



TO: Interested Parties

FROM: Product Standards Committee

DATE: August 18, 2026

SUBJECT: Additional Standards for Bonus Benefits (for Individual Adjustable Life Policies)

As part of the Uniform Standards Development identification and prioritization process, the Compact Office requested developing a uniform standard for additional standards for bonus benefits in individual adjustable life insurance policies in order to be consistent in review approach of similar benefits across product lines. The *Additional Standards For Bonus Benefits (for Individual Deferred Non-Variable Annuities)* was used as a starting point, modifying the standard for life insurance requirements. The Actuarial Working Group (AWG) drafted sections to provide more specific requirements for actuarial review including the actuarial memorandum, variability of information and Nonforfeiture Values.