

REQUESTS FOR UNIFORM STANDARDS DEVELOPMENT 2027



Draft Uniform Standards Identification List - as of October 13, 2026

VERY HIGH PRIORITY

	PRODUCT LINE	UNIFORM STANDARD REQUEST	RECEIVED	TYPE	REQUESTOR
1	Annuity	Group Variable In-Plan Lifetime Income / Income Protection Benefits	2027	New	Lincoln / ACLI
2	Disability	Military Suspension of Coverage Timing	2027	Amend	ACLI
3	Annuity	Protected Income Solutions (PIS)	2026/2025	New	Prudential/ACLI
4	Annuity	Group Variable Annuity	2026	New	The Standard
5	Annuity	Indexed Linked Variable Annuity - Right to Examine	2025	Amend	ACLI / Compact Office

HIGH PRIORITY

	PRODUCT LINE	UNIFORM STANDARD REQUEST	RECEIVED	TYPE	REQUESTOR
6	Annuity	Incidental Guaranteed Minimum Death Benefits	2027	Amend	Compact Office
7	Life	Group Term Life Waiver of Premium	2027	Amend	Compact Office
8	Annuity	Group Structured Settlement Annuities (SSAs)	2026	New	ACLI
9	Life	Flexible Premium Adjustable Life	2024	Amend	Compact Office

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MEDIUM PRIORITY

	PRODUCT LINE	UNIFORM STANDARD REQUEST	RECEIVED	TYPE	REQUESTOR
10	Life	Deletion of Age-Based Waiver of Premium Provision	2027	Amend	ACLI
11	Life	Group Private Placement VUL	2026	New	ACLI
12	Life	Index-linked Variable Adjustable Life	2026	New	ACLI

LOW PRIORITY TO REMOVE

	PRODUCT LINE	UNIFORM STANDARD REQUEST	RECEIVED	TYPE	REQUESTOR
13	Life	Individual Life Guaranteed Living Benefits	2027	New	Pacific Life
14	Disability	Wellness Benefits	2027	New	ACLI
15	Annuity	Contingent Deferred Annuity (CDA)	2025	New	ACLI

2027 UNIFORM STANDARD IDENTIFICATION REQUEST SUMMARIES

The following summaries are provided for reference and correspond to the requests included in the 2027 Uniform Standards Development Prioritization List. Requests are presented in alphabetical order by title.

CONTINGENT DEFERRED ANNUITIES

Product Line: Annuity

Type: New Standard

Requestor: ACLI

Request Summary: Develop Uniform Standards for Contingent Deferred Annuities (CDAs).

Request Summary: CDAs provide lifetime income protection for assets held outside an annuity contract and are not currently addressed by Compact standards.

DELETION OF AGE-BASED WAIVER OF PREMIUM PROVISION

Product Line: Life

Type: Amended Standard

Requestor: ACLI

Request Summary: Remove the age-based limitation in the Individual Life Waiver of Premium Standards.

Reason Summary: The limitation can increase rider costs at older issue ages and is not consistent with comparable disability income standards.

FLEXIBLE PREMIUM ADJUSTABLE LIFE

Product Line: Life

Type: Amended Standard

Requestor: Compact Office

Request Summary: Amend the Flexible Premium Adjustable Life Standards.

Reason Summary: Clarifications and guidance are needed to address actuarial review issues, including matters referred to NAIC LATF.

GROUP PRIVATE PLACEMENT VARIABLE UNIVERSAL LIFE (VUL)

Product Line: Life

Type: New Standard

Requestor: ACLI

Request Summary: Develop Uniform Standards for Group Private Placement VUL products.

Reason Summary: Uniform Standards promote consistency across Compact jurisdictions and streamline filing, approval, and forms maintenance processes.

GROUP STRUCTURED SETTLEMENT ANNUITIES

Product Line: Annuity

Type: New Standard

Requestor: ACLI

Request Summary: Develop Uniform Standards for Group Structured Settlement Annuities.

Reason Summary: Uniform Standards would promote consistency and simplify filing requirements for structured settlement annuity products.

GROUP TERM LIFE WAIVER OF PREMIUM

Product Line: Life

Type: Amended Standard

Requestor: Compact Office

Request Summary: Consolidate two existing sets of Group Term Life waiver of premium standards into a single standard.

Reason Summary: The amendment would eliminate inconsistencies created by the existence of two standards governing substantially similar benefits.

GROUP VARIABLE ANNUITY

Product Line: Annuity

Type: New Standard

Requestor: The Standard

Request Summary: Develop Uniform Standards for Group Variable Annuity contracts.

Reason Summary: Many retirement plan products combine fixed and variable investment options, and Uniform Standards would provide a framework for products currently approved in Compact states.

GROUP VARIABLE IN-PLAN LIFETIME INCOME / INCOME PROTECTION BENEFITS

Product Line: Annuity

Type: New Standards

Requestor: Lincoln Financial / ACLI

Request Summary: Develop Uniform Standards for group annuity products that provide lifetime income and income protection benefits.

Reason Summary: Existing standards do not adequately address these retirement income solutions or provide a comprehensive framework for reviewing such products.

INCIDENTAL GUARANTEED MINIMUM DEATH BENEFITS

Product Line: Annuity

Type: Amended Standard

Requestor: Compact Office

Request Summary: Clarify how withdrawals are treated under the Incidental Guaranteed Minimum Death Benefit standards and expand related actuarial memorandum requirements.

Reason Summary: The amendment would improve consistency among filing submissions and reduce ambiguity during review.

INDEXED LINKED VARIABLE ANNUITY (ILVA) - RIGHT TO EXAMINE

Product Line: Annuity

Type: Amended Standard

Requestor: ACLI / Compact Office

Request Summary: Amend the ILVA Standards to address actuarial and Right to Examine requirements.

Reason Summary: The amendment was requested by ACLI and added to the 2025 prioritization list by the Management Committee.

INDEX-LINKED VARIABLE ADJUSTABLE LIFE

Product Line: Life

Type: New Standard

Requestor:

Request Summary: Develop Uniform Standards, or amend existing standards, to accommodate registered index-linked individual universal life products.

Reason Summary: Registered index-linked life products are becoming more prevalent, and Uniform Standards would support consistent administration and improve speed-to-market.

INDIVIDUAL LIFE GUARANTEED LIVING BENEFITS

Product Line: Life

Type: New Standard

Requestor: Pacific Life

Request Summary: Develop Uniform Standards for guaranteed living benefits in individual life insurance policies.

Reason Summary: Comparable standards exist for annuities, but not for life insurance products.

MILITARY SUSPENSION OF COVERAGE TIMING

Product Line: Disability Income

Type: Amended Standard

Requestor: ACLI

Request Summary: Replace “the earlier of” with “the later of” when determining the effective date of military coverage suspension.

Reason Summary: The change is intended to produce more equitable outcomes for both policyowners and insurers.

PROTECTED INCOME SOLUTIONS (PIS)

Product Line: Annuity

Type: New Standard

Requestor: Prudential / ACLI

Request Summary: Develop Uniform Standards for Protected Income Solutions (PIS).

Reason Summary: These products are approved in Compact states but are not addressed by existing Uniform Standards.

WELLNESS BENEFITS

Product Line: Disability Income

Type: New Standard

Requestor: ACLI

Request Summary: Develop Uniform Standards permitting wellness benefits in individual and group disability income products.

Reason Summary: Wellness benefits are already used in other insurance products and have been approved in many states.