

The Changing Face of Annuities Regulation: What Lies Ahead?

February 28, 2009

SHARE THIS

- [DOWNLOAD TO PDF](#)

SPONSORED BY

This PowerPoint report, presented at the NCOIL 2009 Spring Meeting by Steven Weisbart, senior vice president and chief economist of the Insurance Information Institute, focuses on three aspects of annuities: regulation, consumer protection and what the future holds in store. The presentation also provides an explanation of some basic annuity types, including Immediate and deferred annuities and fixed and variable annuities. Fixed and variable annuities are currently defined as insurance products and regulated by the states while variable annuities are considered securities are regulated by the Securities and Exchange Commission (SEC). The report discusses separately the special case of indexed annuities, which are currently regulated by the states but which the SEC plans to declare are investment products and impose its regulatory authority. The report concludes with a lengthy discussion of marketing and suitability issues.

The following presentation is called "The Changing Face of Annuities Regulation: What Lies Ahead?". It was presented by Dr. Steven N. Weisbart on February 28, 2009.

Please click on the file name below to view the presentations. Once open, you can choose "file" from your menu and then save the PowerPoint presentation to your disk. The presentation also is available in Adobe Acrobat format. The Adobe Acrobat file is smaller and faster to download. However, you do need the appropriate software to view.

You can download Adobe Acrobat Reader, free of charge, from the Adobe website (<https://www.adobe.com/products/acrobat/readstep.html>).

Note: Printer fonts may vary by browser and version of Adobe Reader.

[Download ncoil022809.ppt](#)

[Download ncoil022809.pdf](#)

[Back to top](#)