



Legacy
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of America

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DATE: February 25, 2011
TO: Legacy Estate Maximizer Marketers
FROM: Rick Andersen, President
SUBJECT: Suitability Requirements

Due to new regulations, effective March 1, 2011, changes are being made to Assurity's suitability requirements.

Much more detailed suitability information will be collected to support the recommendation of the purchase or exchange of an annuity. When recommending the purchase of a Legacy Estate Maximizer whole life insurance policy, which involves a lapsed, forfeited, surrendered or partially surrendered annuity replacement, the producer and the insurer must have a "reasonable basis to believe" the recommendation is suitable based on a client's financial situation and needs, among other information.

Assurity now requires the Suitability Acknowledgement Form, (75-825-05051(R12-10)), be completed and signed by both you and the insured/owner before a Legacy Estate Maximizer whole life insurance policy can be issued. Effective March 1, 2011, if we do not receive the required form, the application will not be processed. The producer will be notified and will have 14 days to submit the form before the application will be closed out as incomplete. This new form is available on the Legacy website and will be made a part of all Legacy Estate Maximizer applications on the website.

For your reference, The Producer Guide to Suitability (Form 75-826-05051) outlines the requirements regarding the collection and analysis of pertinent information. This new guide will also be available on the Legacy website.

As you review this form and guide, you will notice that they will assist your client in understanding their purchase and will also provide you with tangible confirmation that you discussed details of the purchase with your client and your client acknowledged his or her understanding.

In addition, for a minimum of five years, producers must maintain records of the information collected from the consumer and any other information used in making these recommendations.

Please call our office with any questions 800.493.3007.

We do thank you for your business and for allowing us to be of service to you.

"America's New Legacy"

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