

Market Conduct Mash Up: Exams, Actions, Regulatory Change & CEFLI Resources



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The Presentation Deck

The presentation deck is available now:

<https://cefli.org/webinars/> (linked under the Presentation Materials section on the right side of the page)

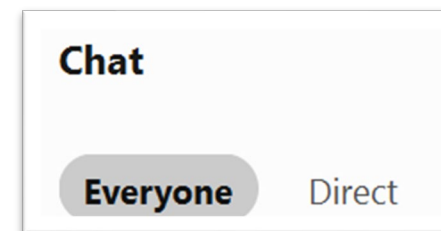
Post-Event Communication

We will email the following information to you in the next few days:

- A link to the recording
- A copy of the slides and the referenced spreadsheet
- A Certificate of Attendance template

Questions Welcomed!

- Please use the **Chat** function 
- Send questions via chat to “Everyone”



The Compliance and Ethics Forum for Life Insurers (CEFLI) is committed to adhering strictly to the letter and spirit of the antitrust laws. Meetings conducted under CEFLI's auspices are designed solely to provide a forum for the expression of various points of view on topics described in the programs or agendas for such meetings.

Under no circumstances shall CEFLI meetings be used as a means for competing companies or firms to reach any understanding -- expressed or implied -- which restricts competition or in any way impairs the ability of members to exercise independent business judgment regarding matters affecting competition.

Accordingly, appropriate objection will be made to any presentation or colloquy that presents a risk from the standpoint of the antitrust laws.



Kathy Donovan
Specialized Consulting
Associate Director
Wolters Kluwer



Carla Strauch
Senior Vice President
Compliance & Ethics
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Regulatory Findings – Actions Taken

Suitability



Missouri – July 2025

- Did not maintain a system of supervision and control necessary to ensure compliance with annuity replacement standards under Missouri law.
- Did not take into consideration whether replacement annuities were unsuitable on the basis that the consumer had annuity replacement within the preceding 36 months.
- Issued some annuities without a reasonable basis to believe the annuities were suitable based on the consumer's suitability information.
- Did not maintain suitability standards adequate to assure the suitability of annuity sales and replacements, in that for one period of time under review, the standards were not specific as to conditions that would result in escalated suitability review, and for another period of time under review, the standards were not specific as to the conditions that would justify declining an application.

Replacements



Delaware – January 2025

- Individual Term Life Insurance Policies Issued as Replacements. The Company failed to include on the policy summary a statement in close proximity to the life insurance cost indexes as follows: an explanation of the intended use of these indexes is provided in the life insurance buyer’s guide.

Rhode Island – May 2025

- “Disclosure documents failed to identify any existing loans on the old policy, compare fees between the old and new, identify any riders being added or terminated from the old vs new policy, identify benefits changed from old to new, compare minimum interest rates and identify if a consumer had any policy that was replaced or exchanged within the preceding sixty (60) months.”
- “Notices did not include a) a comparison of the old policy dividends to the dividends of the new policy, b) a comparison of the old policy other assets to the other assets of the new policy and c) a comparison of the old policy riders to the new policy riders.”

Replacements



Delaware – May 2025

- Failure to show proof that the agent or broker submitted a copy of the required notice of replacement to the replacing insurer.
- Failure to send the written communication advising of the replacement to the existing insurer.
- Failure to provide proof that a replacement notice was included with the written communication.
- Failure to provide a statement providing 20 days for an unconditional refund of all premiums paid where replacement was involved.
- Failure to provide proof of signed statement regarding involvement of replacement transaction.

Illustrations



Delaware – September 2025

- “The Company failed to provide proof of a signed certification and acknowledgement that no illustration was used in the sale of the life insurance policy at the time of policy application, and that an illustration conforming to the policy as issued will be provided no later than at the time of policy delivery.”
- “The Illustration provided was signed after the Policy delivery date.”

Policyholder Service



Missouri – March 2025

- Did not effectuate timely change of policy ownership according to the Owner or Ownership provision of its policies.
- Allowed individuals without valid ownership rights to take actions decreasing policy values by allowing such individuals to cease premium payments without notification to the rightful owner and/or to surrender or cancel contracts.

