

191—14.8(507B) Standards for supplemental illustrations.

14.8(1) A supplemental illustration may be provided so long as:

- a.* It is appended to, accompanied by or preceded by a basic illustration that complies with these rules;
- b.* The nonguaranteed elements shown are not more favorable to the policyowner than the corresponding elements based on the scale used in the basic illustration;
- c.* It contains the same statement required of a basic illustration that nonguaranteed elements are not guaranteed; and
- d.* For a policy that has a contract premium, the contract premium underlying the supplemental illustration is equal to the contract premium shown in the basic illustration. For policies that do not require a contract premium, the premium outlay underlying the supplemental illustration shall be equal to the premium outlay shown in the basic illustration.

14.8(2) The supplemental illustration shall include a notice referring to the basic illustration for guaranteed elements and other important information.