	28-Feb-2007	31-May-2007	4-Dec-2014
Additional Standards for Index-Linked Crediting Benefit Features for Individual Adjustable Life Policies	IIPRC-L-08-LB-I-Index	14-Mar-2009	25-Jun-2009	5-Mar-2015
Additional Standards for Forms Used to Provide Tax Qualified Plan Provisions for Individual Life Insurance Policies	IIPRC-L-08-LB-I- TQ	27-Aug-2008	14-Dec-2008	5-Mar-2015
Additional Standards for Forms Used to Exclude Policy Coverage Based on the Underwriting Process	IIPRC-L-08-LB-I- UE-1	27-Aug-2008	25-Nov-2008	5-Mar-2015
Additional Standards for Intermediate Period Endowment Benefit Feature for Individual Life Insurance Policies (inc. Return of Premium)	IIPRC-LB-04-I-ROP	14-Mar-2009	25-Jun-2009	18-Jul-2016
Additional Standards for Waiver of Monthly Deduction Benefits for Total Disability or Other Qualifying Events (Formerly Additional Standards for Waiver of Monthly Deductions Benefit)	IIPRC-L-08-LB-I- WMDB	28-Feb-2007	31-May-2007	29-Nov-2021
Additional Standards for Waiver of Premium Benefits for Total Disability and Other Qualifying Events (Formerly Additional Standards for Waiver of Premium Benefit)	IIPRC-L-08-LB-I- WPB	28-Feb-2007	31-May-2007	29-Nov-2021
Additional Standards for Mortality Table Change	IIPRC-L-08-MTC	28-Mar-2008	7-Jul-2008	5-Mar-2015
Additional Standards for Waiver of Surrender Charge Benefit for Life Insurance	IIPRC-L08-LB-I-WSCB	12-Aug-2021	29-Nov-2021	
Standards for Waiver of Premium Benefit for Child Insurance in the Event of Payor's Total Disability or Death	IIPRC-L-08-LB-I-WPBChild	28-Feb-2007	31-May-2007	18-Jul-2016

INDIVIDUAL VARIABLE ANNUITY PRODUCT LINE

Individual Deferred Variable Annuity Contract Standards	IIPRC-A-03-I	30-May-2008	11-Sep-2008	13-Oct-2021
Individual Immediate Variable Annuity Contract Standards	IIPRC-A-06-I	30-May-2008	11-Sep-2008	8-Jan-2018
Standards for Individual Deferred Index Linked Variable Annuity Contracts	IIPRC-A-03-I-ILVA	25-Apr-2024	12-Aug-2024	
Additional Standards for Bonus Benefits for Individual Deferred Variable Annuity Contracts	IIPRC-A-03-I- BONUS	14-Mar-2009	25-Jun-2009	2-Dec-2024
Additional Standards for Guaranteed Living Benefits for Individual Deferred Variable Annuities	IIPRC-A-03-I-GLB	22-Feb-2010	3-Jun-2010	2-Dec-2024
Additional Standards for Guaranteed Minimum Death Benefits for Individual Deferred Variable Annuities	IIPRC-AB-I-GMDB	22-Feb-2010	3-Jun-2010	2-Dec-2024
Additional Standards for Private Placement Plans for Individual Deferred Variable Annuity Contracts	IIPRC-AB-03-I-PP	25-Mar-2011	3-Jul-2011	20-Nov-2017

INDIVIDUAL NON-VARIABLE ANNUITY PRODUCT LINE

Individual Deferred Non-Variable Annuity Contract Standards	IIPRC-A-02-I	30-May-2008	11-Sep-2008	13-Oct-2021
Individual Immediate Non-Variable Annuity Contract Standards	IIPRC-A-05-I	30-May-2008	11-Sep-2008	8-Jan-2018
Additional Standards for Index-Linked Crediting Features for Deferred Non-Variable Annuities	IIPRC-A-07-I-1	30-May-2008	11-Sep-2008	2-Dec-2024



