

Life, Annuity, and Retirement Solutions

Overview

We serve the needs of the life, annuity, and retirement solutions industry. We have represented life insurance companies throughout the United States in national bet-the-company class action and complex commercial litigation cases. Our attorneys are recognized as not just “litigators” but as experienced trial lawyers with the depth to efficiently and creatively defend against both traditional and new issues raised by plaintiffs’ lawyers under state and federal law. We bring an integrated and complementary approach to servicing our life insurance clients by drawing on the collective experience of our business, regulatory, and litigation attorneys.

The life insurance industry group works closely with our practice groups to provide counseling, litigation, and dispute resolution to life insurers in the securities, ERISA, federal tax and state regulatory areas on product development, sales and distribution issues, business combinations and state regulatory advice, market conduct examinations, and hearings.

Insurance Business Counseling

Our business and regulatory attorneys counsel life insurance clients on a variety of transactions, business arrangements, insurance products, and distribution matters under federal and state securities laws, FINRA regulations, and state insurance laws. Our lawyers have worked with the various state and federal regulators. Our attorneys counsel insurance industry clients on business matters in the following key areas:

Product Design

Including work with actuaries and product filing staff for fixed index annuities, variable products, market-value-adjustment products, synthetic annuities, and other innovative products.

Securities Regulation

Including status questions under the Securities Act, Securities Exchange Act, and Investment Company Act of 1940 (1940 Act); 1940 Act regulation of separate accounts and mutual funds that serve as underlying investment vehicles for insurance products; and compliance with the federal and state securities laws, including the Sarbanes-Oxley Act.

State Insurance Regulation

Including contract and form filings; licensing of insurance companies, producers, managing general agents, underwriters, and consultants; and compliance with required contract terms, standard non-forfeiture law, disclosure, replacement, suitability, unfair trade practice, and other regulatory requirements.

Compliance Oversight and Best Practices

Including administrative and operational compliance with state and federal regulatory requirements, mock regulatory examinations, and development of industry best practices.

Distribution and Marketing

Including structuring arrangements between insurance companies and banks, brokerage firms, and marketing organizations; and assistance with FINRA regulation of member firms and producers.

Market Conduct Examinations and Regulatory Investigations

Including responding to initial regulatory findings and initiating and participating in contested case hearings.

Advertising Review

Including substantive reviews for compliance with both state insurance and federal securities laws and regulations; assistance with state and FINRA filings; and assistance with responding to, and resolving, regulatory comments.

Organization and Transactions

Including life insurance company formation, mergers and acquisitions through stock and asset acquisition, including reinsurance arrangements, reorganizations, and dissolutions; and separate account transfers and reorganizations.

Privacy and Data Security Regulations

Including compliance with SEC Regulation S-P and state insurance privacy requirements.

Private and Public Offerings and Financial Reporting

Including SEC-registered offerings and private placement of U.S. and offshore offerings of insurance securities products, and Exchange Act financial reporting.

Tax and ERISA

Including a broad range of matters related to qualified and nonqualified retirement plans, health and other welfare benefit plans, annuities and IRAs, including the tax qualification of annuities and

life insurance contracts; and representing clients before the Internal Revenue Service and the Department of Labor.

Litigation and Dispute Resolution Services

We represent life insurance clients in federal and state courts at all stages of litigation, primarily as lead defense counsel, but also as the initiator of actions, pursuing our clients' claims. Our experience includes disposal of actions, including putative class actions, at the earliest stages of the litigation, as well as bench and jury trials of major class and mass actions and high-dollar individual civil and criminal cases. We have also worked as relief counsel where clients experienced an adverse result while represented by other counsel. In addition, we have preserved trial court wins on appeal, and obtained appellate reversals of adverse rulings, including certifications of class actions.

Learn more about our [life insurance and annuities litigation](#) practice.

