This Checklist Applies to the Following Types of Insurance (TOI):

* A02I Individual Annuities Deferred Non-Variable AO2I.001 Fixed Premium
* A02I Individual Annuities Deferred Non-Variable AO2I.002 Flexible Premium
* A02I Individual Annuities Deferred Non-Variable AO2I.003 Single Premium
* A02I Individual Annuities Deferred Non-Variable AO2I.004 Modified Single Premium
* A02I Individual Annuities Deferred Non-Variable AO2I.005 Limited Flexible Premium
* A05I Individual Annuities Immediate Non-Variable AO5I.000 Immediate
* A07I Individual Annuity Special Non-Variable A07I.001 Equity Indexed
* A07I Individual Annuity Special Non-Variable A07I.002 Modified Guaranteed
* A07I Individual Annuity Special Non-Variable A07I.003 Contingent Deferred

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|  | **FILER: PLEASE TYPE IN THE SERFF FILING NUMBER AND EACH FORM NUMBER SUBMITTED FOR DOI APPROVAL IN THIS FILING, AND LIST THE TOI THAT APPLIES** | | | | |
|  | [SERFF filing number and form numbers here] | | | | [TOI here] |
| **(DOI reviewer)**  **Check as completed** | **Review Requirements** | | **Reference** | **Description** | **Page number, form name & number if separate document, or N/A** |
|  | **COVER PAGE** | | | | |
| 🞏 | Full Company name and address | | [§ 44-350](https://nebraskalegislature.gov/laws/statutes.php?statute=44-350) | Advisable to include contact phone and email for questions. |  |
| 🞏 | “Free Look ” period | | [§ 44-502.05](https://nebraskalegislature.gov/laws/statutes.php?statute=44-502.05);  [210 NAC 19-009.01D](http://www.sos.ne.gov/rules-and-regs/regsearch/Rules/Insurance_Dept_of/Title-210/Chapter-19.pdf) | Policy can be returned for full refund and is voided.  If new policy, 10 days; if replacement, 30 days. |  |
| 🞏 | Descriptive title | | [§ 44-502(14)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-502) | A brief description of the type of annuity. |  |
| 🞏 | Two officers’ signatures required on face page | | [§44-701](https://nebraskalegislature.gov/laws/statutes.php?statute=44-701) | Can be bracketed as variable for future replacement of officers. |  |
| 🞏 | Premium payment | | [§ 44-502(1)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-502) | All premiums payable in advance.  Provide description of how premium is paid (single, flexible/fixed). |  |
| 🞏 | Consideration separated to match type of benefits (variable vs. fixed, including equity-indexed) | | [§44-2207(5)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-2207) | If an individual annuity provides both fixed and *variable* benefits, the consideration (payment) to be paid for the fixed benefits and the variable benefits must be stated separately. |  |
| 🞏 | Participating/non-participating | | [§ 44-502(7)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-502) | If Participating, include a provision that the policy shall participate in the surplus of the company. |  |
| 🞏 | Insuring clause | | NE Filing Requirement | General statement that this contract defines each parties’ rights and obligations. |  |
| 🞏 | Form number | | NE Filing Requirement | Must be on all pages including cover, in the lower left corner to identify and distinguish form from all others used by company. Must match form number on SERFF Form Schedule tab and NE Filing Form List |  |
|  | **COVER PAGE DISCLOSURES** | | | | |
| 🞏 | Non-forfeiture disclosure | | [§ 44-407.20](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.20) | Any contract which does not provide cash surrender benefits or does not provide death benefits at least equal to minimum non-forfeiture amount shall include a prominent statement on face page that such benefits are not provided. |  |
| 🞏 | Market Value Adjustment | | NE Filing Requirement | Optional. If includes market value adjustment need a disclosure to indicate contact value may increase or decrease based on market value adjustment. |  |
|  | **FEE DISCLOSURES** | | | | |
| 🞏 | Commission Disclosure | | [§44-8106 (1)(b)(ii)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-8106) | Please provide the information that will be provided to consumers *upon request* include: a reasonable estimate of agent compensation expressed as a dollar range or percentage, and a statement of whether this is a one-time payment or if there will be additional payments. |  |
