**Section 2002.APPENDIX A Guidelines**

**Section 2002.ILLUSTRATION E Guideline to Section 2002.40(h)**

In Section 2002.40(h), the language "except disability, waiver of premium and double indemnity benefits included in life insurance and annuity contracts" means except disability, waiver of premium and double indemnity benefits included in life insurance, endowment or annuity contracts or contracts supplemental thereto which contain only such provisions which:

a) provide additional benefits in case of death or dismemberment or loss of sight by accident, or as

b) operate to safeguard such contracts against lapse or to give a special surrender value or special benefit or an annuity in the event that the insured or annuitant shall become totally and permanently disabled as defined by the contract or supplemental contract.