SEC/FINRA

We represent clients on a broad range of matters before the SEC and FINRA. Our lawyers focus on providing practical advice and insights based on decades of experience. Learn more about our [securities capabilities](#).

Investment Companies and Advisers

We provide a full range of services to investment companies and their boards of directors/trustees, and investment advisers.

Organization and Operation

We help organize a variety of different registered and unregistered investment companies, including mutual funds, fund of funds, closed-end funds, and ETFs. We help organize investment advisers. We also advise on operational requirements imposed by the federal securities laws. Whether clients are negotiating a secured lending arrangement or preparing for a board meeting, we can assist.

Registration, Proxies, and Reports

Our lawyers guide clients through the SEC registration process, from early preparation and vetting of personnel through effectiveness of their registration statement or approval of their adviser application. We also advise on federal and state requirements for shareholder meetings and proxy voting, as well as the requirements for periodic reports to shareholders and to the SEC.

Compliance

We help develop Rule 38a-1 and Rule 204(6)-7 compliance programs and policies, conduct annual compliance reviews, and prepare for regulatory examinations. Our team includes members with experience as chief compliance officers and SEC-approved independent compliance consultants.

Regulation

Our lawyers have extensive experience with matters involving the regulation of investment companies and investment advisers. This experience includes, for example, analyzing the need to register with the SEC, preparing interpretive and no-action requests to the SEC staff, and seeking exemptive relief from SEC regulation. We advise on questions that arise under state “blue sky” laws, the Commodity Exchange Act, and all federal securities laws.

Transactions

We advise on a variety of transactions involving investment companies and advisers, such as mergers, asset transfers, portfolio “lift outs,” substitutions, redomestications, intact transfers of separate accounts, and liquidations. In particular, we advise on the many regulatory, tax, and due diligence issues that arise when an investment company or adviser is involved in a larger corporate transaction.

Distribution and Marketing

Our lawyers have extensive experience with investment company and adviser advertising, marketing, and distribution matters. This experience includes matters involving principal underwriters (including statutory underwriter questions), broker-dealers and selling groups, and independent marketing organizations (IMOs). Our experience also includes handling the unique issues that arise when selling through the RIA channel. We guide clients through the FINRA advertising review process and advise on the regulatory requirements that apply to sales materials.

Tax and ERISA

We counsel clients on the unique federal tax and ERISA issues that pertain to investment companies and advisers including advice regarding the IRS code requirements for favorable tax treatment as a regulated investment company. We also counsel advisers on any ERISA obligations they may have in connection with their activities with ERISA-covered plans, including ERISA’s fiduciary responsibility provisions.

Variable and Other Insurance Products

We provide a full range of legal and regulatory services to insurance companies, broker-dealers and service providers relating to the design, marketing, and sale of variable insurance products, individual and group annuities, fixed indexed annuities, market-value-adjustment products, synthetic annuities, BOLI, funding agreements, stable value wrap contracts, and other innovative products.

Registration

Our lawyers have extensive experience with SEC registration of variable life insurance and variable annuity products under the Securities Act of 1933 (Securities Act) as well as SEC registration (and subsequent deregistration) of related separate accounts and investment companies under the Investment Company Act of 1940 (1940 Act).

Regulation

We advise on a variety of interpretive issues, including writing opinions that certain life insurance company products are not required to be registered under the Securities Act and that certain life insurance company accounts are not required to be registered under the 1940 Act. Our experience also includes drafting and reviewing applications for exemptions and requests for no-action relief, and advising on offerings made outside the United States.

Compliance

We assist with the preparation and review of variable and fixed annuity suitability programs, policies and procedures required under FINRA rules and state insurance law. Our lawyers have extensive experience drafting and reviewing compliance policies and procedures as well as advising on Sarbanes-Oxley Act compliance matters.

Transactions

Our lawyers have extensive experience working on a variety of transactions involving variable products, including separate account mergers, asset transfers, substitutions, redomestications, intact transfers of separate accounts, and liquidations.

