

## Agenda

**CEFLI Compliance & Ethics Committee Meeting**  
**Wednesday, February 12, 2020**  
**2 PM EDT/1 PM CDT/12 Noon MDT/11 AM PDT**  
**Dial In: (800) 239-9838**  
**Passcode: 5690858**

- I. Welcome and Introduction. Donald J. Walters**
  - A. Antitrust Statement.
- II. Approval of Minutes – January 15, 2020 Meeting. The Committee**
- III. Issues for Review. The Committee**
  - A. Social Media Advertising Review.

Life insurance companies have established appropriate policies and procedures for the use of social media by their companies as well as their producers. Most life insurance companies have an advertising review procedure that requires all social media postings to go through a review process before the information can be posted to a social media site.

In one example, the review of possible social media postings is conducted by representatives of both the Compliance Department and the Actuarial Department (if products/rates are mentioned in the proposed post). However, many of the corporate social media posts are purely operational communications that do not discuss products or features.

In the event that a consumer or producer may comment on the company's social media post, the company's Marketing Department will respond to those comments on the company's social media page.

A recent internal audit recommended that all of the company's responses to comments on social media should go through the company's advertising review policies and procedures.

Accordingly, a question has been presented concerning company practices in this area. Specifically, does your company consider corporate comments made on a social media post to be deemed advertisements and, therefore, subject to the company's advertising review policies and procedures?

***The Committee will be asked to discuss their company's policies and procedures with respect to comments offered by the company to respond to consumer or producer posts to the company's social media page.***

B. Americans with Disabilities Act Compliance.

Life insurance companies are subject to the requirements of the Americans with Disabilities Act (ADA). The ADA mandates accommodations and accessibility for individuals with disabilities.

Over the past several years, life insurance companies have taken steps to ensure that their websites are ADA compliant. The Department of Justice has established standards that state that all electronic and information technology must be accessible to people with disabilities.

A member company has consumers that have visual impairments. As a result, the company is evaluating whether they may be changing their policies and procedures to ensure that their practices are ADA compliant.

In this regard, several questions have arisen including:

- Have companies changed their policy delivery or application process to become ADA compliant?
- Our company seeking external certifications to ensure their websites are ADA compliant? If so, do the certifications pertain only to public facing sections of the website?
- Has ADA compliance been the subject of recent regulatory examination activities?

***The Committee will be asked to discuss their practices with respect to establishing policies and procedures to ensure their practices are compliant with the requirements of the ADA.***

C. Licensing and Appointment - Role of Compliance / "Just in Time" Appointments.

Producers that distribute life insurance company products must be licensed appropriately at the state and federal level dependent upon the products offered for sale.

Life insurance company practices with respect to the licensing and appointment of producers may vary. At some companies, individuals within the Sales and Marketing Department are responsible for assisting producers to become

appropriately licensed and appointed in various jurisdictions. At other companies, individuals within the Compliance Department are charged with these responsibilities.

In addition, Compliance Department personnel are often charged with ensuring that any new business submitted by a producer is submitted by a producer that is appropriately licensed and appointed with the company.

However, given that many jurisdictions allow “just-in-time” appointments (i.e., appointments that may be provided by the company following the submission of an initial application for business), company practices with respect to their policies and procedures to accept such business may vary.

Therefore, two questions have been presented to the Committee for review:

- *What department within your life insurance company has responsibility for licensing?*
- *What are your company’s policies and procedures with respect to permitting “just-in-time” appointments?*

***The Committee will be asked to discuss their company’s practices with respect to responsibility for the licensing functions within the company and their company’s practices with respect to accepting/permitting “just-in-time” appointments.***

D. Periodic Review and Updating of Policies and Procedures.

One of the key roles of compliance personnel is to develop appropriate policies and procedures to ensure the company’s compliance with applicable laws and regulations.

Once these policies and procedures have been developed, compliance personnel will communicate these policies and procedures to their business partners and assist them in implementing these policies and procedures into routine business processes.

As new laws and regulations are introduced, companies will update their policies and procedures accordingly. Often these updates are conducted on an “as needed” basis. In other cases, companies maintain a schedule to periodically update their policies and procedures to ensure compliance with applicable laws and regulations.

