

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
Whole Life		Life insurance that may be kept in force for a person's entire life and that pays a benefit upon the person's death, whenever that may be.	L601.10	L07I
	Single-Fixed/Indeterminate Premium	Whole life on a single insured that requires payment of a specified modal premium that is a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the policy to remain in force.	L601.101	L07I.101
	Single Premium	Whole life insurance on one insured with guaranteed single premium and benefits.	L601.111	L07I.111
	Joint 1st to Die-Fixed/Indeterminate Premium	Whole life on more than one insured where the benefit is payable on first death that requires payment of a specified modal premium that is a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the certificate to remain in force.	L601.102	L07I.102
	Joint 1st to Die-Single Premium	Whole life insurance on more than one insured with guaranteed single premium and benefits, with the death benefit payable upon the first death.	L601.112	L07I.112

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	Joint 2nd to Die-Fixed/Indeterminate Premium	Whole life on more than one insured where the benefit is payable on last death that requires payment of a specified modal premium that is a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the certificate to remain in force.	L601.103	L071.103
	Joint 2nd to Die-Single Premium	Whole life insurance on more than one insured with guaranteed single premium and benefits, with the death benefit payable upon the last death.	L601.113	L071.113
	Preneed-Fixed/Indeterminate Premium	Whole life insurance on one insured with guaranteed level premium and benefits used to fund funeral expense or preneed funeral contract.	L601.104	L071.104
	Preneed-Single Premium	Whole life insurance on one insured with guaranteed single premium and benefits used to fund funeral expense or preneed funeral contract.	L601.114	L071.114
	Graded Premium	Whole life insurance on one insured with guaranteed graded premium and benefits.	L601.121	L071.121
	Graded Premium Joint 1st to Die	Whole life insurance on more than one insured with guaranteed graded premium and benefits, with the death benefit payable upon the first death.	L601.122	L071.122

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	Graded Premium Joint 2nd to Die	Whole life insurance on more than one insured with guaranteed graded premium and benefits, with the death benefit payable upon the last death.	L601.123	L071.123
	Graded Premium Jumping Juvenile	Life insurance that is term to age X and then converts to whole life.	L601.124	L071.124
	Whole Life Early Duration Reduced Benefit-Level Premium	Whole life insurance with guaranteed level premium and benefits reduced during the early durations.	L601.201	L071.201
	Early Duration Reduced Benefit Funeral Expense-Level Premium	Whole life insurance with guaranteed level premium and benefits reduced during the early durations, used to fund funeral expense or a preneed funeral contract.	L601.202	L071.202
	Early Duration Reduced Benefit- Single Premium	Whole life insurance with single premium and benefits reduced during the early durations.	L601.211	L071.211
	Early Duration Reduced Benefit Funeral Expense- Single Premium	Whole life insurance with single premium and benefits reduced during the early durations used to fund funeral expense or a preneed funeral contract.	L601.212	L071.212
	Curent Assumption Whole Life Insurance- Fixed Premium	Whole life insurance on a single insured with a fixed premium where policy value is not guaranteed due to company's right to change interest, expense and/or mortality assumptions. The policy owner may pay additional premiums.	L6011.301	L071.301

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	Current Assumption Whole Life Insurance- Single Premium	Whole life insurance on a single insured with a single premium where the policy value is dependent on the company's right to change interest, expense and/or mortality assumptions.	L601I.311	L07I.311
	Current Assumption Whole Life Insurance- Indeterminate Premium	Whole life insurance on a single insured where premium and policy value are dependent on the company's right to change interest, expense and/or mortality assumptions. The policy owner may pay additional premiums.	L601I.321	L07I.321
	Current Assumption Whole Life 1st to Die- Fixed Premium	Whole life insurance on more than one insured with a fixed premium where the policy value is dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the first death. The policy owner may pay additional premiums.	L601I.302	L07I.302
	Current Assumption Whole Life 1st to Die- Single Premium	Whole life insurance on more than one insured with a single premium where the policy value is dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the first death.	L601I.312	L07I.312

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	Current Assumption Whole Life 1st to Die- Indeterminate Premium	Whole life insurance on more than one insured where premium and policy value are dependent upon the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the first death. The policy owner may pay additional premiums.	L601I.322	L07I.322
	Current Assumption Whole Life 2nd to Die- Fixed Premium	Whole life insurance on more than one insured with a fixed premium where the policy value is dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the last death. The policy owner may pay additional premiums.	L601I.303	L07I.303
	Current Assumption Whole Life 2nd to Die- Single Premium	Whole life insurance on more than one insured with a single premium where the policy value is dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the last death.	L601I.313	L07I.313
	Current Assumption Whole Life 2nd to Die- Indeterminate Premium	Whole life insurance on more than one insured where premium and policy value are dependent upon the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the last death. The policy owner may pay additional premiums.	L601I.323	L07I.323

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	Adjustable Current Assumption Whole Life-Indeterminate Premium	Whole life insurance on a single insured where the insured may change the plan of insurance or the death benefit and where premium and policy value are dependent on the company's right to change interest, expense and/or mortality assumptions. The policy owner may pay additional premiums.	L601I.401	L07I.401
	Adjustable Current Assumption Whole Life 1st to Die-Indeterminate Premium	Whole life insurance on more than one insured where the insured may change the plan of insurance or the death benefit and where premium and policy value are dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the first death. The policy owner may pay additional premiums.	L601I.402	L07I.402
	Adjustable Current Assumption Whole Life 2nd to Die-Indeterminate Premium	Whole life insurance on more than one insured where the insured may change the plan of insurance or the death benefit and where premium and policy value are dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the last death. The policy owner may pay additional premiums.	L601I.403	L07I.403
	Equity Indexed-Level Premium	Whole life insurance with level premium where policy values are linked to an external or equity index.	L613I.501	L07I.501

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	Equity Indexed-Single Premium	Whole life insurance with a single premium where policy values are linked to an external or equity index.	L613I.511	L07I.511
	Equity Indexed 1st to Die-Level Premium	Whole life insurance on more than one insured with level premium where policy values are linked to an external or equity index, with the death benefit payable upon the first death.	L613I.502	L07I.502
	Equity Indexed 1st to Die-Single Premium	Whole life insurance on more than one insured with level premium where policy values are linked to an external or equity index, with the death benefit payable upon the first death.	L613I.512	L07I.512
	Equity Indexed 2nd to Die-Level Premium	Whole life insurance on more than one insured with level premium where policy values are linked to an external or equity index, with the death benefit payable upon the last death.	L613I.503	L07I.503
	Equity Indexed 2nd to Die-Single Premium	Whole life insurance on more than one insured with level premium where policy values are linked to an external or equity index, with the death benefit payable upon the last death.	L613I.513	L07I.513

