

Preparing for the DOL Fiduciary Rule

We're ready. Are you?

In an ever-changing DOL Fiduciary Rule world, it can be difficult to determine what is required and who is responsible to meet the requirement when the applicability date arrives. We want agents and advisors to do what they do best. Let AmeriLife and its subsidiaries provide the solutions you need to address the DOL Fiduciary Rule. Regardless of the DOL's actions, we are committed to helping agents and advisors uncover more assets, offer more client services and make recommendations in the client's best interest.

YOU NEED TO ACT NOW.

The time is now. Your future as an insurance agent may depend upon choosing a partner prepared for June 9, 2017, when the DOL Fiduciary Rule becomes applicable.

DOL FIDUCIARY RULE AGENT REQUIREMENTS

Agents recommending life insurance or annuity products (including MYGAs, SPIAs, Traditional Fixed and Fixed Indexed Annuities) involving qualified funds will need to:

- **Adhere to Impartial Conduct Standards**
 - Act in the "Best Interest" of your client
 - Receive reasonable compensation
 - Make no misleading statements and disclose material conflicts of interest
- **Use Prohibited Transaction Exemption (PTE) 84-24 Disclosures**
 - Disclose terms of the transaction, including commission expressed as a percentage, if the recommendation is limited by any agreement with the insurance company, a description of any charges imposed for "the purchase, holding, exchange, termination or sale of such contract" and obtain client approval at the point of sale.

We're your partner.

AmeriLife and its subsidiaries are ready to help you act as a fiduciary operating under Prohibited Transaction Exemption (PTE) 84-24 during the transition period from June 9, 2017, until January 1, 2018, and to use our Registered Investment Adviser to operate as a Financial Institution under the DOL guidelines.

The question is — are you ready?

RELY ON THE POWER OF ONE.

We're your single source to:

- **Develop a Financial Institution relationship**, such as with AmeriLife and its subsidiaries, needed to sign the Best Interest Contract. Significantly more disclosure requirements are expected with full implementation of the BIC Exemption and PTE 84-24.
- **Adopt comprehensive technology tools**, such as the AmeriLyzerSM, customized for annuity sales to address clients' financial needs and to provide objective risk analysis.
- **Enroll now.** Learn the system to seamlessly transition and remain compliant.
- **Document and evidence compliance** with technology solutions, such as the AmeriLyzer. The tool documents the reasons for recommending fixed annuity sales in case of future questions or potential litigation.

AmeriLife is a qualifying Financial Institution under the Best Interest Contract (BIC) exemption, which will permit us to sign Best Interest Contracts following January 1, 2018, when the Rule is fully implemented. Throughout this process, we'll show you ways to make DOL-compliant sales that safeguard your current business and allow you to focus on the next level of profitability.

- **Leverage continuing education and training** surrounding the DOL Fiduciary Rule. We will provide comprehensive training in all aspects of the new DOL requirements, such as understanding the new regulations, having discussions about compensation and disclosures with clients, positioning products and making recommendations that are in the best interest of the client.
- **Seek out dynamic product selection** with E-Application capability. With a diverse product line from highly rated carriers, powerful distribution and advanced proprietary technology platforms, such as the AmeriLyzer, AmeriLife and its subsidiaries are well-positioned and prepared to be your first choice Financial Institution, as well as the most-trusted annuity and insurance provider.
- **Access a dedicated compliance team** to assist with assessing Impartial Conduct Standards.

You can't afford to wait. Act now—let AmeriLife and its subsidiaries be your "new home" in the new DOL Fiduciary Rule world.

Go to www.DOLSolutions.com or contact us at DOLSolutionsTeam@AmeriLife.com to learn more.