

Fiduciary Rule Update

INSURANCE COMPANY UPDATES

Company	Effective Date	Product	Action
Allianz Life Ins Company of North America	06/09/2017	Annuity	Revised Financial Professional's Report section of the application with verbiage specific to annuities funded from qualified sources.
		Life	Producer U.S. Department of Labor Compliance Certification form required if IRA or qualified funds are applied to life insurance.
American Equity	06/09/2017	Annuity	Producer Attestation form for annuity sales funded from qualified sources.
American General	06/09/2017	Annuity	Revised Owner Acknowledgement and Disclosure Statement page of the application with Producer Attestation for annuities funded by both qualified and non-qualified sources.
American National	06/09/2017	Annuity	Revised Annuity Suitability forms with verbiage specific to annuities funded from qualified sources.
Americo	06/09/2017	Annuity	Agent Attestation form for annuity sales funded from qualified sources.
Athene Annuity & Life	06/09/2017	Annuity	Revised Annuity Suitability forms with verbiage specific to annuities funded from qualified sources.
EquiTrust Life	06/09/2017	Annuity	DOL Fiduciary Certification form for annuity sales funded from qualified sources.
Fidelity & Guaranty Life	06/09/2017	Annuity	Fiduciary Rule Acknowledgement form for annuity sales funded from qualified sources.
Forethought Life	06/09/2017	Annuity	Florida only: DOL Fiduciary Certification form - For Qualified Business only. All other states: Revised Annuity Suitability forms with verbiage specific to annuities funded from qualified sources.

Fiduciary Rule Update

INSURANCE COMPANY UPDATES

Company	Effective Date	Product	Action
Great American			No changes at this time.
Guggenheim Life & Annuity	06/09/2017	Annuity	Florida only: Florida Agent's Confirmation form - For Qualified Business only. All other states: Revised Annuity Suitability forms with verbiage specific to annuities funded from qualified sources.
Integrity	06/09/2017	Annuity	Revised Source of Funds section of application with verbiage specific to annuities funded from qualified sources.
Lincoln National	06/09/2017	Annuity	Revised Annuity Suitability forms with verbiage specific to annuities funded from qualified sources.
		Life	Revised Policy Delivery package to reflect producers compliance with the Fiduciary Rule. New Disclosures included in Lincoln's Life Sales illustrations.
Minnesota Life			No changes at this time.
National Life Group	06/09/2017	Annuity	Revised Annuity Suitability forms with verbiage specific to annuities funded from qualified sources.
		Life	Provide clients will all UL/IUL illustration pages including Policy Charges and Expenses and Statutory Premium supplemental reports
New York Life & Annuity			No changes at this time.
North American Company	06/09/2017	Annuity	Revised Annuity Suitability forms . The Agent Statement now contains verbiage specific to annuities funded from qualified sources.

Fiduciary Rule Update

INSURANCE COMPANY UPDATES

Company	Effective Date	Product	Action
Phoenix	06/09/2017	Annuity	Producer Acknowledgement form for annuity sales funded from qualified sources.
Principal Financial			No changes at this time.
Protective Life			No changes at this time.
Reliance Standard			No changes at this time.
Sagicor Life	06/09/2017	Annuity	Producer Impartial Conduct Standards Certification form for annuity sales funded from qualified sources.
State Life			Announcement to be made soon.
Symetra			No changes at this time.
The Standard			No changes at this time.
United of Omaha	06/09/2017	Annuity	Revised Annuity Suitability and Product Disclosure forms with verbiage specific to annuities funded from qualified sources.
Voya	06/09/2017	Annuity	Revised Annuity Suitability form with verbiage specific to annuities funded from qualified sources.