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Term Life		Life insurance where the policy provides protection only for a specified period of time.	L601.4I	L04I
	Fixed/Indeterminate Premium	Term on a single insured that requires the insured to pay a specified modal premium where the premium is either a fixed amount or dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the policy to remain in force.	L601I4.103	L04I.103
	Single Premium	Term on a single insured in which the insured pays only one specified premium amount at the time the policy is issued.	L601I4.003	L04I.003
	Joint 1st to Die-Fixed/Indeterminate Premium	Term on more than one insured where the benefit is payable on first death and the insured pays a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the policy to remain in force.	L601I4.104	L04I.104
	Joint 1st to Die-Single Premium	Term on more than one insured where the benefit is payable on first death where only one specified premium amount is paid at the time the policy is issued.	L601I4.004	L04I.004
	Joint 2nd to Die-Fixed/Indeterminate Premium	Term on more than one insured where the benefit is payable on the last death and the insured pays a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the policy to remain in force.	L601I4.105	L04I.105

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	Term Joint 2nd to Die- Single Premium	Term on more than one insured where the benefit is payable on the last death and the insured pays only one specified premium amount at the time the policy is issued.	L60114.005	L041.005
	Specified Age or Duration-Single Premium	Term on a single insured that requires the payment of a specified single premium where the policy remains in force to a specified age or for a specified duration.	L60114.203	L041.203
	Specified Age or Duration- Fixed/Indeterminate Premium	Term on a single insured that requires the payment of a specified modal premium where the premium is either a fixed amount or dependent on factors that may be changed by the policy owner, but not to go beyond a guaranteed maximum for the policy to remain in force. The policy remains in force to a specified age or for a specified duration.	L60114.213	L041.213
	Specified Age or Duration 1st to Die- Single Premium	Term on more than one life that requires the payment of a specified single premium where the death benefit is paid on the first death and the policy remains in force to a specified age or for a specified duration.	L60114.204	L041.204

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	Specified Age or Duration 1st to Die-Fixed/Indeterminate Premium	Term on more than one life that requires the payment of a specified modal premium where the premium is either a fixed amount or dependent on factors that may be changed by the policy owner, but not to go beyond a guaranteed maximum for the policy to remain in force. The death benefit is paid on the first death and the policy remains in force to a specified age or for a specified duration.	L601I4.214	L04I.214
	Specified Age or Duration 2nd to Die-Single Premium	Term on more than one life that requires the payment of a specified single premium where the death benefit is paid on the last death and the policy remains in force to a specified age or for a specified duration.	L601I4.205	L04I.205
	Specified Age or Duration 2nd to Die-Fixed/Indeterminate Premium	Term on more than one life that requires the payment of a specified modal premium where the premium is either a fixed amount or dependent on factors that may be changed by the policy owner, but not to go beyond a guaranteed maximum for the policy to remain in force. The death benefit is paid on the last death and the policy remains in force to a specified age or for a specified duration.	L601I4.215	L04I.215
	Decreasing-Single Premium	Term on a single insured where the death benefit reduces monthly or annually similar to a mortgage schedule and only one specified premium amount is paid at the time the policy is issued.	L601I4.303	L04I.303

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	Decreasing-Fixed/Indeterminate Premium	Term on a single insured that requires the insured to pay a specified modal premium where the premium is either a fixed amount or dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the policy to remain in force. Death benefit reduces monthly or annually similar to a mortgage schedule.	L601I4.313	L04I.313
	Decreasing 1st to Die-Single Premium	Term on more than one insured where the benefit is payable on the first death and the death benefit reduces monthly or annually similar to a mortgage schedule and only one specified premium amount is paid at the time the policy is issued.	L601I4.304	L04I.304
	Decreasing 1st to Die-Fixed/Indeterminate Premium	Term on more than one insured where the benefit is payable on the first death and the insured pays a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the policy to remain in force. The death benefit reduces monthly or annually similar to a mortgage schedule.	L601I4.314	L04I.314
	Decreasing 2nd to Die-Single Premium	Term on more than one insured where the benefit is payable on the last death and the death benefit reduces monthly or annually similar to a mortgage schedule and only one specified premium amount is paid at the time the policy is issued.	L601I4.304	L04I.304

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	Decreasing 2nd to Die-Fixed/Indeterminate Premium	Term on more than one insured where the benefit is payable on the first death and the insured pays a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the policy to remain in force. The death benefit reduces monthly or annually similar to a mortgage schedule.	L601I4.315	L04I.315
	Deposit Term	Term on a single insured where there is an additional premium paid at issue that provides an endowment at the end of the initial term period.	L601I4.403	L04I.403
	Deposit Term 1st to Die	Term on more than one insured where the death benefit is payable on the first death, and where there is an additional premium paid at issue that provides an endowment at the end of the initial term period.	L601I4.404	L04I.404
	Deposit Term 2nd to Die	Term on more than one insured where the death benefit is payable on the last death and where there is an additional premium paid at issue that provides an endowment at the end of the initial term period.	L601I4.405	L04I.405
	Term Other	Term Insurance that is not specifically described.	L690I4.500	L04I.500

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Flexible Premium Adjustable Life		Life insurance that provides a face amount that is adjustable to the policyholder and allows the policyholder to vary the modal premium that is paid or to skip a payment so long as the account value is sufficient to keep the coverage in force, and under which separately identified interest credits (other than in connection with dividend accumulation, premium deposit funds or other supplementary accounts) and mortality and expense charges are made to a policy that provides minimum nonforfeiture values.	L601.9I	L09I
	Single Life	A flexible premium adjustable life policy where the policy insures one life.	L601.001	L09I.001
	2nd to Die	A flexible premium adjustable life policy where the policy insures more than one life and will pay the specified death benefit upon the last death.	L601.002	L09I.002
	1st to Die	A flexible premium adjustable life policy where the policy insures more than one life and will pay the specified death benefit upon the first death.	L601.003	L09I.003
	Equity Indexed	A flexible premium adjustable life policy that insures one life and earns interest or provides benefits that are linked to an external or equity index.	L613.101	L09I.101

