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with transferred calls, there are also privacy safeguards that could be more difficult for some small agents and brokers to meet. A recording mandate might have the unintended consequence of reducing the number of agents and brokers able to serve as agents and brokers at a time when we are seeing an aging agent/broker workforce and we are seeking new ways to include diverse communities in the agent and broker supply chain. We therefore request the following modifications to the language for clarification:

Section 2 (new L):

all sales and verification calls, including all virtual technology calls, in

Section 4 (J):

J. Failure to Maintain Marketing and Performance Records. Failure to maintain its books, records, documents, and other business records, including any recordings when applicable, in such an order that

Thank you again for the opportunity to offer our comments. We look forward to further discussion and collaboration on this important topic and stand ready to answer any questions you may have.

Sncerely,

Λ- /

Ondy Goff
VP, Supplemental Products & Group Insurance
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Whish all the

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