



Independent Marketing Group



Agent Alert

Revised NAIC DOL Fiduciary Model

The NAIC recently revised the DOL fiduciary model to establish a framework for an enhanced standard of conduct that is more than the model's current suitability standard but not a fiduciary standard. Separately, the U.S. Securities and Exchange Commission (SEC) released a proposed rule package in May 2018, which included Regulation Best Interest (Reg BI). The SEC finalized Reg BI in June 2019. The final Reg BI establishes a best interest standard of conduct for broker-dealers beyond the existing suitability obligation that applies to federally registered variable annuities.

Please note: OH is effective 8/1/2021, please review corresponding training requirement date.

► [Current list of states that have adopted the revised model](#)

The Following Training Is Required to Sell Annuities With American National:

[American National Annuity Product Training](#)

- Newly Appointed producers must take the IMG All-Encompassing Course located in your Learning Plan.
- Existing Producers who have already taken the IMG All-Encompassing Course satisfy the requirement with the review of the content in this email.

Continuing Education Training

- To ensure all necessary training is completed, please review the Annuity State Suitability Training Guide for individual state requirements.

Find the 1-hour and 4-hour CE courses on the RegEd website under the state you are licensed.

[Go to RegEd Website](#)

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