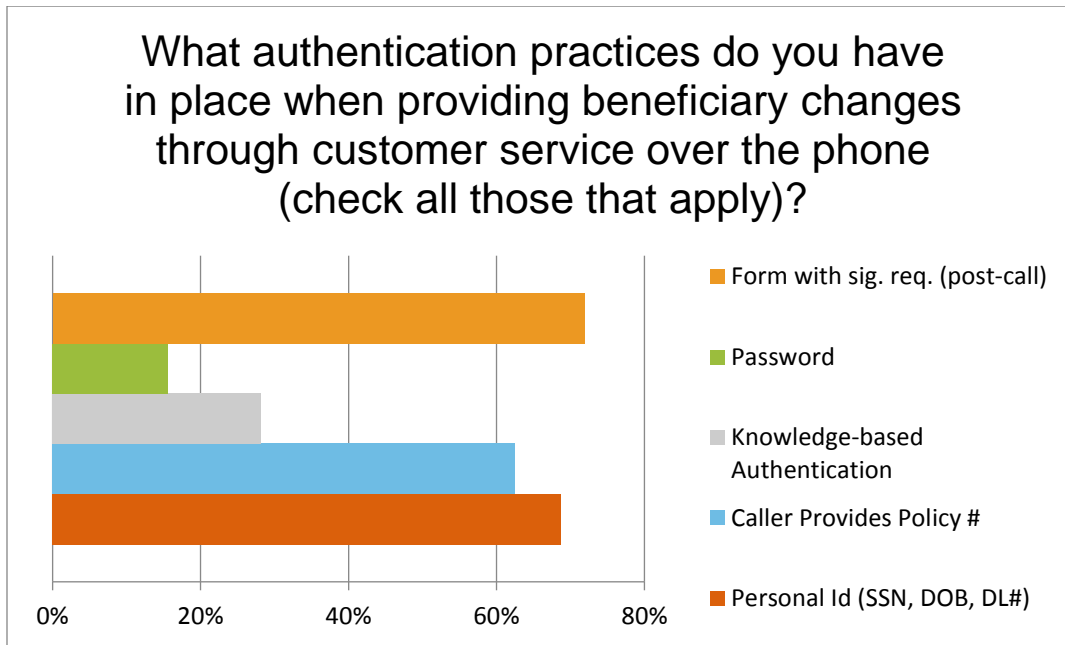


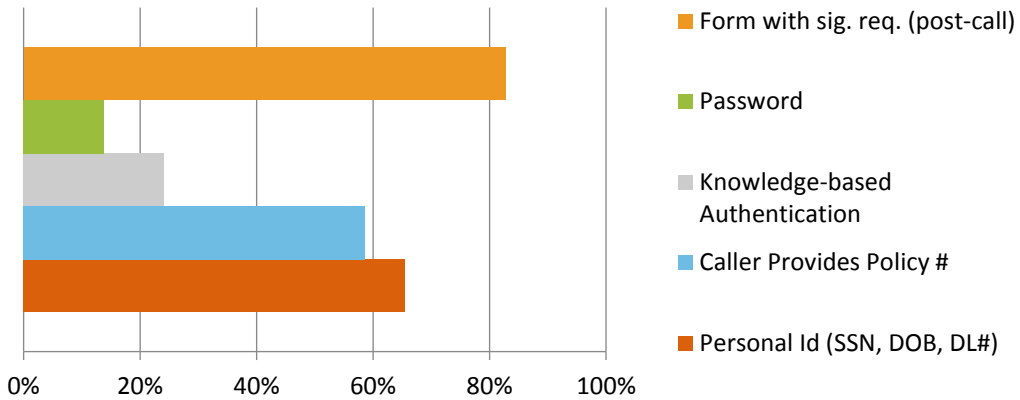
CEFLI QUICK POLL RESULTS

May 2017

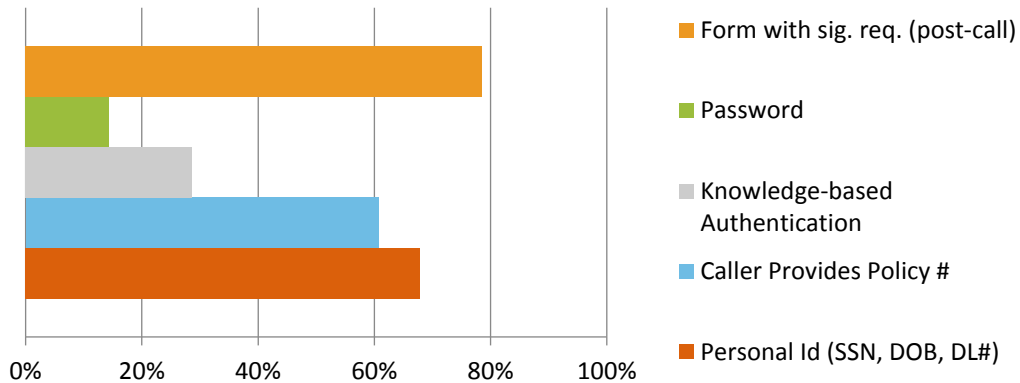
Authentication Practices



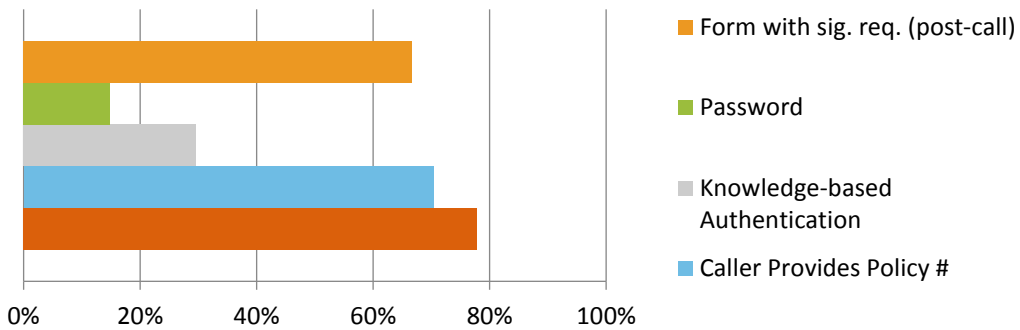
What authentication practices do you have in place when providing ownership changes through customer service over the phone (check all those that apply)?



What authentication practices do you have in place when providing partial surrenders through customer service over the phone (check all those that apply)?



What authentication practices do you have in place when providing loans/withdrawals through customer service over the phone (check all those that apply)?



When requested, will you provide the caller a policy/contract number over the phone or do you mail to address of record?