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	Equity Indexed 1st to Die	A flexible premium adjustable life policy that earns interest or provides benefits that are linked to an external or equity index. The policy insures more than one life and will pay the specified death benefit upon the first death.	L613.102	L09I.102
	Equity Indexed 2nd to Die	A flexible premium adjustable life policy that earns interest or provides benefits that are linked to an external or equity index. The policy insures more than one life and will pay the specified death benefit upon the last death.	L613.103	L09I.103
Endowment		An individual insurance contract which pays the same benefit amount should the insured die during the term of the contract, or if the insured survives to the end of the specified policy term or age.	L601.2I	L02I
	Endowment	An insurance contract that pays the same benefit amount should the insured die during the term of the contract or if the insured survives to the end of the specified policy term or age.	L601I2.000	L02I.000
	Single Life Fixed/Indeterminate Premium	Endowment on a single insured that requires payment of a specified modal of premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the policy to remain in force.	L601I2.001	L02I.001

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	Single Life Single Premium	Endowment on a single insured where the insured pays only one specified premium amount at the time the policy is issued.	L601I2.002	L02I.002
	Joint 1st to Die Fixed/Indeterminate Premium	Endowment on more than one insured where the benefit is payable on the first death that requires payment of a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the policy to remain in force.	L601I2.101	L02I.101
	Joint 1st to Die Single Premium	Endowment on a single insured where the insured pays only one specified premium amount at the time the policy is issued.	L601I2.102	L02I.102
	Joint 2nd to Die Fixed/Indeterminate Premium	Endowment on more than one insured where the benefit is payable on the last death that requires payment of a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the policy to remain in force.	L601I2.201	L02I.201
	Joint 2nd to Die Single Premium	Endowment on more than one insured where benefit is payable on last death where the insured pays only one specified premium amount at the time the policy is issued.	L601I2.202	L02I.202

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Individual Credit Life		Contracts sold in connection with loan/credit transactions or other credit transactions, which do not exceed a stated duration and/or amount and provide insurance protection against death.	L604.1	CR04I
	Monthly Premium- Open-End	A fixed rate is applied each month to the declining outstanding balance owed on a open-end loan/credit transaction or revolving charge account (i. e. the loan/credit transaction does not have a fixed termination date). Actual premium amounts decline along with the declining outstanding balance from month to month. Premium charges track accordingly. The outstanding balance may increase from time to time when an additional advance is taken on a line of credit or additional credit card charges are made by the insured; monthly premium charges will track accordingly. The debtor is charged monthly for coverage on a loan/credit transaction that allows for the debtor (subject to credit limits) to increase the indebtedness upon demand.	L604I4.001	CR04I.001

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Monthly Premium-Closed-End	A fixed rate is applied each month to the declining outstanding balance owed on a closed-end loan/credit transaction (i.e. the loan/credit transaction has a fixed termination date). Premium amounts are determined based on the declining outstanding balance. Premiums can be charged on a declining monthly basis or level monthly basis. The debtor is charged monthly for coverage on a loan/credit transaction that does not allow for the debtor (subject to credit limits) to increase the indebtedness upon demand.	L60414.002	CR041.002
	Single Premium	The debtor is charged by a single premium for this insurance protection.	L60414.003	CR041.003
	Gross	Coverage for the total amount payable on the loan/credit transaction (the net indebtedness plus the scheduled interest charges).	L60414.004	CR041.004
	Net	Coverage for the scheduled or actual unpaid principal amount of the loan/credit transaction.	L60414.005	CR041.005
	Truncated	Coverage for a term less than the term of the loan/credit transaction.	L60414.006	CR041.006
Special		Contracts with certain noteworthy attributes (not otherwise authorized).	L6013I	L03I
	Special	Contracts with certain noteworthy attributes (not otherwise authorized).	L6013I.000	L03I.000
Life Other		Not specifically described.	L690.8	L08
	Life Other	Not specifically described.	L6908.000	L08.000

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Individual Variable Life		A life policy that provides for life insurance the amount or duration which varies according to the investment experience of any separate account(s) established and maintained by the insurer as to the policy.	L608.6I	L06I
	Fixed Premium	Life insurance whose face value and/or duration varies depending upon the value of underlying securities. The premium payment(s) are fixed.	L608.001	L06I.001
	Flexible Premium	Life insurance whose face value and/or duration varies depending upon the value of underlying securities. The premium payment(s) are flexible.	L608.002	L06I.002
	Single Premium	Life insurance whose face value and/or duration varies depending upon the value of underlying securities. The premium is a payment of one lump sum.	L608.003	L06I.003
	Modified Single Premium	Variable life insurance on a single insured that allows the insured to pay one specified premium amount at the time the policy is issued and optional subsequent premiums subject to the federal guideline premium	L608.004	L06I.004
	1st to Die Fixed Premium	Variable life insurance on more than one insured where the benefit is payable on the first death that requires the insured to pay a specified modal premium for the policy to remain in force.	L608.101	L06I.101

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	1st to Die Flexible Premium	Variable life insurance on more than one insured where the benefit is payable on the first death that allows the insured to vary the modal premium that is paid or to skip a payment, so long as the policy value is sufficient to keep the policy in force.	L608.102	L06I.102
	1st to Die Single Premium	Variable life insurance on more than one insured where the benefit is payable on the first death where the insured pays only one specified premium amount at the time the policy is issued.	L608.103	L06I.103
	1st to Die Modified Single Premium	Variable life insurance on more than one insured where the benefit is payable on the first death that allows the insured to pay one specified premium amount at the time the policy is issued and optional subsequent premiums subject to the federal guideline premium limits.	L608.104	L06I.104
	2nd to Die Fixed Premium	Variable life insurance on more than one insured where the benefit is payable on the last death that requires the insured to pay a specified modal premium for the policy to remain in force.	L608.201	L06I.201
	2nd to Die Flexible Premium	Variable life insurance on more than one insured where the benefit is payable on the last death that allows the insured to vary the modal premium that is paid or to skip a payment, so long as the policy value is sufficient to keep the policy in force.	L608.202	L06I.202
	2nd to Die Single Premium	Variable life insurance on more than one insured where the benefit is payable on the last death where the insured pays only one specified premium amount at the time the policy is issued.	L608.203	L06I.203