Distribution and Marketing

Our lawyers have extensive experience with variable product advertising, marketing, and distribution matters. This experience includes application of regulatory requirements to performance presentations, websites, and sales materials as we guide clients through the FINRA advertising review process. In addition to reviewing advertising and promotional material, we advise and assist in negotiating and documenting arrangements with distributors, joint venturers, and service providers.

Tax, ERISA, and State Insurance Law

We advise on Federal Tax matters, ERISA, and state insurance law issues relating to insurance products. Our lawyers have extensive experience working with insurers to ensure product designs qualify for favorable tax treatment under federal tax laws. We also counsel clients on complex employee benefit plan issues, including an entity's fiduciary status under ERISA and on obtaining advisory opinions and prohibited transaction exemptions from the Department of Labor.

We provide a full range of services to broker-dealers. *Organization and Registration*

We guide clients through broker-dealer formation and registration. We also advise on registered representative registration filings and related issues.

Compliance

We draft written supervisory procedures and other supervisory control policies and procedures. We also draft and advise on suitability policies and procedures. Our experience includes providing compliance and risk evaluation reviews. We also counsel clients on AML and OFAC compliance, books and records requirements, cash and non-cash compensation arrangements and fee referral issues, and email retention and production.

Regulation

We advise on broker-dealer reporting obligations and a variety of investment-related distribution issues. Our lawyers have extensive experience providing substantive reviews of advertising and sales literature for compliance with federal and state laws and regulations. Our experience also includes advising on matters relating to regulatory examinations and investigations.

Disputes and Arbitration

Our lawyers have extensive experience in customer complaint handling and FINRA arbitration. We also advise on registered representative termination filings and related issues and provide employee/registered representative dispute counseling.

Unclaimed Property

We apply our unique focus to represent and counsel our insurance clients on a broad spectrum of unclaimed property matters, including:

- Strategies and responses to examinations by state insurance departments, state unclaimed property regulators, and auditing organizations acting on their behalf.
- Litigation brought against insurance companies by state agencies alleging violation of unclaimed property laws.
- Insurance company operational issues implicated by unclaimed property law compliance and remediation, including requirements to use the Social Security Death Master File (DMF) to identify policies and contracts subject to death claims.
- General compliance with unclaimed property requirements, including voluntary self-auditing and reporting.

- Compliance with unclaimed property requirements as they apply specifically to various types of insurance policies and annuity contracts and benefits thereunder, and to the amounts held in retained asset accounts.
- Reporting and compliance issues under state insurance law, such as responding to New York's 2011 Section 308 letters.
- Securities law issues associated with unclaimed property compliance, including prospectus disclosure and operational considerations for variable products that may impact compliance with unclaimed property laws.
- Reinsurance recovery of escheated benefit payments.

Insights

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Funds Not Caged by SEC Names Rule Amendments: Roaming Room Remains

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Juggling Act: SEC Fines Three Employers for Potentially Discouraging Whistleblowers

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Ringmaster's Review: Fall 2023 Litigation on Parade

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Lawsuits Alleging Violations of Illinois' GIPA Are Piling Into Court Like Clowns Out of a Circus Car

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Market Pushes Back on SEC Short Sale Reporting Rule

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Second Circuit Clarifies Limitations of Fraud on Market Theory

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In the Big Top Spotlight: NAIC Model Bulletin on the Use of Artificial Intelligence Systems by Insurers

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Federal Rule Amendment Clarifies Requirements for Admitting Expert Testimony

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NASAA Report on BD Compliance With Reg BI: Finds Progress, but Specifies Work To Be Done

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Preparing for 2024: Encore to 2023's Cyber and Privacy Extravaganza

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IRS Gives Equal Billing to an Adviser Life Insurance Contract: Treats Adviser's Fee the Same as Under Adviser Annuities

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The SEC's Compulsory Practice of Restraining Free Speech: "You Signed It, So Live With It!"

