January 31, 2012

TO: Insurance Companies Writing Life Insurance and Annuities

FROM: Missouri Department of Insurance, Financial Institutions and Professional Registration

RE: Annual Statement Filing
Certificate of Compliance with Advertising Rules

Missouri Regulation 20 CSR 400-5.100(8)(B) requires all insurance companies, which issue life insurance contracts and/or annuities in the State of Missouri, to file with the Director with its Annual Statement the Certificate of Compliance with Advertising Rules (included with this memo) indicating that the company’s advertisements complied with Missouri Regulation 20 CSR 400-5.100. The regulation requires that an authorized officer of the company, who has knowledge of the company’s compliance with this regulation, execute this certificate. For any questions, please contact Heather Carlson (573-751-2430) in the Market Conduct Examination Section of the Missouri Department of Insurance, Financial Institutions and Professional Registration.
AFFIDAVIT

CERTIFICATE OF COMPLIANCE WITH ADVERTISING RULES

Before me, the undersigned authority, personally appeared _________________________ who, being by me duly sworn and deposed, stated as follows:

1. My name is _________________________ and I am of sound mind, capable of making this affidavit and personally acquainted with the facts herein stated.

2. I am an officer of the _________________________________ Insurance Company, an entity authorized to sell life insurance and/or annuities in the State of Missouri.

3. I am authorized to make this affidavit on behalf of the _____________________________________________ Insurance Company.

4. I am knowledgeable about the requirements contained in Missouri Regulation 20 CSR 400-5.100.

5. To the best of my knowledge, information and belief, the advertisements which were disseminated by or on behalf of the _____________________________________________ Insurance Company during the calendar year prior to the date of this affidavit complied or were made to comply in all respects with the provisions of Missouri Regulation 20 CSR 400-5.100.

In witness whereof, I have hereunto subscribed by name and affixed my official seal this _____ day of ___________ 20_____.

_________________________________ Signature of Authorized Officer

_________________________________ Address

_________________________________ Signature of Notary (seal)

_________________________________ City, State, Zip

_________________________________ Telephone Number

_________________________________ Email Address