



## VARIABLE ANNUITY SALES PRACTICES

*Variable Annuity Sales Practices* is intended for life insurance agents and registered representatives who would like to review suitability and disclosure requirements specifically related to the sale of variable annuities and FINRA Rule 2330.

This course is an intermediate course for representatives who already hold life licenses and are active in annuity sales. The course's lesson on supervision is also appropriate for supervisors and sales representatives.

*Variable Annuity Sales Practices* highlights the suitability requirements that must be considered when recommending a variable annuity to a client.

This course outlines best practices to be used in selling variable annuities. It also reviews considerations when selecting optional benefits, allocating premiums to variable subaccounts, meeting retirement needs, and identifying types of clients for whom variable annuities may not be appropriate.

Representatives and supervisors should also take away an understanding of the regulatory requirements imposed under FINRA Rule 2330.