



**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

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COMMISSIONER

December 8, 2025

4 Ever Life Insurance Company  
NAIC Cocode 80985  
Diane Sowell  
2 Mid America Plaza, Suite 200  
Oakbrook Terrace, IL, USA 60181

Re: 4 Ever Life Insurance Company ("Company")  
Order of Adoption – Limited-Scope Market Conduct Examination (Data Year 2022)

Dear Ms. Sowell:

Pursuant to the authority contained in M.G.L. c. 26, § 8K and M.G.L. c.175, § 4, I hereby adopt the Massachusetts Division of Insurance's Report on the Behavioral Health Parity Compliance Market Conduct Examination of 4 Ever Life Insurance Company for the period of January 1, 2022, through December 31, 2022.

A handwritten signature in black ink, reading "Michael T. Caljouw".

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Michael Caljouw  
Commissioner of Insurance