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IIPRC Uniform Standards	Citation Number	Commission Adoption Date	Effective Date of Rule	Effective Date of Amended Rule
Additional Standards for Index-Linked Payment Adjustment Benefit	IIPRC-AB-02-I-Index	27-Aug-2008	14-Dec-2008	5-Mar-2015
Additional Standards for Bonus Benefits (for Individual Deferred Non-Variable Annuities)	IIPRC-AB-02-I- BONUS	29-Oct-2008	12-Feb-2009	2-Dec-2024
Additional Standards for Guaranteed Living Benefits for Individual Deferred non- Variable Annuities	IIPRC-AB-02-I- GLB	22-Feb-2010	3-Jun-2010	17-Oct-2016
Individual Deferred Paid-Up Non-Variable Annuity Contract Standards (Commonly Marketed as Deferred Income Annuities or Longevity Annuities)	IIPRC-A02-I-LONG	17-Oct-2010	15-Jan-2011	20-Nov-2017
Additional Standards for Incidental Guaranteed Minimum Death Benefits for Individual Deferred Non-Variable Annuities	IIPRC-AB-02-I- GMDB	14-Dec-2013	2-Apr-2014	2-Apr-2014

STANDARDS FOR INDIVIDUAL ANNUITY BENEFIT FEATURES

Additional Standards for Market Value Adjustment Feature For Modified Guaranteed Annuities and Index-Linked Variable Annuities	IIPRC-A-07-I-3	30-Apr-2009	17-Aug-2009	12-Aug-2024
Additional Standards for Market Value Adjustment Features Provided Through General Accounts	IIPRC-A-07-I-2	30-Apr-2009	17-Aug-2009	12-Aug-2024
Additional Standards for Forms Used to Provide Tax Qualified Plan Provisions for Individual Annuity Contracts	IIPRC-AB-I-TQ	27-Aug-2008	14-Dec-2008	5-Mar-2015
Additional Standards for Waiver of Surrender Charge Benefit	IIPRC-AB-I-WSC	27-Aug-2008	14-Dec-2008	2-Dec-2024
Additional Standards for Riders, Endorsements or Amendments Used to Effect Individual Annuity Contract Changes	IIPRC-AB-I-CB	27-Aug-2008	14-Dec-2008	5-Mar-2015

INDIVIDUAL LONG-TERM CARE PRODUCT LINE

Core Standards for Individual Long-Term Care Insurance Policies	IIPRC-LTC-I-3- CORE	13-Aug-2010	1-Dec-2010	10-Oct-2017
Individual Long-Term Care Insurance Standards for the Outline of Coverage	IIPRC-LTC-I-3-OC	13-Aug-2010	1-Dec-2010	10-Oct-2017
Rate Filing Standards for Individual Long- Term Care Insurance—Issue Age Rate Schedules Only	IIPRC-LTC-I-3- RATEI	13-Aug-2010	1-Dec-2010	4-Apr-2022
Rate Filing Standards for Individual Long-Term Care Insurance—Modified Rate Schedules (Triennial Checklist)	IIPRC-LTC-I-3- RATEM	13-Aug-2010	1-Dec-2010	10-Oct-2017
Standards for Individual Long-Term Care Insurance Advertising Material	IIPRC-LTC-I-3-ADV	13-Aug-2010	1-Dec-2010	10-Oct-2017
Standards for Long-Term Care Insurance Benefit Features	IIPRC-LTC-I-3- BEN	13-Aug-2010	1-Dec-2010	10-Oct-2017
Standards for Riders, Endorsements or Amendments Used to Effect Individual Long-Term Care Insurance Policy Changes	IIPRC-LTC-I-3- AMEND	13-Aug-2010	1-Dec-2010	10-Oct-2017
Standards for Filing Revisions to In-Force Rate Filing Schedules for Individual Long-Term Care Insurance	IIPRC-LTC-I-3-RATEINC	12-Dec-2021	4-Apr-2022	

