



## Division of Insurance Market Regulation

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November 13, 2025

TO: Insurance Companies Writing Life Insurance and Annuities

FROM: Missouri Department of Commerce and Insurance

RE: Annual Statement Filing – Calendar Year 2025  
Certificate of Compliance with Advertising Rules

Missouri Regulation 20 CSR 400-5.100(8)(C) 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.

Notarization of this document is required. Any document that is normally required to be notarized should be signed by an authorized officer of the company, notarized, scanned and submitted electronically as a .pdf document. The Certificate of Compliance with Advertising Rules form is included with this memo. Once completed, it may be filed with the Director using one of the following methods:

- Via Email: Save the completed PDF using the company's name as the file name and email it to the Market Conduct Examination Section of the Missouri Department of Commerce and Insurance at [MarketConduct@insurance.mo.gov](mailto:MarketConduct@insurance.mo.gov).
- Via SERFF: Using the 1) Type of Insurance: Certificate of Compliance with Advertising Rules, 2) Sub-Type of Insurance: Life & Annuity Contracts, 3) Filing Types: Reports, 4) attach completed PDF to Supporting Documentation, and 5) include applicable SERFF filing fee.
- Via Mail: Hard copies can be mailed to the Department of Commerce and Insurance, Attn: Market Regulation, PO Box 690, Jefferson City, MO 65102-0690.

If the form is submitted electronically, either via SERFF or email, the electronic notarization process can be utilized. If the hard copy is mailed to the department, a physical notarization of the document is required.

For any questions, please contact the Market Regulation Section by telephone at (573)751-2430.



STATE OF: \_\_\_\_\_

COUNTY OF: \_\_\_\_\_

NAIC #: \_\_\_\_\_

## 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 Notary (seal)

\_\_\_\_\_  
Signature of Authorized Officer

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
Email Address