



Legal Watch

IC ADVISORY NO. RS-2026-005



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SUMMARY

The IC would like to solicit the stakeholders' comments, suggestions, and recommendations on the draft circular letter and its annexes regarding the revised guidelines on VUL policies brought by the recent developments in market practices and the enactment of Republic Act No. 11765, otherwise known as "Financial Products and Services Consumer Protection Act."

ACTIONABLE ADVICE

All stakeholders may submit their respective comments and feedback within fifteen (15) calendar days or until 29 July 2026 at actuarial@insurance.gov.ph.

* Agency Name

Insurance Commission (IC)

* Issuance Title

Draft Circular Letter on the Revised Guidelines on Variable Unit-Linked (VUL) Policies

* Issuance Date

14 July 2026

* Link

<https://www.insurance.gov.ph/advisory-no-rs-2026-005-draft-circular-letter-on-the-revised-guidelines-on-variable-unit-linked-vul-policies>

