**Section 2002.APPENDIX A Guidelines**

**Section 2002.ILLUSTRATION O Guideline to Section 2002.70(b)(1)**

a) If an exception, reduction or limitation is important enough to use in a policy, it is of sufficient importance that its existence in the policy should be referred to in the advertisement regardless of whether it may also be the subject matter of a provision of the Uniform Individual Accident and Sickness Policy Provision Law.

b) Some advertisements disclose exceptions, reductions and limitations as required, but the advertisement is so lengthy as to obscure the disclosure. Where the length of an advertisement has this effect, special emphasis must be given by changing the format to show the restrictions in a manner which does not minimize, render obscure or otherwise make them appear unimportant.

c) This Section provides that those invitations to contract advertisements for a policy with any reduction of benefits at a particular age will disclose with the display of usual benefits that the reduction is applicable.

d) This interpretation is primarily aimed toward those policies which reduce benefits at a particular attained age.