



Missouri Department of Commerce and Insurance  
Market Regulation Division  
Insurance Product Filing Section  
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## Non-Variable Annuity Checklist

Missouri uses the NAIC Coding Matrix to determine the appropriate use of TOI's. Visit [NAIC.org](http://NAIC.org) for the most current version of the matrix.

The SERFF filing fee of \$150 must be paid via Electronic Funds Transfer (EFT) pursuant to 374.230 RSMo.

This list is in no way an exhaustive or complete statement of all requirements and provisions that might be applicable. This checklist is a representation of general provisions and objections and should not be construed as a legal position or legal advice. Please refer to the statutes and regulations for exact wording of requirements or prohibitions. The language within the Missouri Statutes and Regulations always prevails over this checklist.

### Instructions

Complete this checklist by providing the location of the provision in the forms. The completed checklist should be attached to the Supporting Documentation tab.

Please ensure the Form Type under the Form Schedule tab matches the attached form. For example, if the Form Type is an application, make sure the form is marked as AEF (Form Type for application/enrollment form).

The Form Number cannot be reused, except when the original filing is rejected or withdrawn, and the Form Number on the Form Schedule tab must match the form number provided in the lower left-hand corner of the first page.

Provide an explanation of variability for all bracketed alpha and numeric text.

If filing a rider, endorsement, or application, please provide the SERFF tracking number for the forms with which these new forms will be used.



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Documents within a filing can be marked confidential, but an explanation of how the request complies with 374.070 RSMo and 20 CSR 10-2.400 must be provided.

When providing a redline version of the changes, please attach it to the Supporting Documentation tab. The form being submitted for approval should be in final format under the Form Schedule tab.

Health rate filings must be submitted separately from Forms. For more information on health rate filings, please visit [our website](#).

Life must be filed separately from Health. Group separately from Individual.

Filing Submissions shall include the following and meet the requirements under 20 CSR 100-9.100;

- a. Provide a brief, detailed description of benefits, the purpose of the filing, and the intended market on the General Information tab.
- b. Disclose if the form is new or a replacement.
- c. Provide all corresponding SERFF Tracking Numbers, including rate filings if filing a form filing.

Citation	Summary	Form	Page #
<a href="#">20 CSR 400-1.010(1)</a>	Approval criteria		
<a href="#">20 CSR 400-1.010(1)(A)</a>	Form numbers		
<a href="#">20 CSR 400-1.010(1)(B)</a>	Coverage/benefit information		
<a href="#">20 CSR 400-1.010(1)(C)</a>	Statement of agent authority		
<a href="#">20 CSR 400-1.010(1)(D)</a>	Free look period		
<a href="#">20 CSR 400-1.010(1)(E)</a>	Grace period		
<a href="#">20 CSR 400-1.010(1)(F)</a>	Waiver of premium		
<a href="#">20 CSR 400-1.010(1)(G)</a>	Total disability		
<a href="#">20 CSR 400-1.010(1)(H)</a>	AD&D supplemental to life		
<a href="#">376.669.2(1) RSMo</a>	Cessation of payments		
<a href="#">376.669.2(2) RSMo</a>	Lump sum settlement		
<a href="#">376.669.2(3) RSMo</a>	Required statement		
<a href="#">376.669.2(4) RSMo</a>	Required statement		
<a href="#">376.669.3 RSMo</a>	Minimum values		
<a href="#">376.669.3(1)(a) RSMo</a>	Withdrawal or surrender		
<a href="#">376.669.3(1)(b) RSMo</a>	Contract charge		
<a href="#">376.669.3(1)(c) RSMo</a>	Premium tax		
<a href="#">376.669.3(1)(d) RSMo</a>	Indebtedness		
<a href="#">376.669.3(2) RSMo</a>	Net considerations		
<a href="#">376.669.3(3) RSMo</a>	Interest rate/minimum nonforfeiture rate		
<a href="#">376.669.3(3)(a) RSMo</a>	Treasury rate		
<a href="#">376.669.3(3)(b) RSMo</a>	150 Bias points		
<a href="#">376.669.3(3)(c) RSMo</a>	Interest rate not less than 1%		
<a href="#">376.669.3(3)(d) RSMo</a>	Redetermined interest rates		
<a href="#">376.669.3(4) RSMo</a>	Equity index		
<a href="#">376.669.3(5) RSMo</a>	Director implementation		
<a href="#">376.675 RSMo</a>	Approval criteria		
<a href="#">435.350 RSMo</a>	Arbitration		
<a href="#">20 CSR 400-2.060(4)(B)</a>	Variable language		