***The Committee will be asked to discuss whether their company, has a routine process for updating policies and procedures (e.g., quarterly,***

***yearly, etc.) or whether modifications to existing policies and procedures take place solely when necessary (i.e., due to new or amended laws and regulations).***

E. Cannabis-Based Businesses.

Over the past several years, many states have legalized the medical and/or recreational use of cannabis. However, cannabis is still listed as a Schedule I controlled substance under federal guidelines and its use is still prohibited under federal law.

Cannabis-based businesses encounter challenges in attempting to rely upon state and federal financial institutions to deposit funds derived from their cannabis-based businesses.

Several life insurance companies have reportedly received applications from cannabis based businesses to purchase life insurance and annuity products and also to establish retirement plans. Accordingly, decisions concerning whether to accept such business have become a growing issue for compliance departments at several life insurance companies.

Due to the conflict between state and federal laws applicable to cannabis, life insurance companies have been reluctant to accept monies derived from cannabis-based businesses to purchase life insurance company products. Nevertheless, life insurance companies continue to receive such applications and make anticipate receiving such applications in the future as more states legalize the medical and/or recreational use of cannabis.

***The Committee will be asked to discuss their company's practices with respect to allowing life insurance company products to be purchased with money derived from cannabis-based businesses. Specifically, has your company changed its applications to ask whether the source of funds used to purchase a life insurance company product may be derived from a cannabis-based business?***

F. NYDFS Regulation 187 - Life Insurance Compliance - Key Issues and Decisions.

New York's Regulation 187 became effective for life insurance products on February 1.

Over the past several months, companies have been exploring various strategies to comply with the life insurance requirements of Regulation 187.

Now that life insurance products will be subject to Regulation 187, we would like to reflect upon the experiences of companies attempting to comply with Regulation 187's requirements.

***The Committee will be asked to discuss their policies and procedures designed to comply life insurance compliance requirements of NYDFS Regulation 187.***

#### **IV. Reporting Items.**

**CEFLI Staff.**

##### **A. NAIC Committee Assignments.**

The NAIC recently announced their Committee Assignments for 2020. The leadership for two important life insurance Committees will be as follows:

The NAIC Life Insurance and Annuities (A) Committee:

- Chair: Jillian Froment, Director, Ohio Department of Insurance
- Vice Chair: (Pending)

NAIC Market Regulation and Consumer Affairs (D) Committee:

- Chair: Allen Kerr, Commissioner, Arkansas Insurance Department
- Vice Chair: Barbara Richardson, Commissioner, Nevada Department of Business and Industry, Division of Insurance.

##### **B. Highlights of CEFLI's Advisory Committee Meeting.**

CEFLI staff will provide an overview of the highlights of the recent CEFLI Advisory Committee Meeting.

##### **C. LIMRA Study indicates Fraudsters are Targeting Life Insurance and Retirement Accounts.**

LIMRA recently released a study indicating that fraudsters are increasingly targeting life insurance companies and retirement accounts for fraudulent activities.

In the past, banking institutions and credit card companies were the primary focus of fraudulent activities. However, LIMRA research indicates that criminals have turned their attention to life insurance and retirement accounts.

##### **D. Personnel Matters.**

1. SEC Commissioner Robert Jackson will depart February 14.

SEC Commissioner Robert Jackson, a Democrat, announced that he will be leaving the agency on February 14 to return to teaching at the New York University School of Law.

The White House is expected to nominate Carolyn Crenshaw, currently an attorney at the SEC, to fill Jackson's seat.

2. Jessica Hopper is named the new Head of Enforcement at FINRA.

FINRA recently announced that its new Head of Enforcement will be Jessica Hopper. Ms. Hopper replaces Susan Schroeder who departed in September.

Ms. Hopper has worked in FINRA's Enforcement Department for 16 years and is not anticipated to change current FINRA strategy with respect to enforcement activities.

E. New Jersey Enacts Senior Financial Exploitation Law.

Governor Phil Murphy of New Jersey recently signed the Safeguarding Against Financial Exploitation Act.

The new law allows a "qualified individual" who reasonably believes that financial exploitation of an eligible adult has occurred would be required to notify the Bureau of Securities as well as any applicable County Adult Protective Services provider.

The law the fines a "qualified individual" as any agent, investment adviser representative or other person that serves in a supervisory, compliance or legal capacity for broker-dealer or investment advisor.

CEFLI will be conducting a webinar on Elder Financial Exploitation tomorrow, Thursday, February 13 (see below).

