



NEW YORK STATE  
DEPARTMENT *of*  
FINANCIAL SERVICES

---

Andrew M. Cuomo  
Governor

Benjamin M. Lawskey  
Superintendent

Individual Life Insurance Application Outline  
Summary of Changes  
(Last Updated June 10, 2014)

Section III.C.10 was expanded into two subsections to address the availability of riders with no separate premium charge or cost of insurance. Section III.C.10(a) concerns attachment of such riders to new issues and Section III.C.10(b)(i) concerns attachment of such riders to in force business. The updated language addresses eligibility requirements, disclosure, additional underwriting, separate charges and exclusion and limitation riders.