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SEC Wants More Securities Traders Under Its Dealer Big Top: Would Require Exchange Act Registration by More Regular Traders

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NAIC H Committee Continues as Ringmaster Coordinating Numerous Initiatives

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New DOL Fiduciary Rule Proposal: Still the Same Old Act...

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Regulators Hit Jackpot: Off-Channel Communications

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NAIC Privacy Working Group Goes All-in on New Draft Privacy Model

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Mass. High Court Plays Wild Card: Upholds Broad Fiduciary Duty for Broker-Dealers

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SEC Proposal Balances AI-Like Technology Use With Investor Best Interests: Has the Regulator Picked a Winner?

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SEC Folds on Swing Pricing for Money Market Funds: Odds Lengthen Against Swing Pricing for Other Fun

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New York Department of Financial Services Plays Pit Boss for Consumer Protection

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SEC Deals New Cybersecurity Disclosure Requirements to Public Companies

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Robocalling into Florida: A Dicey Gamble in an Evolving Legal Landscape

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Tippee Liability If the Tipper Is Not Guilty? The Fluid Boundaries of Insider Trading

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Supreme Court Plays Its Cards on Constitutionality of SEC In-House Court Actions

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NAIC Innovation, Cybersecurity, and Technology (H) Committee Gets in on the Action

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NAFA Enters the Game, Files Amicus Brief in SEC v. Cutter

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Fifth Circuit Breaks From No-Action Pack: Becomes Better Bet for Letter Recipients?

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Catching More Flies With Honey: Recent DOJ Policy Changes to Coax Cooperation From Corporate Defendants

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Private Fund Advisers on the Hotplate: SEC Turning Up the Heat

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AML Whistleblowers Now Have More Appetizing Options

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Regulators Looking to Various Kitchen Tools to Regulate Insurers' Use of Artificial Intelligence and Machine Learning

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Reg BI Cooking Instructions: Based on SEC/FINRA Exams

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ETFs in Variable Contracts: A New Marketing Opportunity?

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Social Media Influencers Take Center Stage

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SEC Relief for RILA Issuers to Use Statutory Financials: Has the Moratorium Been Lifted?

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NAIC's New Privacy Protections Recipe

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ETF Share Transactions Based on Nonpublic Information: An Illegal Secret Ingredient?

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SEC Places Short Order for T+1: But Insurance Products Mostly Off the Menu

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SEC Stirs Its Pot of Cybersecurity Preparedness and Response Proposals

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A Coming Seismic Shift in Administrative Law? Or Just a Tremor?

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SEC Brings Broker-Dealer Electronic Recordkeeping Rules Out of Deep Freeze

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SEC Would Mandate Swing Pricing: Badly Upending Most Funds' Procedures

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Insurers' Vendor Relationships May Get Wintery Gusts: A Chill for Consumer Data, Artificial Intelligence (AI), and Machine Learning (ML) Services?

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SEC Revamps Fund Shareholder Reporting and Fee/Expense Advertising Rules

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Increased Visibility Into Fund Proxy Voting: SEC Adopts Controversial Requirements

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No Hibernation for Issuers of Index-Linked Variable Annuities and Index Universal Life

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SEC and CFTC Fines for Texting Augur Billions More from DOJ

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FINRA Settles Its First Reg BI Action

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A Flurry of Algorithmic Activity at the NAIC 2022 Fall National Meeting

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New Year, New Privacy Shakedowns: Six Resolutions for Keeping Warm

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FINRA Issues 2023 Report on Examination and Risk Monitoring Program

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Colorado Division of Insurance Announces Life Insurance Underwriting Data Call and Survey Details

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NAIC Proposes Actuarial Guidelines for Index-Linked Variable Annuities

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NCOIL Protests Insurers' Offers of Enhanced Cash Surrender Values

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FINRA's Expansive View of "Participation" in a Private Securities Transaction