## **V. CEFLI Activities.**

A. CEFLI Webinar - Elder Financial Exploitation - Thursday, February 13 - 1 PM EST/12 PM CST/11 AM MST/10 AM PST.

CEFLI will be conducting the next session in its Educational Webinar Series to explore Elder Financial Exploitation on Thursday, February 13 at 1 PM EST/12 PM CST/11 AM MST/10 AM PST.

We hope you will be able to join us!

**VI. Next Meeting.**

The next meeting of the Committee is scheduled to take place:

Wednesday, March 18, 2020 - 2 PM EDT/1 PM CDT/12 Noon MDT/11 AM PDT

Please mark your calendar and plan to join us!

The remaining Committee meeting dates for 2020 will be as follows:

Wednesday, April 15, 2020 - 2 PM EDT/1 PM CDT/12 Noon MDT/11 AM PDT

Wednesday, May 13, 2020 - 2 PM EDT/1 PM CDT/12 Noon MDT/11 AM PDT

Wednesday, June 17, 2020 - 2 PM EDT/1 PM CDT/12 Noon MDT/11 AM PDT

Wednesday, July 22, 2020 - 2 PM EDT/1 PM CDT/12 Noon MDT/11 AM PDT

Wednesday, August 19, 2020 - 2 PM EDT/1 PM CDT/12 Noon MDT/11 AM PDT

Wednesday, September 16, 2020 - 2 PM EDT/1 PM CDT/12 Noon MDT/11 AM PDT

Wednesday, October 14, 2020 - 2 PM EDT/1 PM CDT/12 Noon MDT/11 AM PDT

Wednesday, November 12, 2020 - 2 PM EST/1 PM CST/12 Noon MST/11 AM PST

Wednesday, December 16, 2020 - 2 PM EST/1 PM CST/12 Noon MST/11 AM PST

**VII. Other Business.**

***The Committee will be asked to identify and discuss any other business to be brought before the Committee.***

**DRAFT**

**Minutes  
Meeting of the  
CEFLI Compliance & Ethics Committee  
January 15, 2020**

A meeting of the CEFLI Compliance & Ethics Committee (the “Committee”) was held via conference call on Wednesday, January 15, 2020 at 2 PM EDT/1 PM CDT/11 AM PDT.

The following CEFLI member company representatives participated in the meeting:

Ro Adebisi, Thrivent  
Molly Akin, Ohio National  
Dwain Akins, American National  
Marcie Allen, Texas Life  
Brendan Bakala, Catholic Order of Foresters  
Lauren Barbaruolo, Oxford Life Insurance  
Ann Binzer, Cincinnati Life  
Emmanuelle Brooks, Pacific Life  
Jason Broussard, American National  
Donna Brown, Lombard International  
Vickie Bulger, Primerica Life  
Laura Bullard, Foresters Financial  
Amy Burggraff, Securian Financial Group  
Andrea Christensen, Sagicor Life  
Dana Cook, Assurity Life  
Steve Corbly, Cincinnati Life  
Jacquie Crader, CUNA Mutual  
Nicholas Criscitelli, Voya Financial  
Ken Crowley, Delaware Life  
John Cunningham, Fidelity Investments Life  
Michele Kulish Danielson, American Enterprise  
Craig Desimone, TIAA  
Tony Dowling, Jackson National  
Lynn Espeland, Woodmen of the World  
Kris Fischer, Thrivent  
Patrick Garcy, Sagicor Life  
Paula Gentry, Cincinnati Life  
Jim Golembiewski, Sagicor Life  
Rachel Gomez, State Farm  
Meagan Gonzales, Oxford Life



