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**Subject:** MassMutual follow-up  
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**Attachments:** [image003.png](#)

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Good Morning –

On the January 30<sup>th</sup> Insurance Compact Product Standards Committee meeting discussing the group whole life standards, we were asked for our thoughts on the applicability of nonforfeiture. We thank the regulators serving on the subgroup for the opportunity to provide additional comments with regard to the Actuarial Requirements included in the Draft Group Whole Life Standards. MassMutual does not have concerns with the proposed language regarding using non-forfeiture standards that are at least as equitable as the standards included in NAIC Model #808.

Thank you,  
Eric

### **Eric Weinstein**

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