| 🞏 | Advisory Fee Disclosure | | General prohibition on misleading forms (some [SEC rules](https://www.sec.gov/rules/final/2020/33-10765.pdf) may also require disclosure of all fees in one location) | Fees should be disclosed in the same section of the product so that a consumer can understand all the fees that could reduce the cash value of the product or would apply upon a triggering event.  Please also state whether any SEC fee disclosure rules apply to this product and list them, and if a summary prospectus is required because of any variable or SEC-regulated benefits, provide a copy as a supporting document. |  |
| 🞏 | New fees not allowed | | NE Filing Requirement | Endorsements or riders cannot add new fees for services already provided under the terms of the original contract. Filers will be required to demonstrate that fees were disclosed to the purchaser at the time the bargain for benefits was originally made. Attach this proof under supporting documentation. |  |
|  | **SPECIFICATIONS DATA PAGE**  **[may be submitted as a septate insert page]** | | | | |
| 🞏 | Complete Data Page with hypothetical variable data | | [§ 44-354](https://nebraskalegislature.gov/laws/statutes.php?statute=44-354) | Include amount of premium paid, disclose charges and fees, guaranteed minimum interest rate, and maturity date. |  |
|  | **DEFINITIONS** | | | | |
| 🞏 | Policy and Statutory definitions, if any | | NE Filing Requirement | Include definitions for terms used in contract. |  |
|  | The following statutes are based on the Department’s legal division opinion, when asked about whether the term “life insurance” applies to fixed annuities. Neb. Rev. Stat. [§44-201](https://nebraskalegislature.gov/laws/statutes.php?statute=44-201&print=true) identifies what is considered under the life insurance line of insurance and states that life insurance does not include variable life insurance and variable annuities. This leaves fixed annuities (both individual and group) under the realm of life insurance policies. | | | | |
|  | **GENERAL PROVISIONS** | | | | |
| 🞏 | Grace period | | [§ 44-502(2)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-502) | Policyholders of fixed premium policies must have a grace period of not less than 31 days for the payment of premium,, interest cannot exceed 6%. N/A to flexible or single premium plans. |  |
| 🞏 | Entire contract | | [§ 44-502(3)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-502) | The policy and any attached endorsements, riders and amendments constitute the entire contract. Application may be included if attached. Application does not need to be filed if it does not become a part of the contract and the contract will not be contested based on the application. |  |
| 🞏 | Right to change policy | | [§ 44-502(3)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-502) | No change in this policy shall be valid until approved by an officer of the insurer and unless such approval be endorsed hereon or attached hereto. No agent has authority to change this policy or to waive any of its provisions. |  |
| 🞏 | Statements are Representations and not Warranties in absence of fraud | | [§ 44-502(4)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-502) | N/A if policy is not contestable. |  |
| 🞏 | Incontestability | | [§ 44-502(5)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-502) | Optional. If includes incontestable clause, policy is incontestable during insured’s lifetime for two years from policy issue date, except for non-payment of premium. |  |
| 🞏 | Misstatement of Age (or sex) | | [§ 44-502(6)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-502) | A provision that if the age of the insured has been misstated, the amount payable under the policy shall be such as the premium paid would purchase at the correct age. Adjustments may be made for overpayments/underpayments. The maximum interest rate used should not exceed six percent (6%) and should be specified in the contract.  Misstatement of “Facts” is too broad. |  |
| 🞏 | Reinstatement | | [§ 44-502(11)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-502) | Optional. If includes a reinstatement clause, for fixed premium contracts, reinstatement within 3 years. Interest may be charged on past due premiums (not to exceed 8%) |  |
| 🞏 | Beneficiary and Change of Beneficiary | | [§ 44-370](https://nebraskalegislature.gov/laws/statutes.php?statute=44-370) | Provide payments to a named beneficiary upon death of said owner or annuitant. |  |