Minutes – Meeting of the CEFLI Compliance & Ethics Committee

January 15, 2020

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Jeffrey Halperin, Brighthouse Financial  
Steve Harris, Lincoln Financial  
Dennis Herchel, SBLI MA  
Lisa Holland, State Farm  
Derek Holmes, Erie Life  
Belinda Howard, Principal  
Nathan Huss, Sammons  
Emily Jordan, Amalgamated Life  
De Keimach, Delaware Life  
Chris Kirby, Foresters  
Lindsey Klarkowski, Thrivent  
Jason Klee, Guggenheim Life  
Samantha Knackmuhs, State Farm  
Emily Kresowik, EquiTrust Life  
Hannah Krone, Western & Southern  
Michelle Kryger, AIG Life  
Mark Lasswell, RiverSource  
Brian Leary, Fidelity Investments Life  
Laurie Lewis, Amica Life  
Ryan Meehan, Ameriprise  
Dave Milligan, American Equity  
Amy Mulligan-Capocci, John Hancock  
Jim Odland, Thrivent  
John Pankratz, Voya Financial  
Monique Pascual, Pacific Guardian Life  
Liza Perry, USAA Life  
Megan Phillips, Principal Life  
John Ricci, Amica Life  
Michelle Ross, Lombard International  
Sally Roudebush, Lincoln Heritage  
Heather Russo, Illinois Mutual  
Steve Schneider, State Farm  
Ryan Schwoebel, Protective Life  
Leslie Smith, Southern Farm Bureau  
Megan Knapp Smith, American Enterprise  
Alison Soderberg, Lombard International  
Cindy Stubblefield, Cincinnati Life  
Angelea Taul, Western & Southern Financial Group  
Jill Terry, Cincinnati Life  
Kristen Thomas, Jackson National  
Bart Vitou, Jackson National  
Norman Von Seggern, AAA Life  
Natalie Wagner, Global Atlantic  
Patrick Wallen, Voya Financial  
Eric Westman, Athene USA

Kathy Wiggins, Voya Financial  
Emily Wilburn, Illinois Mutual

Donald J. Walters, President & CEO, and Carla Strauch, Vice President-Compliance & Ethics, also attended the meeting.

**I. Welcome and Introduction.**

The meeting began with a recitation of CEFLI's anti-trust statement.

**II. Approval of Minutes – December 11, 2019.**

On motion, duly made and seconded and unanimously carried, the Committee: RESOLVED, that, the Minutes of the December 11, 2019 meeting are hereby approved.

**III. Welcome - Carla Strauch – VP – Compliance & Ethics.**

CEFLI welcomed Carla Strauch to the organization.

**IV. Issues for Review.**

**A. Investigations of Contested Claims.**

Life insurance companies receive claims for benefits on life insurance products. In some instances, a request to receive benefits for a claim may be denied by the life insurance company. There are many reasons why a life insurance company may "contest" a claim including, but not limited to, failure to pay premiums, unusual circumstances (e.g., suicide), fraud or misrepresentation. Life insurance companies will often employ a variety of different practices with respect to the investigation of contested claims.

The Committee was asked to share insight regarding their investigative practices. Specifically, whether companies maintain an in-house investigative team to investigate contested claims and if so, whether such teams are centralized in one geographic area or are geographically dispersed throughout the US.

Several carriers noted a practice of investigating claims within the company's claims department, with involvement from law or compliance staff, as needed. Third party or external resources may also be utilized for unique situations (e.g., foreign death claims). Regarding fraud concerns, some Committee members noted the involvement of the company's (or the parent company's) SIU department, though many companies rely on their claims department to conduct

the actual fraud investigation, with SIU support in the event a regulatory filing is required. The degree to which a company's SIU team was involved varied.

B. SECURE Act - Stretch Provision.

On December 20, 2019, President Trump signed into law the Secure (Setting Every Community Up for Retirement Enhancement) Act. Among its provisions were several changes to retirement planning accounts.

Under prior law, an individual could inherit an IRA or 401(k) and could extend Required Minimum Distributions (RMD's) over the individual's lifetime to minimize the taxation of distributions received from the account. These "stretch IRAs" allowed distributions to be "stretched" over the life of the beneficiary. Under the new law, however, an individual who inherits an IRA or 401(k) after December 31, 2019 would have to receive all money left in the account within a 10-year timeframe.

The Committee was asked to discuss whether passage of the SECURE Act, and the elimination of "stretch IRAs" has impacted product design elements such as prohibiting Qualified Immediate Annuities from having guarantee periods exceeding 10 years.

While Committee members did not offer insight in this area, one carrier noted it is currently analyzing the law to determine potential impacts. The discussion also referenced the fact that annuities can now be used to fund 401(k) plans, which may present new opportunities for carriers.

C. Fraudulent Activities - Producers Impersonating Customers.

Life insurance companies are subject to a variety of techniques used by individuals to conduct fraudulent activities. Unfortunately, some companies are now encountering fraudulent activities perpetrated by active producers, inactive producers, producers of record and producers unaffiliated with the customer's product. These producers have some or all of the customer's personal information necessary to gain access to their accounts to conduct fraudulent business activities.

