

COUNTDOWN TO DOL IMPLEMENTATION: 4/10/17



Start Preparing today with The Annuity & Life Source, Inc.

WHAT IT MEANS TO YOU?

- Investment advice on qualified funds must be provided in the 'best interest' of the customer.
- You must comply with the Best Interest Contract Exemption (BICE) to receive compensation.
- A Financial Institution (FI) must supervise your advice and recommendations on all qualified FIA sales. (A FI can be an Insurance Carrier, Broker Dealer, Bank, RIA or DOL approved Independent Marketing Organization (IMO), like The Annuity & Life Source, Inc.)
- The FI will sign the BICE along with the client and possibly the advisor.

INSURANCE-ONLY LICENSED PROFESSIONALS

- A Financial Institution (FI) must supervise your advice and recommendations on all qualified FIA sales.
- **SOLUTION:** The Annuity & Life Source, Inc has applied to become an FI. If approved, qualified FIA business would be supervised and the BICE would be signed by us. You must be part of The Annuity & Life Source, Inc. team for us to be your FI.

REGISTERED REPRESENTATIVE

- A Financial Institution (FI) must supervise your advice and recommendations on all qualified FIA sales. Your Broker Dealer may act as the FI if they so choose.
- If your Broker Dealer chooses not to act as the FI? See Insurance-Only Licensed Professionals solution

INVESTMENT ADVISORY REPRESENTATIVE (IAR)

- A Financial Institution (FI) must supervise your advice and recommendations on all qualified FIA sales. Your RIA may act as the FI if they so choose.
- If your RIA chooses not to act as the FI? See Insurance-Only Licensed Professionals solution

DOING BUSINESS IN A POST DOL WORLD

You will need, with the help of your FI, the following:

- Training & Education on being a fiduciary and acting in the best interest of your client
- Client Resource Management (CRM) system to track conversations, recommendations and continued service
- Technology platform to run: Risk Analysis, Asset Selection, Product comparisons, etc.
- Website portal and E-Application access
- Disclosures and appropriate supervisory tasks

**WE ARE PREPARING OUR ADVISORS NOW.
CALL TODAY FOR OUR SOLUTIONS!**

 the
annuity&life
source, inc.

800.743.4930

www.theannuitysourceinc.com