

**NEW JERSEY DEPARTMENT OF BANKING & INSURANCE  
DIVISION OF INSURANCE  
LIFE BUREAU**

**INDIVIDUAL LIFE & ANNUITY SUBMISSIONS CHECKLISTS**

**Karen L. Suter, Commissioner  
Donald Bryan, Director of Insurance  
March 2001** (Rev. 6/01)

## Table of Contents

### Item

#### Initial Submissions

##### General Requirements

##### Specific Requirements per Product Feature/Type:

- Variable and Separate Account Forms
- Rider Forms, Endorsements, Insert Pages, Supplemental Forms
- Certificates of Assumption
- Synthetic GICs
- Flexible Factor Forms
- Forms with Persistency Bonuses
- Annuities

#### Resubmissions

#### **Review Checklists**

##### Applications

##### Individual General Account Annuities

##### Individual Life Forms (with Universal Life section)

##### Individual Variable Annuities

##### Individual Variable Life Forms

Note: Multiple checklists are necessary for variable forms. For example, for a Variable Universal Life form, use the Individual Life Forms (with Universal Life section) and the Individual Variable Life Forms checklists.