A member company expressed interest in understanding whether other insurers are experiencing these types of activities and what steps companies may be taking to address fraudulent activities in this area. The Committee was asked to discuss their experience.

A few Committee members noted this type of activity occurs occasionally and that current producers may be taking shortcuts to obtain information or may benefit from additional training and education (regarding appropriate processes

for obtaining information). Regarding past or other producers, some Committee members suggested the activity may be related to potential replacement efforts.

One member shared insight regarding their verification process (e.g., placing an outbound call, sending a letter to the address of record, etc.) when there is an impersonation concern. One member noted their ability to recognize when a call originates from a current or past producer's phone number. If a pattern emerges, a cease and desist (C&D) order may be utilized (with respect to former producers) and the authorities may be contacted. Some Committee members also shared the fact they have terminated (for cause) active agents or changed a termination reason to "for cause" after a termination. One member indicated their reporting of a concern to a state DOI resulted in a regulatory investigation of, and action taken against, a producer due to the egregious nature of the producer's actions.

The discussion also focused on impersonation of elderly clients, in the context of potential elder abuse. It was noted that field compliance and/or SIU units may be leveraged to assist with agent practice concerns of this nature.

#### D. Fraudulent Activities - Irish Travelers.

The life insurance industry continues to be subject to fraudulent business activities perpetrated by the Irish Travelers group, as identified in prior Committee meetings. CEFLI has also conducted presentations at its Annual Conference concerning these practices. Given the rise in such activities for some insurers, the Committee was asked to discuss their experiences in receiving fraudulent applications for life insurance policies or annuity contracts from individuals associated with the Irish Travelers group and, if so, what steps they may be taking to curtail these types of fraudulent activities.

One member noted it conducts an identification check in the Compliance Department before an application is sent to the Underwriting Department. On occasion, they have called producers to discuss concerns and they have taken issues upline, when warranted. If the company identifies an unacceptable case, they will immediately review the producer's book of business to determine whether the issue is isolated or reflects a pattern of activity.

Another member referenced the need to know-your-customer to support appropriate and accurate underwriting efforts. A member also indicated that if there is suspicion, they utilize the services of Transunion to understand more about the consumer (e.g., how many SSN's are associated with the consumer, known relatives, addresses used, etc.).

E. Market Conduct Trends - Interest Rate Environment - Surrender Charges.

It has been reported that several states are conducting heightened oversight of surrender charges associated with annuity products in a lower interest rate environment. Specifically, examiners with certain states (MN and CA) have indicated that they find surrender charges with “high” interest rates in today’s lower interest rate environment to be “per se” unsuitable or inappropriate. The Committee was asked to share their experience in this area and whether examiners have become more aggressive in their oversight of this subject in light of today’s lower interest rate environment.

The Committee members on the call did not have insight to share.

F. State of Readiness - NYDFS Regulation 187 - Life Insurance Compliance - Key Issues and Decisions.

New York’s Regulation 187 is scheduled to become effective for life insurance products on February 1, and companies have been exploring various strategies to comply with the life insurance requirements of Regulation 187.

Companies have been examining several issues including:

- *Whether to include additional questions on the life insurance policy application to gather information to conduct a best interest/suitability analysis?*
- *Whether to create a separate form to gather information to conduct a best interest/suitability analysis?*
- *Will an insurer’s underwriting standards be considered as part of a suitability analysis for life insurance products?*
- *Where will the suitability analysis for life insurance products take place within a life insurance company (e.g., compliance, underwriting, etc.)?*

Committee members were asked to explore any outstanding issues companies may be attempting to resolve in order to comply with Regulation 187’s requirements.

The Committee members on the call did not have insight to share.

**V. Reporting Items.**

A. FINRA and SEC Release 2020 Examination Priorities.

FINRA and the SEC recently released their 2020 Examination Priorities Letters.

Links to the relevant documents are provided here:

<https://www.finra.org/sites/default/files/2020-01/2020-risk-monitoring-and-examination-priorities-letter.pdf>

<https://www.sec.gov/about/offices/ocie/national-examination-program-priorities-2020.pdf>

In FINRA’s Risk Monitoring and Examination Priorities Letter, FINRA confirms it will be examining firms to determine compliance with the SEC’s Regulation Best Interest. Also, FINRA indicated that it will focus on communications to retail investors including the use of different electronic communication channels (i.e., texting and social media). As in past years, variable annuities are listed as an area of focus for FINRA examinations in 2020.

