

# Justin Chretien Quoted in Life Annuity Specialist: “SEC Action Threatens to Extend Agency’s Writ to Indexed Annuities”

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Justin Chretien was quoted in a *Life Annuity Specialist* article titled “SEC Action Threatens to Extend Agency’s Writ to Indexed Annuities.” The article discusses a March 2023 complaint filed by the SEC against Jeffrey Cutter and his advisory firm for allegedly failing to adequately disclose the large, upfront commissions that he and his practice received for recommending the sale of fixed-indexed annuities. Chretien said that the SEC’s action straddles a “razor’s edge” between the federal agency’s established oversight of investment advisers who receive asset-based advisory fees and the role of states in regulating the sales of fixed-indexed annuities sold on commission. [Read the article.](#) Subscription may be required.

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Justin L. Chretien

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