



**COMMONWEALTH OF MASSACHUSETTS**  
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**Annuity Filing Guidance Notice 2006 - E**

TO: Insurers Offering Annuity Products in Massachusetts

FROM: Lorraine E. Young, Director of Policy Form Review

DATE: December 8, 2006

RE: New Checklist for Guaranteed Benefits

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The purpose of this notice is to advise insurers of a new checklist designed to assist insurers in preparing filings.

The [Guaranteed Minimum Benefits checklist](#) applies to the following policy benefits and riders and any hybrid thereof:

- Guaranteed Minimum Death Benefit
- Guaranteed Minimum Withdrawal Benefit
- Guaranteed Minimum Income Benefit
- Guaranteed Minimum Accumulation Benefit

This checklist was developed by the Division with assistance from Life Insurance Association of Massachusetts members and representatives of the American Council of Life Insurers.

Please complete and submit this checklist with policy form filings that include guaranteed minimum benefits. For filings currently under review and future filings, examiners will use this checklist as the review standard.

Direct inquiries regarding this notice to Lorraine E. Young, Director of Policy Form Review at (617) 521-7343 or via email at [lorraine.e.young@state.ma.us](mailto:lorraine.e.young@state.ma.us).