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SEC Casts Wider Investment Adviser Net: May Ensnare Index and Other Providers

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Terminal Funding Annuities Smooth Rough Seas for Defined-Benefit Plans

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SLUSA Dismissal Affirmed in Variable Annuity Class Action: Eleventh Circuit Looks Behind Artful Pleading

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SEC Files Groundbreaking Reg BI Complaint

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What's Up With WhatsApp and Text Messaging? SEC and FINRA Weigh In

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SEC Proposes Fund ESG Disclosure Channels: Different ESG Strategies Must Row in Their Lanes

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Attacks on the SEC Administrative Citadel

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Learn From Lemonade's Privacy Lemon: Sweeten Compliance to Lessen Litigation Bitterness

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SEC Clobbers Crypto Lending Platform but Allows Some Retooling

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To Prevent Algorithms From Heading Off Course, Regulators Consider Testing

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Private Equity Investments in Insurance Companies: Regulators Approach From All Directions

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The Colorado Division of Insurance Continues to Navigate Life Insurer's Use of ECDIS and Algorithms

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California Throws Shade at Insurance Industry's Use of Big Data and Algorithms

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Regulatory Monitor SEC Update

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Duties and Non-Duties of Directors of Mutual Funds Underlying Life Insurance Company Separate Accounts Funding Variable Insurance Contracts

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Continued SEC/FINRA “Complex” Product Concerns: Will Good Regulatory Harvest Arrive?

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DOL Stakes Out New Fiduciary Concept: Plaintiffs Would Uproot It

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Foreign Ownership of Florida Insurers: Concern With Country Concentration

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SEC Proposes Sea Change in Private Fund Regulation: Doing Indirectly What It Could Not Do Directly?

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SEC Whistleblower Proposals Continue Reversal of Trump-Era Rules

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With Spring in the Air, States Renew Their Efforts to Allow Value-Added Products and Services

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NAIC’s Privacy Protections Working Group Plans Extended Growing Season for Fall 2023 Harvest

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Action-Packed Spring for NAIC Special Committee on Race and Insurance

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SEC Cultivates Shadow Trading Theory: Emerging Species of 10b-5 Violation?

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NAIC’s New Cybersecurity Working Group Prepares for Planting

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When Hidden Truths Become Material Misrepresentations

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SEC Showers Down Proposed Cybersecurity Rules: 5 Steps for Staying Dry

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Life Insurance Lapse Notice Class Actions Fail to Take Root: California Court Denies Certification

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Must ERISA Actuarial Equivalence Be “Reasonable”?

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401(k) Climate Change and Crypto Considerations: DOL Nurtures the Former but Clips Crypto at the Roots

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A Hailstorm for Private Fund Advisers? SEC Clouds the Horizon

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Shortened Settlement Cycle Sprouts at SEC (T+1 for T+2)

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SEC IM Division Director William Birdthistle’s Mutual Fund Views Revealed in His Book

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Colorado Division of Insurance Steps Up to the Plate for a Second Stakeholder Meeting

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Colorado Division of Insurance "Conducts" Its First Stakeholder Meeting

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What Will the SEC Do About the "Gamification" of Trading in 2022?

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FINRA Atwitter Over Social Media Influencers

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New Year, New Index-Linked Variable Annuity Actuarial Guideline?

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Admissions of Wrongdoing Back in Vogue: SEC Enforcement Pendulum Swings

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Regulators Forecast Storm of Cybersecurity Activity

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When Congress Freezes Up, the NAIC's Privacy Protections Working Group Lights a Fire

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Private Equity in 401(k) Plans: A Holiday Sequel

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SEC Publishes Fund Compliance Shortfalls

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DOL to Plan Sponsors: "It's Mostly All About the Benjamins!"

