

The Virginia Bureau of Insurance have the following comments on Chapter 23-Conducting the Life and Annuity Examination:

L. Supplemental Checklist for Marketing and Sales Standard #12, page 43- To be consistent with Checklist K, we recommend changing "Ensure the insurer's and applicable producer's system of annuity suitability supervision and training include:" to "Ensure the insurer's and applicable producer's system of annuity suitability supervision and training include from Model #275." .