| 🞏 | Assignment/ownership | |  | Describe terms for designating or changing ownership, assignment, or includes an anti-assignment clause. |  |
|  | **Purchase Payments** | | | | |
| 🞏 | If premium payments stop, company offers paid-up annuity benefit | [§ 44.407.11(1)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.11) | | Only applies to certain annuities, refer to statute. |  |
|  | **Contract Values** | | | | |
| 🞏 | Death benefit | [§ 44-407.17](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.17) | | Death benefit at least equal to the cash surrender benefit. |  |
| 🞏 | Interest paid on death benefit | [§44-3,143](https://nebraskalegislature.gov/laws/statutes.php?statute=44-3,143) | | Interest rate calculated pursuant to section [§45-103](https://nebraskalegislature.gov/laws/statutes.php?statute=45-103), to be paid on any owed policy proceeds if held in excess of thirty days after receipt of proof of death, and request by a beneficiary to receive such payment.  The current rate to be added to death claims not paid within 30 days of receipt of proof of loss in Nebraska can be found at the web site of the court: <https://supremecourt.nebraska.gov/rules/administrative-policies-schedules/interest-rate> |  |
| 🞏 | Death of Owner distributions | IRS requirement to prevent deferral of income tax | | If death occurs after annuity commences, distribute remaining portion as rapidly as method in effect at time of death. If death occurs before commencement, must be distributed within 5 years, except if beneficiary annuitizes within 12 months to take interest over the length of life expectancy. If spouse becomes owner, these rules take effect on death of spouse. If owner is non-natural, rules apply on death of annuitant. |  |
| 🞏 | Standard non-forfeiture law for individual deferred annuities | [§ 44-407.10](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.10) | | Only applies to certain annuities, refer to statute. |  |
| 🞏 | Minimum non-forfeiture amounts calculations | [§ 44-407.14](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.14)  [LB373](https://www.nebraskalegislature.gov/FloorDocs/107/PDF/Slip/LB373.pdf) (2021) | | Must be stated in the policy. For example, “the minimum amount you will receive is the product of …”  See § 44-407.14(2) (amended in 2021 from 1% to .15% to track with NAIC Model changes)  For equity-indexed benefits, an additional 100 basis points (1%) is allowed under § 44-407.14(3).  Nonforfeiture for variable annuities is reviewed for compliance with [NAIC Model 250](https://content.naic.org/sites/default/files/inline-files/MDL-250.pdf) |  |
| 🞏 | Cash surrender value | [§ 44-407.11(2)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.11) | | Only applies to certain annuities, refer to statute.  In lieu of paid-up annuity may pay lump sum surrender. May defer for up to 6 months upon request and written approval from Director. |  |
| 🞏 | Statement(s)  Mortality table & interest rates | [§ 44-407.11(3)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.11) | | Only applies to certain annuities, refer to statute.  Include statement regarding mortality table, if any, and interest rates used to calculate paid-up, surrender values and death benefit. |  |
| 🞏 | Benefits not less than minimum required by statute | [§ 44-407.11(4)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.11) | | Only applies to certain annuities, refer to statute.  Include a statement that any paid-up annuity, cash surrender or death benefit that may be available are not less than the minimum benefits required by any statute of the state in which the policy is delivered. |  |
| 🞏 | Requirements for contracts without cash surrender benefits or death benefits | [§ 44-407.18](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.18) | | Requirements for present value in contracts without cash surrender values or death benefits – see statute. |  |
| 🞏 | Separate nonforfeiture to track with benefit type (fixed, indexed, or variable) | [§ 44-407.22](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.22) | | If a fixed annuity has riders or added benefits that are equity-indexed or variable, the rider only needs to provide the nonforfeiture associated with that type of benefits, 44-407.22, while still providing regular nonforfeiture 44-407.14(1)-(2) for the fixed portion of the benefits. |  |