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Big Changes Ahead for Private Funds? SEC Chair's Transparent Intent

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A Cold Blast From the Index Universal Life Illustration (A) Subgroup

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Gag Orders, Part II: When the SEC Silences Critics

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AI Insurance Company Faces Class Action for Use of Biometric Data

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SEC Tolling Agreements Upheld: Second Circuit Lifts Tollgate

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Scrutiny of Algorithms and Consumer Data

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Insurance Industry Leads on DEI Initiatives

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Oregon DFR Invites Insurers to Discuss Ad Filing Requirements

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“Reasonable” Does Not Mean Perfect: Recent FINRA Regulatory Developments and Interpretive Questions

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Life Insurance and Annuity Developments

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SEC Deep-Sixes Offering Integration Test: New Rules Replace the Old Five Factors

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Insurers Need to Do Their Homework: Review of the Use of Data, Algorithms, and Predictive Models

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The Three R's of LTC Insurance and Wellness: Regulation, Rebates, and RBOs

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The NAIC's New E-Commerce Class

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Possible SEC Proxy/Whistleblower Rule U-Turns? Could Reverse Trump-Era Actions

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Diving Into IoT Data? Here Are Some Privacy Considerations

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Stopping GameStop Games: Regulators Eye Payment for Order Flow

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Regulation Best Interest and Form CRS: Examinations and Enforcement Heat Up

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SEC Takes ESG Disclosure Plunge: An Ocean of Issues Swirls

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NAIC Illustration Work Stagnates in the Dog Days of Summer

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State Law Steers STOLI Cases, Drives Federal Court Outcomes

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Regulatory Monitor: Life Insurance and Annuity Developments

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Investor Advocate Rebukes SEC, Calls for Rule Reversals and Legislation

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New Hampshire Supreme Court Invalidates Long-Term Care Rate Caps

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Life Insurer Has No Duty to Investigate Forged Policy Change Form

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California Becomes Hotbed for Policy Lapse Notice Claims

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Mexico Imposes Digital Services Tax on Online Activities

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Spring Is Hot for State Privacy Legislation

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Recent Trends and Defense Strategies in Agent Sales Practice Suits

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Converting Mutual Funds to ETFs: A Fertile Field?

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A Rocky Road Ahead for Insurers Using Consumer Data and Models

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Cast Into the Deep: Questions for Charting New Privacy Waters

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The Gift of Giving: States Move to Amend Their Anti-Rebating Laws

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More Aggressive Enforcement Sprouts at SEC

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New Era for Variable Product Fund Substitutions: SEC Removes Obstacles

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Let a Thousand Flowers Bloom: Advisory Voices Proliferate at SEC

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A Future Without SEC Tolling Agreements? Some Say “Not So Fast”

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New “Buffered” VA and VLI Investment Options: Will Compete With Index-Linked Options

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ERISA Fiduciary Duty Claim Against Plan Not Subject to Arbitration

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States Spring Into Action With Best Interest Rules for Annuities

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Minimum Standard Nonforfeiture Rate – Green Light, Red Light

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SEC’s Fledgling Asset Management Advisory Committee Begins to Spread Its Wings

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SEC Limits Need for Substitution Applications

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SEC Reforms Whistleblower Program

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DOL to Plan Sponsors: "It's All About the Benjamins!"

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Collective Investment Trust Muddle

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SEC Streamlines Fund of Fund Relief, Requires Life Company 'Certification'

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California Privacy Rights Act: Compliance Objectives for 2021

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Arbitration Provision Survives Agent Termination

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A New Dawning for Electronic Insurance and Investment Product Transactions and Document Delivery?

