



NEW YORK STATE
DEPARTMENT *of*
FINANCIAL SERVICES

Andrew M. Cuomo
Governor

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Superintendent

Individual Joint Life Insurance Product Outline
Summary of Changes
(Last Updated August 27, 2020)

1. Section II.C (Filings Must Be Submitted Through State Electronic Rate and Forms Filing system (“SERFF”)) was added to reflect the requirements of 11 NYCRR 6 (Insurance Regulation 195) as to filings that must be submitted through SERFF.
2. Sections II.A and II.B were revised to emphasize the use of SERFF as required by Regulation 195.
3. Section III.C.3(c) (Suicide Exclusion) was revised to clarify existing language as to the treatment of any face amount increase upon the suicide of either insured.

Note: Additional formatting changes or technical/stylistic changes of a non-substantive nature may have also been made.