

# DOL Reference Guide

## BICE or 84-24

Originating Product	Destination Product (New Solution)				
	Qualified (FIA)	Non Qualified (FIA)	Life Insurance (Non Qualified)	Qualified (FA)	Non Qualified (FA)
Qualified (Non-FA)	BICE	BICE	84-24	84-24	84-24
Non Qualified (Non-FA)	BICE	N/A	N/A	84-24	N/A
Life (Non Qualified)	BICE	N/A	N/A	84-24	N/A
Qualified (FA)	BICE	BICE	84-24	84-24	84-24
Non Qualified (FA)	BICE	N/A	N/A	84-24	N/A
Qualified (FIA)	BICE	BICE	84-24	84-24	84-24
Non Qualified (FIA)	BICE	N/A	N/A	84-24	N/A

**KEY:**

**FA** = Fixed Annuity

**FIA** = Fixed Index Annuity

**VA** = Variable Annuity

**BICE** (Best Interest Contract Exemption) = Will require Financial Institution (FI) to sign and oversee

**84-24** (Prohibited Transaction Exemption) = Will require additional disclosure, including commissions, etc.

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