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New Jersey Enacts Anti-STOLI Law

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Great-West Wins 36(b) Fee Case

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Eleventh Circuit Decisions May Chill Future Data Breach Class Actions

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A New Era for Insurtech in Latin America

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NAIC Rings in a New Year for Addressing Racial Inequities

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Not If, But When: Applying the ADA's Accessibility Requirements to Mobile Apps

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Revived Prospects for Patenting Financial Product Inventions

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NAIC Task Force Gives Insurers a Holiday Rebating Gift

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A New Beginning for Fund Derivative Regulation

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NAIC Groups Adopt 2021 Charges

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New Year, New Duties in the Sale of Annuities

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SEC Proposes Big Changes to Mutual Fund Disclosure Framework

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AI Challenges for Securities Firms: Key Summer Reading From FINRA

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Topsy-Turvy World of Accelerated Underwriting and Artificial Intelligence

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IRS Continues Hot Streak: Issues Additional Favorable Fee-Based Annuity Rulings

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Not Quite Across the Suitability Finish Line

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Back to School for Annuity and Life Disclosures and Illustrations

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Gag Orders: Stifling Effect on SEC Critics

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ASB Airs Summer Rerun: Seeks Round 2 of ASOP 2 Comments

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SEC Still Cool With Virtual Fund Board Meetings

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OCIE Turns Up Heat on Private Fund Adviser Compliance

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Court Throws Cold Water on SEC Disgorgement Remedy

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FINRA Corporate Financing Rule Amendments Bring Clarity for Insurance Products

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No Summer Break for the Rebating Drafting Group

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DOL Warms Up to Private Equity in 401(k) Plans

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SEC Proposes Changes to Fund Shareholder Reports, Prospectuses, SAIs, and Ads

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Variable Product Disclosure Reform: Decision Points for Insurers

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DOL Proposes Restoring Original Investment Advice Regulation and New Prohibited Transaction Class Exemption for Investment-Advice Fiduciaries

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Is It Time to Come Out and Play? New Rules Proposed on What Constitutes Rebating

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Insurers' Successful Challenge to 2016 Amendments to Florida's Unclaimed Property Act Reversed on Appeal

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NAIC Restarts Its Work Revising Its Model Privacy Provisions

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Policy Lapse Notice Claims on the Rise in California

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New Jersey Springs Into Action: New Bill to Ban STOLI Policies

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Intel's Intel Doesn't Prove Actual Knowledge: Court Rejects Short ERISA Statute of Limitations

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Securities Regulators' Rx for COVID-19

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Long Jail Term for Crooked Insurance Agent: Claimed Comp for Phony Policy Sales

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Peering Into Regulators' Views on Artificial Intelligence

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Supreme Court Won't Review Key ERISA Case: A Boost for Index Funds?

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A Spring Into Chaos: Massachusetts Adopts Fiduciary Rule

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OCIE Continues Relentless Cybersecurity Focus

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Sprouting: Modernized Variable Product Disclosures: SEC Approves Summary Prospectuses

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Fidelity Beats Back ERISA Challenge: Infrastructure Fee Complaint Dismissed

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Did Your Text Message or Phone Call Campaign Use an Illegal “Autodialer”?

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Cases of Purloined Company Documents: When Terminated Employees Steal

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NAIC Life Insurance and Annuities (A) Committee Ends 2019 With a Big Bang

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OCIE Risk Alert Highlights Compliance Program Catch-22

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Round and Round – Will 2020 Bring the End to Inconsistent Anti-Rebating Prohibitions?

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FSOC: “Too Big to Fail” Has Failed

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Defendants Fend Off Challenge to FIA's Proprietary Index

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Carlton Fields Rolls Out Blockchain, Crypto, and Virtual Currency State Legislation Tracker

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Autoerotic Asphyxiation Ruling Brews Circuit Split on Coverage

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New SEC Regulation Defines 'Best Interest' Flexibly

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Innovation Whack-a-Mole

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Court Sheds Light on ERISA's Fiduciary Exception to Attorney-Client Privilege

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Multiple Plaintiffs Take Shot at SEC Regulation Best Interest

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Mostly Tricks Proposed for ASOP 2

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- ERISA Employee Benefit Plan Litigation
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- Life, Annuity, and Retirement Litigation

- Litigation and Trials
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