

SUITABILITY REGULATIONS-6/27/11

<u>State</u>	<u>Annuities</u>	<u>Insurance</u>	
AL	Alabama	All Ages	None
AK	Alaska	All Ages	None
AZ	Arizona	All Ages	None
AR	Arkansas	65 & Older	None
CA	California	65 & Older	None
CO	Colorado	All Ages	None
CT	Connecticut	65 & Older	None
DE	Delaware	65 & Older	None
DC	District of Columbia	65 & Older	None
FL	Florida	65 & Older	None
GA	Georgia	All Ages	None
HI	Hawaii	None	None
ID	Idaho	65 & Older	None
IL	Illinois	All Ages	None**
IN	Indiana	65 & Older	None
IA	Iowa	All Ages	All Ages
KS	Kansas	All Ages	None
KY	Kentucky	All Ages	None
LA	Louisiana	All Ages	None
ME	Maine	65 & Older	None
MD	Maryland	None	None
MA	Massachusetts	All Ages	None
MI	Michigan	None	None
MN	Minnesota	All Ages	All Ages
MS	Mississippi	None (pending-not final)	None
MO	Missouri	All Ages	All Ages
MT	Montana	All Ages	None
NE	Nebraska	65 & Older	None
NV	Nevada	All Ages	None
NH	New Hampshire	None (pending-not final)	None
NJ	New Jersey	All	None
NM	New Mexico	None	None
NY	New York	All Ages*	All Ages*
NC	North Carolina	All Ages	None
ND	North Dakota	65 & Older	65 & Older
OH	Ohio	All Ages	None
OK	Oklahoma	All Ages	All Ages
OR	Oregon	All Ages	All Ages
PA	Pennsylvania	None	None
RI	Rhode Island	All Ages	None
SC	South Carolina	None(pending)	None
SD	South Dakota	All Ages	None
TN	Tennessee	All Ages	None

TX	Texas	All	Variable Life
UT	Utah	All Ages	None
VT	Vermont	65 & Older	None
VA	Virginia	All Ages	None
WA	Washington	None	None
WV	West Virginia	All Ages*	All Ages*
WI	Wisconsin	65 & Older	None
WY	Wyoming	Variable Only***	None

* denotes replacement only

** This is a NEW regulation—effective 01/01/08

*** FCSLA does not sell variable products so this does not apply to us.