

**TITLE 50: INSURANCE**  
**PART 1405 CONSTRUCTION AND FILING OF LIFE INSURANCE AND ANNUITY FORMS**  
**CHAPTER I: DEPARTMENT OF INSURANCE**

**Section 1405.20 Illinois Guidelines For Filing and Approval of Life and Annuity Forms**

Following are some general requirements which should be helpful to industry personnel involved in drafting and filing policy forms.

- c) General Form Requirements pursuant to Section 149 of the Illinois Insurance Code (Ill. Rev. Stat. 1987, ch. 73, par. 761).
  - 5) The name or title of any policy or class of policies may not misrepresent the nature thereof. The title shall be specifically descriptive such as: Term, Annuity, Endowment or Whole Life. Inclusion of words such as "special", "select", "preferred" or "inflation" are not allowed in the title as they imply receiving something not normally offered in a life policy in violation of Sections 143(1) and 149 of the Illinois Insurance Code.