

New suitability process

Updates will be implemented **November 16** in order to standardize suitability rules, questions, and Not-In-Good-Order (NIGO) requirements across American National and American Equity. **To support the transition, a 14-day grace period will be enacted following implementation.**

Updates:

Suitability Form 4465

will feature a redesigned look with fewer questions.

Form name	Current	New
Annuity Suitability / USA Patriot Act Form	**4465-NAIC**	**4465-05-26**
Annuity Suitability / USA Patriot Act Form	**4465-NAIC-MN**	**4465-05-26**

FireLight process

will now have the Suitability Check appear sooner in the application flow, with the ability to **move freely throughout the application** without completing it.

For replacement transactions,

only suitability-related replacement information will be gathered initially.

Once suitability is approved,

additional replacement information, including ceding carrier details, will be collected later in the application process.

View updated suitability guide

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