INDIVIDUAL DISABILITY INCOME PRODUCT LINE



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IIPRC Uniform Standards	Citation Number	Commission Adoption Date	Effective Date of Rule	Effective Date of Amended Rule
Standards for Individual Disability Income Insurance Policies	IIPRC-DI-I-H11-POL	26-Sep-2011	11-Jan-2012	19-Nov-2018
Standards for Individual Disability Income Insurance Outline of Coverage	IIPRC-DI-I-H11-OC	26-Sep-2011	11-Jan-2012	19-Nov-2018
Standards for Initial Rate Filings for Individual Disability Income Insurance Policies	IIPRC-DI-I-H11- RATE	26-Sep-2011	11-Jan-2012	19-Nov-2018
Standards for Filing Revisions to Rate Filing Schedules in Individual Disability Income Insurance Policies	IIPRC-DI-I-H11- RATECH	26-Sep-2011	11-Jan-2012	19-Nov-2018
Standards for Forms Used to Limit or Exclude Individual Disability Income Insurance Policy Coverage Based on the Underwriting Process	IIPRC-DI-I-H11-UE	26-Sep-2011	11-Jan-2012	19-Nov-2018
Standards for Riders, Endorsements or Amendments Used to Effect Individual Disability Income Insurance Policy Changes	IIPRC-DI-I-H11- AMEND	26-Sep-2011	11-Jan-2012	19-Nov-2018
Individual Disability Business Overhead Expense Insurance Policy Standards	IIPRC-DI-I-H11- DBOE	2-Nov-2011	19-Feb-2012	19-Nov-2018
Additional Standards for Return of Premium for Individual Disability Income Insurance Policies	IIPRC-DI-I-H11-ROP	30-Sep-2019	14-Jan-2020	
Individual Disability Income Key Person Replacement Insurance Policy Standards	IIPRC-DI-I-H11-KeyPerson	24-Mar-2023	10-Jul-2023	
Individual Disability Income Buy Sell Insurance Policy Standards	IIPRC-DI-I-H11-BuySell	24-Mar-2023	10-Jul-2023	

GROUP PRODUCT APPLICATION

Group Policyholder Application Uniform Standards	IIPRC-G-Products-App	24-Feb-2016	8-Jun-2016	3-Mar-2025
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GROUP TERM LIFE PRODUCT LINE

Group Term Life Insurance Policy and Certificate Standards for Employer Groups	IIPRC-L-04-G-POL	24-Sep-2012	6-Jan-2013	10-Feb-2025
Uniform Standards For Riders, Endorsements or Amendments Used to Effect Group Term Life Insurance Certificate Changes	IIPRC-L-04-G-CERT CHANGE	28-Nov-2012	10-Mar-2013	10-Feb-2025
Uniform Standards For Riders, Endorsements or Amendments Used to Effect Group Term Life Insurance Policy Changes	IIPRC-L-04-G-POL CHANGE	28-Nov-2012	10-Mar-2013	10-Feb-2025
Uniform Standards for Group Term Life Insurance Enrollment Forms and Statement of Insurability Forms	IIPRC-L-04-G-EFSIF	25-Feb-2013	10-Jun-2013	10-Feb-2025
Uniform Standards for Group Term Life Insurance Statement of Insurability Change Form	IIPRC-L-04-G-SIGF	25-Feb-2013	10-Jun-2013	10-Feb-2025
Group Term Life Insurance Uniform Standards for Accidental Death Benefits	IIPRC-L-04-G-ADB	20-May-2013	4-Sep-2013	10-Feb-2025
Group Term Life Insurance Uniform Standards for Accidental Death and Dismemberment Benefits	IIPRC-L-04-G-ADDB	20-May-2013	4-Sep-2013	10-Feb-2025
Group Term Life Insurance Uniform Standards for Waiver of Premium While the Employee is Totally Disabled	IIPRC-L-04-G-WOP	20-May-2013	4-Sep-2013	10-Feb-2025
Group Term Life Insurance Uniform Standards for Accelerated Death Benefits	IIPRC-L-04-G-AccelDB	14-Dec-2013	2-Apr-2014	10-Feb-2025