| 🞏 | Contracts without cash surrender or death benefits equal to minimum nonforfeiture | [§ 44-407.20](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.20) | | If the contract does not provide cash surrender benefits or does not provide death benefits at least equal to the minimum nonforfeiture amount prior to the commencement of any annuity payment, the contract needs to state in a prominent place that such benefits are not provided. |  |
| 🞏 | Table of Guaranteed Values (TOV) | NE Filing Requirement | | Demonstrate account value over the expected average life of the product.  This can be a separate document or part of the actuarial memorandum. |  |
| 🞏 | Claims of creditors | [§ 44-371](https://nebraskalegislature.gov/laws/statutes.php?statute=44-371) | | All proceeds, cash values and benefits accruing under any annuity contract shall be exempt from attachment or garnishment and from all claims of creditors |  |
|  | **Settlement Options** | | | | |
| 🞏 | Maturity dates | [§ 44-407.19](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.19) | | The latest date the contract can be deferred to. Can still annuitize full benefit prior to Maturity Date.  If annuitant can select maturity dates, than maturity date shall not be later than the anniversary following whichever is later: either the 70th birthday, or the 10th anniversary of contract. |  |
| 🞏 | Annuity payments | [§ 44-407.16](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.16) | | Present value on date annuity payments commence under a paid-up annuity are at least equal to minimum non-forfeiture amount on that date. |  |
| 🞏 | Benefits available on other than policy anniversary. | [§ 44-407.21](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.21) | | Calculate with allowance for the lapse of time. |  |
| 🞏 | Settlement options table | [§ 44-502(13)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-502) | | Include a Table and description of each type of Annuity payments. |  |
|  | **OTHER** | | | | |
| 🞏 | Mortality Tables: | [210 NAC 42-004.02](http://www.sos.ne.gov/rules-and-regs/regsearch/Rules/Insurance_Dept_of/Title-210/Chapter-42.pdf) | | Use for determining minimum standard of valuation.  Specify:   * 1983 Group Annuity Mortality (1983 GAM) Table, * Annuity 2000 Mortality Table, * 2012 Individual Annuity Reserving (2012 IAR) Table, * the 1994 Group Annuity Reserving(1994 GAR) Table |  |
| 🞏 | Annual report | [210 NAC 72-010.01(2)](http://www.sos.ne.gov/rules-and-regs/regsearch/Rules/Insurance_Dept_of/Title-210/Chapter-72.pdf) | | Deferred annuity contracts should provide a free annual report to the owner of the contract. |  |
| 🞏 | Hold harmless | General Fairness Requirement.  [§ 44-511](https://nebraskalegislature.gov/laws/statutes.php?statute=44-511) | | Remove any “hold harmless” language from the application or policy when:  Form language states that the company or producers are held harmless for any losses or liabilities. We will object to hold harmless language if the insured person could be harmed in any way. The company is responsible for its officers, employees and agents and cannot waive its liability. There must be a means of recourse to provide a safety net for the consumer. |  |
| 🞏 | No arbitration | [§ 25-2602.01](https://nebraskalegislature.gov/laws/statutes.php?statute=25-2602.01) | | Nebraska does not allow arbitration in any insurance contracts. |  |
| 🞏 | Electronic delivery of policy | [§44-315](https://nebraskalegislature.gov/laws/statutes.php?statute=44-315)  [§44-316](https://nebraskalegislature.gov/laws/statutes.php?statute=44-316) | | If the insurer elects to post insurance policies and endorsements on its web site in lieu of mailing or delivering them to the insured, the insurer must comply with all of conditions. |  |
| 🞏 | Policy fees | [44-354](https://nebraskalegislature.gov/laws/statutes.php?statute=44-354) | | Disclose any withdrawal or surrender fess in the policy. Describe any free withdrawals. Disclose any other charges or fees in the policy or data page. |  |
| 🞏 | Advisory Fees | NE Filing Requirement | | Disclose the section and page number that explains limits on withdrawals to pay advisor fees, for example, what percentage of the account value can be withdrawn, and can these withdrawals bring an account balance to $0 or negative? If this is not indicated, please revise accordingly. |  |
| 🞏 | Statute of Limitations | [§ 44-357](https://nebraskalegislature.gov/laws/statutes.php?statute=44-357);  [§ 25-205(1)](https://nebraskalegislature.gov/laws/statutes.php?statute=25-205) | | If included, cannot be less than 5 years. |  |