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	2nd to Die Modified Single Premium	Variable life insurance on more than one insured where the benefit is payable on the last death that allows the insured to pay one specified premium amount at the time the policy is issued and optional subsequent premiums subject to the federal guideline premium limits.	L608.204	L061.204

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Industrial Life		Life Insurance of \$2500 or less face value, exclusive of multiple indemnity, which includes funeral benefits.	L605.1
	Industrial Whole Single Premium	The premium is a payment of one lump sum.	L605.111
	Industrial Whole Fixed Premium	The premium payment(s) are fixed.	L605.112
	Industrial Term Insurance Fixed/Indeterminate Premium	Premium that is either a fixed amount or dependent on factors that may be changed by the insurer.	L605.2

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Group Life Endowment		Insurance that pays the same benefit amount should the insured die during the term of the contract, or if the insured survives to the end of the specified coverage term or age.	L602G.2	L02G
	Group Life Endowment	Insurance that pays the same benefit amount should the insured die during the term of the contract, or if the insured survives to the end of the specified coverage term or age.	L602G2.000	L02G.000
	Single Life- Fixed/Indeterminate Premium	Endowment on a single insured that requires payment of a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer but not to go beyond a guaranteed maximum for the certificate to remain in force.	L602G2.001	L02G.001
	Single Life-Single Premium	Endowment on a single insured where the insured pays only one specified premium amount at the time the certificate is issued.	L602G2.002	L02G.002

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	Joint 1st to Die-Fixed/Indeterminate Premium	Endowment on more than one insured where the benefit is payable on first death that requires payment of a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer but not to go beyond a guaranteed maximum for the certificate to remain in force.	L602G2.101	L02G.101
	Joint 1st to Die-Single Premium	Endowment on more than one insured where the benefit is payable on the first death and the insured pays only one specified premium amount at the time the certificate is issued.	L602G2.102	L02G.102
	Joint 2nd to Die-Fixed/Indeterminate Premium	Endowment on more than one insured where the benefit is payable on the last death that requires payment of a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the certificate to remain in force.	L602G2.201	L02G.201
	Joint 2nd to Die-Single Premium	Endowment on more than one insured where the benefit is payable on the last death and the insured pays only one specified premium amount at the time the certificate is issued.	L602G2.202	L02G.202

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Group Life Special		Contracts with certain noteworthy attributes (not otherwise covered).	L602G3	L03G
	Special	Contracts with certain noteworthy attributes (not otherwise covered).	L602G3.000	L03G.000
Group Term Life		Life insurance where the policy provides protection only for a specified period of time.	L602G4	L04G
	Single Life-Single Premium	Term on a single insured where the insured pays only one specified premium amount at the time the coverage is issued.	L602G4.003	L04G.003
	Joint 1st to Die-Single Premium	Term on more than one insured where the benefit is payable on the first death and there is only one specified premium amount paid at the time the coverage is issued.	L602G4.004	L04G.004
	Joint 2nd to Die-Single Premium	Term on more than one insured where the benefit is payable on last death and the insured pays only one specified premium amount at the time the coverage is issued.	L602G4.005	L04G.005

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	Single Life- Fixed/Indeterminate Premium	Term on a single insured that requires the insured to pay a specified modal premium where the premium is either a fixed amount or dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the coverage to remain in force.	L602G4.103	L04G.103
	1st to Die- Fixed/Indeterminate Premium	Term on more than one insured where the benefit is payable on first death and the insured pays a specified modal premium that is a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the coverage to remain in force.	L602G4.104	L04G.104
	2nd to Die- Fixed/Indeterminate Premium	Term on more than one insured where the benefit is payable on last death and the insured pays a specified modal premium that is a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the coverage to remain in force.	L602G4.105	L04G.105

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	Specified Age or Duration Single Life- Single Premium	Term on a single insured that requires the payment of a specified single premium where the coverage remains in force to a specified age or for a specified duration.	L602G4.203	L04G.203
	Specified Age or Duration 1st to Die- Single Premium	Term on more than one life that requires the payment of a specified single premium where the death benefit is paid on the first death and the coverage remains in force to a specified age or for a specified duration.	L602G4.204	L04G.204
	Specified Age or Duration 2nd to Die- Single Premium	Term on more than one life that requires the payment of a specified single premium where the death benefit is paid on the last death and the coverage remains in force to a specified age or for a specified duration.	L602G4.205	L04G.205
	Specified Age or Duration Single Life- Fixed/Indeterminate Premium	Term on a single insured that requires the payment of a specified modal premium where the premium is either a fixed amount or dependent on factors that may be changed by the policy owner, but not to go beyond a guaranteed maximum for the policy to remain in force. The coverage remains in force to a specified age or for a specified duration.	L602G4.213	L04G.213

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Specified Age or Duration 1st to Die-Fixed/Indeterminate Premium	Term on more than one life that requires the payment of a specified modal premium where the premium is either a fixed amount or dependent on factors that may be changed by the policy owner, but not to go beyond a guaranteed maximum for the policy to remain in force. The death benefit is paid on the first death and the coverage remains in force to a specified age or for a specified duration.	L602G4.214	L04G.214
	Specified Age or Duration 2nd to Die-Fixed/Indeterminate Premium	Term on more than one life that requires the payment of a specified modal premium where the premium is either a fixed amount or dependent on factors that may be changed by the policy owner, but not to go beyond a guaranteed maximum for the policy to remain in force. The death benefit is paid on the last death and the coverage remains in force to a specified age or for a specified duration.	L602G4.215	L04G.215
	Decreasing Term Single Life-Single Premium	Term on a single insured in which the death benefit reduces monthly or annually similar to a mortgage schedule and only one specified premium amount is paid at the time the coverage is issued.	L602G4.303	L04G.303

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Decreasing Term 1st to Die-Single Premium	Term on more than one insured where the benefit is payable on first death and the death benefit reduces monthly or annually similar to a mortgage schedule and only one specified premium amount is paid at the time the coverage is issued.	L602G4.304	L04G.304
	Decreasing Term 2nd to Die-Single Premium	Term on more than one insured where the benefit is payable on last death and the death benefit reduces monthly or annually similar to a mortgage schedule and only one specified premium amount is paid at the time the coverage is issued.	L602G4.305	L04G.305
	Decreasing Term Single Life- Fixed/Indeterminate Premium	Term on a single insured that requires the insured to pay a specified modal premium where the premium is either a fixed amount or dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the coverage to remain in force. The death benefit reduces monthly or annually similar to a mortgage schedule.	L602G4.313	L04G.313

