

**Comment #1 – 9/3/17 12:09 p.m.**

Upon review of the exposure draft I have the following comments:

1. Section 1.2 Scope
  - a) Section 1.1 clarifies that for this ASOP, the term “product” includes “riders” and Section 1.2 limits the scope to life insurance and annuity products. So, what happens when a Long Term Care rider or benefit is available under a life insurance product form?
  - b) The second paragraph of Section 1.2 seemed, to me, to contradict Section 3.1.2. Perhaps some clarification could be added.
2. Section 3.3 f. What is meant by: Actuarial Bases
3. Section 3.4 Was not clear to me how Sections 3.4.1.2 and 3.4.1.3 differed from 3.4.1 and 3.4.1.1

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