



**The State of New Hampshire**  
**Insurance Department**  
21 South Fruit Street, Suite 14  
Concord, NH 03301

**Roger A. Sevigny**  
Commissioner

**Alexander K. Feldvebel**  
Deputy Commissioner

**BULLETIN**

**Docket Number: INS NO. 11-004-AB**

**TO:** All Entities Licensed to Issue Life Insurance in New Hampshire

**FROM:** Roger Sevigny

A handwritten signature in black ink, appearing to be "RS", written over the printed name "Roger Sevigny".

**DATE:** March 24, 2011

**RE:** Clarification of Bulletin Number 10-046-AB, Use of Retained Asset Accounts

The purpose of this bulletin is to clarify certain requirements detailed in the Use of Retained Asset Accounts Bulletin (10-046-AB), published on December 21, 2010.

Regarding the disclosures required in Sections 1, 2 and 3 of the Bulletin, all entities licensed to issue life insurance in New Hampshire are required to develop and actively use the disclosures by July 1, 2011. These disclosures include the Explanation of Settlement options, the Supplemental Contract and the Disclosures for Retained Asset Accounts to Beneficiaries for any policy issued in New Hampshire or to a New Hampshire resident. Fraternal benefit societies, however, are exempt from disclosing the substance of Section 3.J, as fraternal benefit societies do not participate in the State Guaranty Association.

These disclosures must be submitted with an "informational" designation via SERFF to the New Hampshire Insurance Department by July 1, 2011.

If you have any questions regarding this Bulletin, you may contact Michael Wilkey at (603) 271-7973, ext 330.