The SEC Priorities Letter begins by placing emphasis on the importance of compliance and emphasizes that compliance programs, Chief Compliance Officers and other compliance staff play a critical role at their firms. The SEC has indicated that they will be evaluating compliance on several different factors including: (1) whether compliance is “actively engaged” in a firm’s operations; (2) whether the Chief Compliance Officer is knowledgeable and empowered with “full responsibility, authority and resources” to develop and enforce policies and procedures; and (3) whether the firm has a commitment from top executives who establish a “tone at the top that compliance is integral to the organization’s success.”

B. SEC Publishes Frequently Asked Questions on Regulation Best Interest Compliance.

The staff of the SEC’s Division of Trading and Markets has published a series of responses to Frequently Asked Questions regarding compliance with Regulation Best Interest.

The Frequently Asked Questions can be found through the following link:

<https://www.sec.gov/tm/faq-regulation-best-interest>

The SEC has indicated that they will be providing additional updates in response to additional questions received in the future.

C. FINRA Announces Consolidation of Broker Exam Functions into One Program.

FINRA recently announced consolidation of several broker exam functions into one singular program. The effort is designed to streamline examinations of 3,600 broker-dealers and 630,000 registered representatives within its jurisdiction.

The consolidation will bring FINRA's business conduct, financial reporting and training compliance exam programs under a single framework.

D. Passage of SECURE Act.

As noted previously in our Agenda, President Trump recently signed into law the SECURE Act which will institute various changes in retirement planning initiatives for individuals.

Among its key provisions includes:

- Annuities may now be offered in 401(k) plans;
- Increasing the required minimum distribution and contribution ages for IRAs and 401(k)s from 70 ½ to 72;
- Eliminating “stretch” IRAs; and
- Providing tax credits for employers that automatically enroll their employees in retirement plans.

E. Massachusetts Fiduciary Proposal.

Massachusetts Secretary of the Commonwealth, William Galvin, continues to move forward with Massachusetts' Fiduciary Conduct Standard Proposal (the “Proposal”).

Several industry organizations submitted comments on the Proposal in anticipation of a public hearing that took place on January 7.

CEFLI will continue to monitor further developments with regard to the Proposal.

F. NAIC Life Insurance and Annuities (A) Committee Approves Revisions to the NAIC Suitability in Annuity Transactions Model Regulation.

On December 30, the NAIC Life Insurance and Annuities (A) Committee approved final revisions to the NAIC Suitability in Annuity Transactions Model Regulation. (See copy attached.)

The Model Regulation revisions must be approved by the NAIC's Executive/Plenary Committees to be formally adopted by the NAIC.

It is uncertain as to whether the Executive/Plenary Committee may meet via conference call prior to the NAIC Spring National Meeting on March 20-24.

CEFLI will continue to monitor further developments concerning revisions to the NAIC Suitability in Annuity Transactions Model Regulation.

## **VI. CEFLI Activities.**

### **A. Call for Volunteers - CEFLI Webinars and Events.**

CEFLI conducts a variety of different informative webinars and in-person events over the course of the year.

We are always open to identifying those individuals who may be seeking a public speaking opportunity to share their knowledge and expertise with respect to specific compliance matters.

Anyone interested in participating in these opportunities should contact Don Walters or Carla Strauch at CEFLI for more information.

### **B. CEFLI Advisory Committee Meeting - Thursday, January 23.**

CEFLI will be conducting the next meeting of its Advisory Committee on Thursday, January 23 from 10 AM-3 PM EST.

CEFLI's Advisory Committee is comprised of representatives from the NAIC, FINRA, SEC, NAIFA and AARP as well as representatives of several CEFLI Affiliate Member organizations.

Premier Partner companies are entitled to participate in meetings of CEFLI's Advisory Committee either in person or via conference call.

Please let us know if there may be any issues you would like us to present for discussion at the next meeting of CEFLI's Advisory Committee.

### **C. Compliance Resources Webinar - Wednesday, January 29 - 1 PM EST.**

CEFLI will be conducting the next session in its Educational Webinar Series to review Compliance Resources available to all CEFLI member companies.

This session is designed to allow members of your staff to gain a thorough understanding of the resources available to all staff members through your company's CEFLI membership.

## **VII. Next Meeting.**

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Please mark your calendar and plan to join us!

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**VIII. Other Business.**

There being no additional business the meeting was adjourned.