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Decreasing Term 1st to Die- Fixed/Indeterminate Premium	Term on more than one insured where the benefit is payable on the first death and the insured pays a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the coverage to remain in force. The death benefit reduces monthly or annually similar to a mortgage schedule.	L602G4.314	L04G.314
	Decreasing Term 2nd to Die- Fixed/Indeterminate Premium	Term on more than one insured where the benefit is payable on last death and the insured pays a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the coverage to remain in force. The death benefit reduces monthly or annually similar to a mortgage schedule.	L602G4.315	L04G.315
	Group Deposit Term Single Life	Term on a single insured where there is an additional premium paid at issue that provides an endowment at the end of the initial term period.	L602G4.403	L04G.403

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Deposit Term Joint 1st to Die	Term on more than one insured where the death benefit is payable on the first death, and where there is an additional premium paid at issue that provides an endowment at the end of the initial term period.	L602G4.404	L04G.404
	Deposit Term Joint 2nd to Die	Term on more than one insured where the death benefit is payable on the last death, and where there is an additional premium paid at issue that provides an endowment at the end of the initial term period.	L602G4.405	L04G.405
	Term Other	Not specifically described above.	L602G4.500	L04G.500
Group Whole Life		Life insurance that may be kept in force for a person's entire life	L602G7	L07G
	Single Life- Fixed/Indeterminate Premium	Whole life on a single insured that requires a premium to be paid by a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the certificate to remain in force.	L602G7.101	L07G.101
	Joint 1st to Die- Fixed/Indeterminate Premium	Whole life on more than one insured where the benefit is payable on first death that requires payment of a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the certificate to remain in force.	L602G7.102	L07G.102

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Joint 2nd to Die-Fixed/Indeterminate Premium	Whole life on more than one insured where the benefit is payable on last death that requires payment of a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the certificate to remain in force.	L602G7.103	L07G.103
	Funeral Expense Fixed/Indeterminate Premium	Whole life on a single insured used to fund funeral expense or preneed funeral coverage that requires payment of a specified modal premium of a fixed amount or where the premium is dependent on factors that may be changed by the insurer, but not to go beyond a guaranteed maximum for the certificate to remain in force.	L602G7.104	L07G.104
	Single Life Single Premium	Whole life insurance with a guaranteed single premium and benefits on one insured.	L602G7.111	L07G.111
	Joint 1st to Die-Single Premium	Whole life insurance on more than one insured with a guaranteed single premium and benefits, with the death benefit payable upon the first death.	L602G7.112	L07G.112
	Joint 2nd to Die-Single Premium	Whole life insurance on more than one insured with a guaranteed single premium and benefits, with the death benefit payable upon the last death.	L602G7.113	L07G.113
	Funeral Expense-Single Premium	Whole life insurance on more than one insured with a guaranteed single premium and benefits, used to fund funeral expense or a preneed funeral contract.	L602G7.114	L07G.114
	Single Life-Graded Premium	Whole life insurance on more than one insured with a guaranteed graded premium and benefits.	L602G7.121	L07G.121

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Joint 1st to Die- Graded Premium	Whole life insurance on more than one insured with a guaranteed graded premium and benefits, with the death benefit payable upon the first death.	L602G7.122	L07G.122
	Joint 2nd to Die- Graded Premium	Whole life insurance on more than one insured with a guaranteed graded premium and benefits, with the death benefit payable upon the last death.	L602G7.123	L07G.123
	Early Duration Reduced Benefit- Level Premium	Whole life insurance with a guaranteed level premium and benefits reduced during the early durations.	L602G7.201	L07G.201
	Early Duration Reduced Benefit Funeral Expense- Level Premium	Whole life insurance with a guaranteed level premium and benefits reduced during the early durations and used to fund funeral expense or preneed funeral contracts.	L602G7.202	L07G.202
	Early Duration Reduced Benefit- Single Premium	Whole life insurance with a single premium and benefits reduced during the early durations.	L602G7.211	L07G.211
	Early Duration Reduced Benefit Funeral Expense- Single Premium	Whole life insurance with a single premium and benefits reduced during the early durations used to fund funeral expense or preneed funeral contracts.	L602G7.212	L07G.212

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Current Assumption Single Life-Fixed Premium	Whole life insurance on a single insured with a fixed premium where the certificate value is not guaranteed due to the company's right to change interest, expense and/or mortality assumptions. The policy or certificate holder may pay additional premiums.	L602G7.301	L07G.301
	Current Assumption Joint 1st to Die - Fixed Premium	Whole life insurance on more than one insured with a fixed premium where the certificate value is dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the first death. The policy or certificate holder may pay additional premiums.	L602G7.302	L07G.302
	Current Assumption Joint 2nd to Die - Fixed Premium	Whole life insurance on more than one insured with a fixed premium where the certificate value is dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the last death. The policy or certificate holder may pay additional premiums.	L602G7.303	L07G.303
	Current Assumption Single Life-Single Premium	Whole life insurance on a single insured with a single premium where the certificate value is dependent on the company's right to change interest, expense and/or mortality assumptions.	L602G7.311	L07G.311
	Current Assumption 1st to Die-Single Premium	Whole life insurance on more than one insured with a single premium where the certificate value is dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon first death.	L602G7.312	L07G.312
	Current Assumption 2nd to Die-Single Premium	Whole life insurance on more than one insured with a single premium where the certificate value is dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the last death.	L602G7.313	L07G.313

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Current Assumption Single Life- Indeterminate Premium	Whole life insurance on a single insured where premium and certificate value are dependent on the company's right to change interest, expense and/or mortality assumptions. The policy or certificate holder may pay additional premiums.	L602G7.321	L07G.321
	Current Assumption 1st to Die Life- Indeterminate Premium	Whole life insurance on more than one insured where premium and certificate value are dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the first death. The policy or certificate holder may pay additional premiums.	L602G7.322	L07G.322
	Current Assumption 2nd to Die Life- Indeterminate Premium	Whole life insurance on more than one insured where premium and certificate value are dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the last death. The policy or certificate holder may pay additional premiums.	L602G7.323	L07G.323
	Adjustable Current Assumption Single Life-Indeterminate Premium	Whole life insurance on a single insured where the insured may change the plan of insurance or the death benefit and where premium and certificate value are dependent on the company's right to change interest, expense and/or mortality assumptions. The policy or certificate holder may pay additional premiums.	L602G7.401	L07G.401