GROUP WHOLE LIFE INSURANCE PRODUCT LINE

Group Whole Life Insurance Policy and Certificate Uniform Standards	IIPRC-L-07-G-POL	3-Dec-2023	1-Apr-2023	10-Feb-2025
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IIPRC Uniform Standards	Citation Number	Commission Adoption Date	Effective Date of Rule	Effective Date of Amended Rule
Uniform Standards for Group Whole Life Insurance Enrollment Forms and Statement of Insurability Forms	IIPRC-L-07-G-EFSIF	3-Dec-2023	1-Apr-2023	10-Feb-2025
Uniform Standards for Group Whole Life Insurance Statement of Insurability Change Form	IIPRC-L-07-G-SIGF	3-Dec-2023	1-Apr-2023	10-Feb-2025
Uniform Standards for Riders, Endorsements or Amendments Used to Effect Group Whole Life Insurance Certificate Changes	IIPRC-L-07-G-CertChange	3-Dec-2023	1-Apr-2023	10-Feb-2025
Uniform Standards for Riders, Endorsements or Amendments Used to Effect Group Whole Life Insurance Policy Changes	IIPRC-L-07-G-PolChange	3-Dec-2023	1-Apr-2023	10-Feb-2025
Group Whole Life Insurance Uniform Standards for Accelerated Death Benefits	IIPRC-L-07-G-AccelDB	3-Dec-2023	1-Apr-2023	10-Feb-2025
Group Whole Life Insurance Uniform Standards for Accidental Death Benefits	IIPRC-L-07-G-AccidDB	3-Dec-2023	1-Apr-2023	10-Feb-2025
Group Whole Life Insurance Uniform Standards for Accidental Death and Dismemberment Benefits	IIPRC-L-07-G-ADDB	3-Dec-2023	1-Apr-2023	10-Feb-2025
Additional Standards for Graded Death Benefit for Whole Life Insurance Policies and Certificates	IIPRC-L-07-G-GDB	3-Dec-2023	1-Apr-2023	10-Feb-2025
Additional Standards for Waiver of Premium Benefits for Total Disability and Other Qualifying Events for Whole Life Insurance Policies and Certificates	IIPRC-L-07-G-WoP	3-Dec-2023	1-Apr-2023	10-Feb-2025

GROUP DISABILITY INCOME INSURANCE PRODUCT LINE

Group Disability Income Insurance Policy and Certificate Uniform Standards	IIPRC-DI-G-H11-POL	24-Feb-2016	8-Jun-2016	3-Mar-2025
Uniform Standards for Riders, Endorsements Or Amendments Used to Effect Group Disability Income Insurance Policy Changes	IIPRC-DI-G-H11-POL CHANG	24-Feb-2016	8-Jun-2016	3-Mar-2025
Uniform Standards for Riders, Endorsements Or Amendments Used to Effect Group Disability Income Insurance Certificate Changes	IIPRC-DI-G-H11-CERT CHAN	24-Feb-2016	8-Jun-2016	3-Mar-2025
Uniform Standards for Group Disability Income Insurance Enrollment Forms and Statement of Insurability Forms	IIPRC-DI-G-H11-EFSIF	24-Feb-2016	8-Jun-2016	3-Mar-2025
Uniform Standards for Group Disability Income Insurance Statement of Insurability Change Form	IIPRC-DI-G-H11-SOI CHANG	24-Feb-2016	8-Jun-2016	3-Mar-2025
Uniform Standards for Group Disability Income Insurance Initial Rate Filings	IIPRC-DI-G-H11-RATE	24-Feb-2016	8-Jun-2016	3-Mar-2025
Uniform Standards for Filing Revisions to Rate Filing Schedules in Group Disability Income Insurance Policies	IIPRC-DI-G-H11-RATE CHAN	24-Feb-2016	8-Jun-2016	3-Mar-2025

GROUP ANNUITY PRODUCT LINE

Group Fixed Annuity Contract Uniform Standards for Employer Groups	IIPRC-A-02-G	30-Sep-2019	14-Jan-2020	1-Apr-2024
Group Annuity Certificate Uniform Standards for Employer Groups	IIPRC-A-02-G-CERT	9-Dec-2019	30-Mar-2020	
Uniform Standards for Group Guaranteed Interest Contracts for Non-Variable Annuities for Employer Groups	IIPRC-A-02-G-GIC	9-Dec-2019	30-Mar-2020	



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IIPRC Uniform Standards		Citation Number	Commission Adoption Date	Effective Date of Rule	Effective Date of Amended Rule
STANDARDS REPEALED	DATE REPEALED				
Individual Flexible Premium Deferred Variable Annuity Contract Standards (with Separate and General Accounts)	15-Nov-2014				
Individual Fixed Premium Deferred Variable Annuity Contract Standards (with Separate and General Accounts)	15-Nov-2014				