

# Memo

**To: All General Agents**  
**From: Jim Savo**  
**Re: New York Emergency Annuity Suitability Regulation**

As a reminder, New York has re-adopted Regulation 187 (11 NYCRR 224), which provides suitability standards for Agents who recommend the purchase or replacement of an annuity contract, so that the insurance needs and financial objectives of consumers at the time of the transaction are appropriately addressed.

This regulation affects Agents currently selling First United American's Flexible Premium Deferred Annuity (NYFPDA02). Go to: [http://www.dfs.ny.gov/insurance/re\\_emergr/re187t.pdf](http://www.dfs.ny.gov/insurance/re_emergr/re187t.pdf) to view the complete details of this regulation.

Affected Agents must review the FUA2086 annuity training document at [www.firstunitedamerican.com/office](http://www.firstunitedamerican.com/office), 'Downloads,' 'Annuities,' 'Annuity Product and Annuity Suitability Training.'

Please contact the Home Office at 315-451-2544 with any questions.

First UA is conducting Training Webinars for newly contracted and all appointed Agents every other Wednesday at 10:00 am CST. Register NOW on [uageneralagency.com/office](http://uageneralagency.com/office) at [www.unitedamerican.com/logon](http://www.unitedamerican.com/logon)

First UA is also conducting live Medicare Supplement Seminars across the nation. Call 1-800-925-6793 to reserve your seat today!