

## Life and Annuity Riders, Endorsements, and Amendments Checklist

Every effort has been made to ensure the accuracy of the information in this document. All parties should consult the Texas Insurance Code (TIC), the Texas Administrative Code (TAC), and other applicable laws.

### Important Notes:

- This checklist provides general review and compliance guidance when no specific product checklist exists.
- In this document, the term "rider" means rider, endorsement, or amendment.
- New, Uncommon, and Unusual Forms - [28 TAC Section 3.4006](#) and [Section 3.16](#)
- Any form intended for use in Texas which contains provisions or will create conditions or concepts which may be construed as new, uncommon, or unusual must be filed for review and approval whether or not it falls within one of the exempt filing categories as specified in these sections.

### Brief Description - [28 TAC Section 4.627](#)

Page \_\_\_\_\_ : The brief description must describe the type of rider and may not be misleading or contradict the policy provisions.

### General Provisions - [TIC Chapter 1701](#) and [28 TAC Section 3.14\(3\)](#)

Page \_\_\_\_\_ : If applicable, the rider must describe:

- Any benefit amounts.
- Any changes to benefits.
- Any conditions for rider termination.

**Note:** The remaining items may not apply if the rider will always be attached at issue.

Page \_\_\_\_\_ : The rider must clarify the effective date.

Page \_\_\_\_\_ : The rider must clarify which provisions (or terms) apply, if there is a conflict between the policy and rider provisions.

### Incontestability - [TIC Section 1101.006](#) and [28 TAC Section 4.604](#)

Page \_\_\_\_\_ : If applicable, the rider must state it is incontestable not later than two years from the rider effective date.

**Misstatement of Age** - [TIC Section 1101.008](#)

Page \_\_\_\_\_ : If applicable, the rider must describe any changes based on misstatement of age.

**Exclusions or Limitations** - [TIC Section 1101.055](#) and [28 TAC Section 4.621](#)

Page \_\_\_\_\_ : If applicable, the rider must describe any exclusions or limitations.

**Premium** - [TIC Chapter 1701](#) and [28 TAC Section 3.14\(3\)](#)

Page \_\_\_\_\_ : Any rider premium must be shown separately from the policy premium, either in the rider text or on a schedule page.

**Cash Values** - [TIC Section 1105.004](#)

Page \_\_\_\_\_ : If the rider generates cash values, it must describe the basis for computation.

**Actuarial Requirements** - [28 TAC Section 3.62](#) and [Section 7.18](#)

Page \_\_\_\_\_ : An actuarial memorandum and reserve statement must be provided, as applicable; and must be dated and signed.

**Prohibited Provisions** - [TIC Section 1701.062](#) and [28 TAC Section 3.1202 - Section 3.1203](#)

Page \_\_\_\_\_ : Discretionary clauses are prohibited.