|  | **PRODUCT VARIATIONS**  **These requirements only apply to certain products – see the left column for product types.** | | | | |
| 🞏 | Out-of-State Group | Ne Filing Requirement | | If Group Master Policy is issued or Group Trust is sitused in another state, it is treated as an “Informational Filing” without review. A copy of the approval from the situs state is required. |  |
| 🞏 | Accelerated death benefit |  | | Permissible |  |
| 🞏 | Deferred annuities | [§ 44-407.12](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.12) | | Company may terminate policy if no payment made for 2 years and benefit would be less than $20 per month. |  |
| 🞏 | Flexible premium deferred annuities |  | | Company can assess a surrender charge to the death benefit as long as it indicates the death benefit will never be less than the premiums paid. |  |
| 🞏 | Equity indexed annuities cannot provide an index return of less than zero. | NE Filing Requirement | | Returns based on performance of market index. Protects principal investment from losses. Upside potential with downside protection. |  |
| 🞏 | Equity-indexed with variable rider(s) | [§44-407.22](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.22) | | The rider only needs to provide the nonforfeiture associated with the additional benefits, while still providing regular nonforfeiture [§44-407.14(1)-(2)](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.14) for the fixed portion of the benefits.  (\*Subject to chief actuary review) |  |
| 🞏 | Equity-Index with Variable Rider | [§44-407.14](https://nebraskalegislature.gov/laws/statutes.php?statute=44-407.14)  [NAIC Model 250](https://content.naic.org/sites/default/files/inline-files/MDL-250.pdf) | | Please describe in the actuarial memorandum how nonforfeiture is separated by benefit type so that equity-indexed benefits receive nonforfeiture as provided at § 44-407.14(3) and variable benefits receive nonforfeiture as provided in NAIC Model 250.  Address the following question: Does the product, related materials, or any other written material describing this product refer to equity indexes?  If so, please include a disclosure using language similar to the following, on the same page as the reference to equity indexes: This rider was approved to meet variable annuity benefits, and the minimum benefits for this rider comply with the standards for variable annuities, which may be less favorable than the minimum benefits for the contract to which this rider is attached.  Any reference to an index in this rider is a product feature that does not require the minimum benefits associated with equity-indexed products.  (\*subject to actuary review) |  |
|  | **ANNUITY APPLICATION** | | | | |
| 🞏 | If previously approved | | NE Filing Requirement | Provide form # and SERFF Tracking # |  |
| 🞏 | Suitability | | [§ 44-8101](https://nebraskalegislature.gov/laws/statutes.php?statute=44-8101) to  [§ 44-810](https://nebraskalegislature.gov/laws/statutes.php?statute=44-8107)9  [LB22](https://nebraskalegislature.gov/FloorDocs/107/PDF/Slip/LB22.pdf) (2021) | Nebraska adopted NAIC Annuity Suitability Guidelines  Please provide assurance of compliance with the Annuity Transactions Act as amended in 2021 to include best interest standard.  Note that Nebraska approves the forms in the NAIC Model and Nebraska will not be issuing its own forms. If filers wish to deviate from the NAIC Model forms, those documents must be filed and approved by the Department prior to use. |  |
| 🞏 | Electronic application and delivery of documents or notices | | [§ 44-315](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.nebraskalegislature.gov%2Flaws%2Fstatutes.php%3Fstatute%3D44-315&data=04%7C01%7CMaggie.Reinert%40nebraska.gov%7C5fd8245658dd4acc55b908d9f0a1a6ef%7C043207dfe6894bf6902001038f11f0b1%7C0%7C0%7C637805399347431733%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=mJRZQE36Yra%2FkZRiYR%2FUSlrSELpAgaJQTRv%2BLRSr7OY%3D&reserved=0)  [Federal ESIGN law, 15 U.S.C. 7001.](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fdic.gov%2Fregulations%2Fcompliance%2Fmanual%2F10%2Fx-3.1.pdf&data=04%7C01%7CMaggie.Reinert%40nebraska.gov%7C5fd8245658dd4acc55b908d9f0a1a6ef%7C043207dfe6894bf6902001038f11f0b1%7C0%7C0%7C637805399347431733%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=Mz6vdcx5dR627Z7EBBDRNg%2B%2BX5uiaHZlR7X34tufrxM%3D&reserved=0)  [(UETA), §§ 668.50(5) and (8), F.S.](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fdic.gov%2Fregulations%2Fcompliance%2Fmanual%2F10%2Fx-3.1.pdf&data=04%7C01%7CMaggie.Reinert%40nebraska.gov%7C5fd8245658dd4acc55b908d9f0a1a6ef%7C043207dfe6894bf6902001038f11f0b1%7C0%7C0%7C637805399347431733%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=Mz6vdcx5dR627Z7EBBDRNg%2B%2BX5uiaHZlR7X34tufrxM%3D&reserved=0) | Consumer must affirmatively consent to electronic delivery and be given notice of option to withdraw consent.  