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Adjustable Current Assumption 1st to Die-Indeterminate Premium	Whole life insurance on a single insured where the insured may change the plan of insurance or the death benefit and where premium and certificate value are dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the first death. The policy or certificate holder may pay additional premiums.	L602G7.402	L07G.402
	Adjustable Current Assumption 2nd to Die-Indeterminate Premium	Whole life insurance on a single insured where the insured may change the plan of insurance or the death benefit and where premium and certificate value are dependent on the company's right to change interest, expense and/or mortality assumptions, with the death benefit payable upon the last death. The policy or certificate holder may pay additional premiums.	L602G7.403	L07G.403
	External Index Single Life-Level Premium	Whole life insurance on a single insured with level premium where certificate values are linked to an external or equity index.	L613G7.501	L07G.501
	External Index 1st to Die-Level Premium	Whole life insurance on more than one insured with level premium where certificate values are linked to an external or equity index, with the death benefit payable upon the first death.	L613G7.502	L07G.502
	External Index 2nd to Die-Level Premium	Whole life insurance on more than one insured with level premium where certificate values are linked to an external or equity index, with the death benefit payable upon the last death.	L613G7.503	L07G.503
	External Index Single Life-Single Premium	Whole life insurance on one insured with a single premium where certificate values are linked to an external or equity index.	L613G7.511	L07G.511

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	External Index 1st to Die-Single Premium	Whole life insurance on more than one insured with level premium and where certificate values are linked to an external or equity index, with the death benefit payable upon the first death.	L613G7.512	L07G.512
	External Index 2nd to Die-Single Premium	Whole life insurance on more than one insured with level premium and where certificate values are linked to an external or equity index, with the death benefit payable upon the last death.	L613G7.513	L07G.513
Group Life Flexible Premium Adjustable Life		A group life insurance that provides a face amount that is adjustable to the certificate holder and allows the certificate holder to vary the modal premium that is paid or to skip a payment so long as the certificate value is sufficient to keep the certificate in force, and under which separately identified interest credits (other than in connection with dividend accumulation, premium deposit funds or other supplementary accounts) and mortality and expense charges are made to individual certificates while providing minimum guaranteed values.	L602G9	L09G
	Adjustable Life-Single Life	A flexible premium adjustable life policy where the certificate insures one life.	L602G9.001	L09G.001
	Adjustable Life-Joint Life 2nd to Die	A flexible premium adjustable life policy where the certificate insures more than one life and will pay the specified death benefit upon the last death.	L602G9.002	L09G.002

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Adjustable Life-Joint Life 1st to Die	A flexible premium adjustable life policy where the certificate insures more than one life and will pay the specified death benefit upon the first death.	L602G9.003	L09G.003
	Adjustable Life External Indexed- Single Life	A flexible premium adjustable life policy where the certificate insures one life and earns interest or provides benefits that are linked to an external or equity index.	L613G9.101	L09G.101
	Flexible Premium Adjustable Life External Indexed-1st to Die	A flexible premium adjustable life policy where the certificate earns interest or provides benefits that are linked to an external or equity index. The certificate insures more than one life and will pay the specified death benefit upon the first death.	L613G9.102	L09G102
	Adjustable Life External Indexed-2nd to Die	A flexible premium adjustable life policy where the certificate earns interest or provides benefits that are linked to an external or equity index. The certificate insures more than one life and will pay the specified death benefit upon the last death.	L613G9.103	L09G.103
Group Credit Life		Contracts sold in connection with loans or other credit transactions, which do not exceed a stated duration and/or amount and provide insurance protection against death.	L604C	CR04G.001

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Monthly Premium-Open-End	A fixed rate is applied each month to the declining outstanding balance owed on a open-end loan/credit transaction or revolving charge account (i. e. the loan/credit transaction does not have a fixed termination date). Actual premium amounts decline along with the declining outstanding balance from month to month. Premium charges track accordingly. The outstanding balance may increase from time to time when an additional advance is taken on a line of credit or additional credit card charges are made by the insured; monthly premium charges will track accordingly. The debtor is charged monthly for coverage on a loan/credit transaction that allows for the debtor (subject to credit limits) to increase the indebtedness upon demand.	L604C.001	CR04G
	Monthly Premium-Closed-End	A fixed rate is applied each month to the declining outstanding balance owed on a closed-end loan/credit transaction (i.e. the loan/credit transaction has a fixed termination date). Premium amounts are determined based on the declining outstanding balance. Premiums can be charged on a declining monthly basis or level monthly basis. The debtor is charged monthly for coverage on a loan/credit transaction that does not allows for the debtor (subject to credit limits) to increase the indebtedness upon demand.	L604C.002	CR04G.002
	Single Premium	Contracts sold in connection with loans or other credit transactions, which do not exceed a stated duration and/or amount and provide insurance protection against death. The premium is a payment of one lump sum.	L604C4.003	CR04G.003

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Gross	Coverage for the total amount payable on the loan/credit transaction (the net indebtedness plus the scheduled interest charges).	L604C.004	CR04G.004
	Net	Coverage for the scheduled or actual unpaid principal amount of the loan/credit transaction.	L604C.005	CR04G.005
	Truncated	Coverage for a term less than the term of the loan/credit transaction.	L604C.006	CR04G.006
Group Variable Life		Life insurance whose face value and/or duration varies depending upon the value of underlying securities.	L608G6	L06G
	Single Life-Fixed Premium	Variable life insurance on a single insured requiring the insured to pay a specified modal premium for the coverage to remain in force.	L608G6.001	L06G.001
	Single Life-Flexible Premium	Variable life insurance on a single insured that allows the insured to vary the modal premium that is paid or to skip a payment, so long as the account value is sufficient to keep the coverage in force.	L608G6.002	L06G.002
	Single Life-Single Premium	Variable life insurance on a single insured in which the insurer pays only one specified premium amount at the time the coverage is issued.	L608G6.003	L06G.003
	Single Life-Modified Single Premium	Variable life insurance on a single insured that allows the insured to pay one specified premium amount at the time the coverage is issued and optional subsequent premiums subject to the federal guideline premium limits.	L608G6.004	L06G.004

