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**Subject:** Request for addition to Uniform Standards Identification List for 2022 Prioritization

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Based on recent confirmation from the Compact staff, an individual term life insurance product with a rider containing a return of premium feature is considered as having a graded death benefit and therefore does not fit within the current Uniform Standards. Swiss Re hereby requests that the Uniform Standards Identification List for 2022 Prioritization be amended prior to the August 10, 2021 Public Product Standards Committee call to include an additional uniform standard request as follows:

Product Line	Uniform Standard Request	Description of Request	Reason Explanation	New or Amend	Requestor
Individual Life	Additional Standards for Graded Death Benefit for Individual Term Life	New product standards for graded death benefit feature for individual term life insurance policies	Innovative product designed to offer death benefits to underserved immigrant customers has a rider to cover family members in the US and abroad which has a return of premium feature to protect against anti-selection. Term product enables lower cost. Successfully approved in 8 states, but graded death benefit feature of rider does not fit within current compact standards.	New	Swiss Re

If you have any additional questions, please contact me.

Best,

Matt

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