Describe safeguards used to protect private and confidential information. Must be in accord with Uniform Electronic Transaction Act.  Recorded telephone conversations do not count as electronic signatures. |  |
| 🞏 | Filing of application for non-variable annuity | | NE Filing Requirement | Application does not need to be filed if it does not become a part of the contract and the contract will not be contested based on the application. |  |
| 🞏 | Replacement | | [210 NAC 19-006.01](http://www.sos.ne.gov/rules-and-regs/regsearch/Rules/Insurance_Dept_of/Title-210/Chapter-19.pdf);  [210 NAC 19-008.03](http://www.sos.ne.gov/rules-and-regs/regsearch/Rules/Insurance_Dept_of/Title-210/Chapter-19.pdf) | Application must include replacement question for both Applicant and agent. |  |
| 🞏 | Pre-need funeral | | [210 NAC 19-003.03](http://www.sos.ne.gov/rules-and-regs/regsearch/Rules/Insurance_Dept_of/Title-210/Chapter-19.pdf) | Pre-need funeral plans funded by an annuity do not require a replacement question on the application. |  |
|  | **ENDORSEMENTS, RIDERS, OR AMENDMENTS**  **For additional forms submitted for approval, please list each here by form number. Each of these must comply with the requirements for officer signature, form number in the lower left corner of every page, descriptive title, company name, premium payment or fees (if applicable), and effective date (if not stated on schedule). Please complete the fields below as indicated.** | | | | |
|  | Title of document | | Form number | Reference to SERFF filing for previous approval, if applicable | N/A if any of the listed requirements do not apply |
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|  | **SUPPORTING DOCUMENTS REQUIRED**  **Reference name of separate document in right column.** | | | | |
| 🞏 | Actuarial opinion | | [210 NAC 69](https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/n69draft_2010_05_06.pdf)  NE Filing Requirement | Must be dated and signed by an Appointed Actuary. Rates are not required to be filed. |  |
| 🞏 | Actuarial Memo for variable index rider | | [210 NAC 69](https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/n69draft_2010_05_06.pdf)  NE Filing Requirement | Should indicate whether compliance with the nonforfeiture requirements of [Model Law 250 Section 7.B or Section 7.D](https://content.naic.org/sites/default/files/inline-files/MDL-250.pdf).  (\*Subject to chief actuary review) |  |
| 🞏 | Flesch /readability certification | | [§ 44-3405](https://nebraskalegislature.gov/laws/statutes.php?statute=44-3405)  NE Filing Requirement | Minimum score of 40.  Exemption at [§ 44-3404](https://nebraskalegislature.gov/laws/statutes.php?statute=44-3404) |  |
| 🞏 | Redlined version | | NE Filing Requirement | If replacing existing policy. |  |
| 🞏 | Statement of variables (SOV) | | NE Filing Requirement | Any bracketed language must be explained in a Statement of Variability (SOV). |  |
| 🞏 | NE Filing Form | | NE Filing Requirement | Use page 2 for additional forms |  |
|  | **EXPLANATION FOR ANY ITEMS MARKED NOT APPLICABLE** | | | | |
|  | Please use this space provide an explanation for any checklist requirement marked “N/A” to avoid receiving an objection in SERFF. | | | | |

**CERTIFICATION OF COMPLIANCE**

I, the undersigned authorized filer, hereby certify that this filing complies with applicable Nebraska statutes, regulations, Bulletins and guidelines, to the best of my knowledge. This filing contains no unusual or controversial content according to insurance industry norms. The forms included in this filing contain no unfair, unjust, inequitable, misleading or deceptive provisions or language. I am authorized to sign on behalf of the Company identified below.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of Company

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Typed Name of Authorized Filer (Electronic Signature) Date