

Let's Talk Annuities: The Growing Fee-Based Annuity Space

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Carlton Fields insurance litigator Ed Zaharewicz was quoted in an *InsuranceNewsNet* article, "Let's Talk Annuities: The Growing Fee-Based Annuity Space," recapping his recent participation in an Insured Retirement Institute ACTION19 insurance panel.

The article reviews the panel participants' insights on fee-based annuity products, particularly regarding best interest and suitability regulations from governmental and industry bodies.

Zaharewicz stated that since there is no federal standard, states' preemptive regulatory efforts are a "burden to firms with both commission and fee-based products" and "onerous" because of the mismatched regulatory environment enacted.

However, Zaharewicz said that "these regulations will keep the space open to commission products while driving more interest in fee-based products."

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