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Joint 1st to Die-Fixed Premium	Variable life insurance on more than one insured where the benefit is payable on the first death and that requires the insured to pay a specified modal premium for the coverage to remain in force.	L608G6.101	L06G.101
	Joint 1st to Die-Flexible Premium	Variable life insurance on more than one insured where the benefit is payable on the first death that allows the insured to vary the modal premium that is paid or to skip a payment, so long as the account value is sufficient to keep the coverage in force.	L608G6.102	L06G.102
	Joint 1st to Die-Single Premium	Variable life insurance on more than one insured where the benefit is payable on the first death and the insured pays only one specified premium amount at the time the coverage is issued.	L608G6.103	L06G.103
	Joint 1st to Die-Modified Single Premium	Variable life insurance on more than one insured where the benefit is payable on the first death that allows the insured to pay one specified premium amount at the time the coverage is issued and optional subsequent premiums subject to the federal guideline premium limits.	L608G6.104	L06G.104
	Joint 2nd to Die-Fixed Premium	Variable life insurance on more than one insured where the benefit is payable on the last death that requires the insured to pay a specified modal premium for the coverage to remain in force.	L608G6.201	L06G.201
	Joint 2nd to Die-Flexible Premium	Variable life insurance on more than one insured where the benefit is payable on the last death that allows the insured to vary the modal premium that is paid or to skip a payment, so long as the account value is sufficient to keep the coverage in force.	L608G6.202	L06G.202
	Joint 2nd to Die-Single Premium	Variable life insurance on more than one insured where the benefit is payable on the last death where the insured pays only one specified premium amount at the time the coverage is issued.	L608G6.203	L06G.203

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Joint 2nd to Die- Modified Single Premium	Variable life insurance on more than one insured where the benefit is payable on the last death that allows the insured to pay one specified premium amount at the time the coverage is issued and optional subsequent premiums subject to the federal guideline premium limits.	L608G6.204	L06G.204

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
Immediate Annuity Variable Benefit		An annuity contract that provides for the first payment of the annuity at the end of the fixed interval of payment after purchase. The interval may vary, however the annuity payouts must begin within 13 months. The amount varies with the value of equities (separate account) purchased as investments by the insurance companies.	L60716	A06I
	Immediate Annuity Variable Benefit	An annuity contract that provides for the first payment of the annuity at the end of the fixed interval of payment after purchase. The interval may vary, however the annuity payouts must begin within 13 months. The amount varies with the value of equities (separate account) purchased as investments by the insurance companies.	L60716.000	A06I.000
Immediate Annuity Non Variable		An annuity contract that provides for the fixed payment of the annuity at the end of the first interval of payment after purchase. The interval may vary, however the annuity payouts must begin within 13 months.	L60315	A05I
	Immediate Annuity Non Variable	An annuity contract that provides for the fixed payment of the annuity at the end of the first interval of payment after purchase. The interval may vary, however the annuity payouts must begin within 13 months.	L60315.000	A05I.000

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
Deferred Annuity Non Variable		An annuity contract that provides an accumulation based on funds that accumulate based on a guaranteed crediting interest rate or additional interest rate. This annuity contract provides for the initiation of payments at some designated future date.	L603.2I	A02I
	Fixed Premium	An annuity payment where the premium is fixed.	L603I2.001	A02I.001
	Flexible Premium	The premium payment is flexible.	L603I2.002	A02I.002
	Single Premium	Purchase by the payment of one lump sum.	L603I2.003	A02I.003
	Modified Single Premium	Purchased by payment of a lump sum and additional payments during the first 12 months.	L603I2.004	A02I.004
	Limited Flexible Premium	The premium payment are specified for a designated time frame, i.e. 5 years.	L603I2.005	A02I.005
Special		Contracts with certain noteworthy attributes.	L6037I	A07I
	EQUITY INDEXED	A fixed annuity that earns interest or provides benefits that are linked to an external reference or equity index, subject to a minimum guarantee.	L612I7.001	A07I.001
	MODIFIED GUARANTEED	An annuity that contains a provision that adjusts the value of withdrawn funds based on a formula in the contract. The formula reflects market value adjustments since the start of the contract.	L603I7.002	A07I.002

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
Deferred Variable Annuity		An annuity contract that provides an accumulation based fund where the accumulation varies in accordance with the rate of return of the underlying investment portfolio selected by the policyholder. Must include at least one option to have the accumulation vary in accordance with the rate of return of the underlying investment portfolio selected by the policyholder and may include at least one option to have the series of payments vary in accordance with the rate of return of the underlying investment portfolio selected by the policyholder. This annuity contract provides for the initiation of payments at some designated future date.	L6073I	A03I
	Fixed Premium	An annuity payment where the premium is fixed.	L607I3.001	A03I.001
	Flexible Premium	The premium payment is flexible.	L607I3.002	A03I.002
	Deferred Annuity Variable-Single	Purchase by the payment of one lump sum.	L607I3.003	A03I.003
	Modified Single Premium	Purchased by payment of a lump sum and additional payments during the first 12 months.	L607I3.004	A03I.004
	Limited Flexible Premium	The premium payment are specified for a designated time frame, i.e. 5 years.	L607I3.005	A03I.005

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
Deferred Annuity Non Variable & Variable		An annuity contract that provides an accumulation based on both (1) funds that accumulate based on a guaranteed crediting interest rates or additional interest rate applied to designated considerations, and (2) funds where the accumulation vary in accordance with the rate of return of the underlying investment portfolio selected by the policyholder. The contract provides for the initiation of payments at some designated future date.	L6072I.1I	A02.1I
	Fixed Premium	An annuity payment where the premium is fixed.	L607I2.001	A02.1I.001
	Flexible Premium	The premium payment is flexible.	L607I2.002	A02.1I.002
	Single Premium	Purchase by the payment of one lump sum.	L607I2.003	A02.1I.003
	Modified Single Premium	Purchased by payment of a lump sum and additional payments during the first 12 months.	L607I2.004	A02.1I.004
	Limited Flexible Premium	The premium payment are specified for a designated time frame, i.e. 5 years.	L607I2.005	A02.1I.005
ANNUITIES OTHER		Annuities not specifically described.	L603I10	A10.000
	ANNUITIES OTHER	Annuities not specifically described.	L603I10	A10.000

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
Group Annuity Deferred Non-Variable		An annuity contract that provides an accumulation based on funds that accumulate based on a guaranteed crediting interest rate or additional interest rate. This annuity contract provides for the initiation of payments at some designated future date.	L603G2	A02G
	Fixed Premium	An annuity payment where the premium is fixed.	L603G2.001	A02G.001
	Flexible Premium	The premium payment is flexible.	L603G2.002	A02G.002
	Single Premium	Purchase by the payment of one lump sum.	L603G2.003	A02G.003
	Modified Single Premium	Purchased by payment of a lump sum and additional payments during the first 12 months.	L603G2.004	A02G.004
	Limited Flexible Premium	The premium payment are specified for a designated time frame, i.e. 5 years.	L603G2.005	A02G.005
Group Immediate Annuity Non-Variable		An annuity contract that provides for the fixed payment of the annuity at the end of the first interval of payment after purchase. The interval may vary, however the annuity payouts must begin within 13 months.	L603G5	A05G
	Group Immediate Annuity Non-Variable	An annuity contract that provides for the fixed payment of the annuity at the end of the first interval of payment after purchase. The interval may vary, however the annuity payouts must begin within 13 months.	L603G5.000	A05.000

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
Group Annuity Deferred Non-Variable & Variable		An annuity contract that provides an accumulation based on both (1) funds that accumulate based on a guaranteed crediting interest rates or additional interest rate applied to designated considerations, and (2) funds where the accumulation vary in accordance with the rate of return of the underlying investment portfolio selected by the policyholder. The contract provides for the initiation of payments at some designated future date.	L6071G	A02.1G
	Fixed Premium	An annuity payment where the premium is fixed.	L6071G.001	A02.1G.001
	Flexible Premium	The premium payment is flexible.	L6071G.002	A02.1G.002
	Single Premium	Purchase by the payment of one lump sum.	L6071G.003	A02.1G.003
	Modified Single Premium	Purchased by payment of a lump sum and additional payments during the first 12 months.	L6071G.004	A02.1G.004
	Limited Flexible Premium	The premium payment are specified for a designated time frame, i.e. 5 years.	L6071G.005	A02.1G.005

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
Group Annuity Deferred Variable		An annuity contract that provides an accumulation based fund where the accumulation varies in accordance with the rate of return of the underlying investment portfolio selected by the policyholder. Must include at least one option to have the accumulation vary in accordance with the rate of return of the underlying investment portfolio selected by the policyholder and may include at least one option to have the series of payments vary in accordance with the rate of return of the underlying investment portfolio selected by the policyholder. This annuity contract provides for the initiation of payments at some designated future date.	L607G3	A03G
	Fixed Premium	An annuity payment where the premium is fixed.	L607G3.001	A03G.001
	Flexible Premium	The premium payment is flexible.	L607G3.002	A03G.002
	Single Premium	Purchase by the payment of one lump sum.	L607G3.003	A03G.003
	Modified Single Premium	Purchased by payment of a lump sum and additional payments during the first 12 months.	L607G3.004	A03G.004
	Limited Flexible Premium	The premium payment are specified for a designated time frame, i.e. 5 years.	L607G3.005	A03G.005

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
Group Annuity Immediate Variable		An annuity contract that provides for the first payment of the annuity at the end of the fixed interval of payment after purchase. The interval may vary, however the annuity payouts must begin within 13 months. The amount varies with the value of equities (separate account) purchased as investments by the insurance companies.	L607G6	A06G
	Group Annuity Immediate Variable	An annuity contract that provides for the first payment of the annuity at the end of the fixed interval of payment after purchase. The interval may vary, however the annuity payouts must begin within 13 months. The amount varies with the value of equities (separate account) purchased as investments by the insurance companies.	L607G6.000	A06G.000
Group Annuity Immediate Non Variable & Variable		An annuity contract that provides an accumulation based on both (1) funds that accumulate based on a guaranteed crediting interest rates or additional interest rate applied to designated considerations, and (2) funds where the accumulation vary in accordance with the rate of return of the underlying investment portfolio selected by the policyholder. The contract provides for the initiation of payments at some interval that may vary, however the annuity payouts must begin within 13 months	L607G61	A06.1G

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Group Annuity Immediate Non Variable & Variable	An annuity contract that provides an accumulation based on both (1) funds that accumulate based on a guaranteed crediting interest rates or additional interest rate applied to designated considerations, and (2) funds where the accumulation vary in accordance with the rate of return of the underlying investment portfolio selected by the policyholder. The contract provides for the initiation of payments at some interval that may vary, however the annuity payouts must begin within 13 months	L607G61.000	A06.1G.000
Group Annuities Unallocated		Annuity contracts or portions thereof where the Insurer purchases an annuity for the retirees.	L607G8	A08G
	Group Annuity Funding Agreement	Contracts that guarantee principal and interest for a specified period of time and do not include the option to purchase immediate annuities that depend on the survival of the annuitant.	L607G68.001	A08G.001
	Group Annuity GIC	Contracts that guarantee principal and interest for a specified period of time and include the option to purchase immediate annuities that depend on the survival of the annuitant.	L607G68.002	A08G.002

TOI	SUB TOI	PRODUCT DESCRIPTION	LA DOI Product Type Codes	NAIC PRODUCT CODES
	Group Annuity Deposit Administration	Annuity contracts that typically provide for an unallocated fund accumulation for active lives out of which immediate annuities are purchased for individuals at retirement and deferred annuities are purchased for terminated employees with vested benefits.	L607G68.003	A08G.003
GROUP ANNUITY EQUITY INDEXED OR MODIFIED GUARANTEED		Contracts with certain noteworthy attributes.	L612G7	A07G
	Group Annuity Equity Indexed	A fixed annuity that earns interest or provides benefits that are linked to an external reference or equity index, subject to a minimum guarantee.	L612G7.001	A07G.001
	Group Annuity Modified Guaranteed	An annuity that contains a provision that adjusts the value of withdrawn funds based on a formula in the contract. The formula reflects market value adjustments.	L603G7.002	A07G.002