Policyholder Service



Utah – April 2025

- Respondent was asked to clarify its billing process. Respondent stated that bills were produced each month by the Respondent but not actually sent to the agent. Instead, at the beginning of each month, the Respondent would receive a spreadsheet from the agent that would be followed by payment in the form of a check a few days later. Respondent relied on the spreadsheets prepared by {agent} rather than sending a monthly billing notice to policyholders.

Advertising/Sales



Tennessee – June 2025

- The Company failed to effectively communicate that all producer-created sales and marketing materials for all insurance products require Company approval prior to use.
- Quote Sheet utilized by the Company included comparisons with the policies of other insurers. Such Quote Sheet included a disclaimer stating that the accuracy or completeness of such competitor information is not guaranteed.

Delaware – May 2025

- Failure to include required indexes language in the policy summary in close proximity to the life insurance cost indexes.

Producer Terminations



Illinois – August 2025

- “...in 8 of 8 files reviewed, for an error percentage of 100%, the company failed to send notice to the Director of the Department of Insurance upon termination for cause.”

New York – May 2024

- “The examiner noted that in all 10 (100%) agent terminations for cause reviewed, the Company failed to file with the superintendent a statement of the facts relative to such terminations for cause within the stipulated 30 days as required by the law.”

Rhode Island – June 2025

- “Respondent failed to notify the Division when they terminated at least nine producers for cause for reasons that would require notification to the Division.”

Producer Issues



North Carolina – July 2025

- The Company was deemed to be in violation of NCGS 58-33-56(b) as seven producers (14.0% error ratio) were terminated and the Company failed to notify the Commissioner of the producer's termination within 30 days of their effective date of termination.

Connecticut – April 2025

- “...one hundred and eight (108) individuals acting as agents who were not appointed by life insurance company within the timeframe required by statute.”

Claims



California – April/July 2025

- “In 13 instances, the Companies failed to provide a clear explanation of the computation of benefits with each claim payment. These 13 instances originated from ten (10) separate claims. The Companies provided Explanation of Benefit (EOB) notices to beneficiaries that did not include the rate of interest paid, nor the date range upon which interest was applied to the death benefit.”
- Failed to include the correct California fraud warning on insurance forms sent by the Company.
- Failed to include a statement with its claim denial notices that, if the claimant believes all or part of the claim has been wrongfully denied or rejected, he or she may have the matter reviewed by the California Department of Insurance.

Illinois – August 2025

- “...even though the Company had received the death certificate and the Proof of Heirship for one policy, it required claimants to provide those proofs of loss for another policy.”

Rescission Investigation



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California – May 2025

- “...during the rescission investigation, the Company failed to thoroughly investigate the agent’s activities and handling of the life insurance transaction during the application process. The agent failed to verify the consistency of answers that were provided to the health questions on the life insurance application. After obtaining an agent’s statement, the Company did not consider all the activities during the application process and did not consider the significance of the agent’s mishandling of the application for insurance.”

Life...in one exam



Maryland – January 2025

- Failed to make a full and accurate representation of policies.
- Failed to stamp illustration as “Revised.”
- Failed to list insurance producer name on Statement of Policy Cost and Benefit Information.
- Failed to list the agent address on the illustration.
- Failed to send a replacement notice to existing insurer within 5 business days.
- Failed to complete a copy of the “Important Notice: Replacement of Life Insurance or Annuities.”

Survey Says – Exam & Market Analysis Experience

Market Analysis & Examination Activity: All Companies

THE HEADLINE:

Most companies reported experiencing the **same volume of market analysis** and **targeted and comprehensive exams** as in prior years

Companies were

3X

more likely to experience *an increase*, rather than a decrease, in targeted exams and market analysis requests (if there was a change in the level of activity compared to the prior year)

Companies were nearly

2X

as likely to see *an increase*, rather than a decrease, in comprehensive exam activity

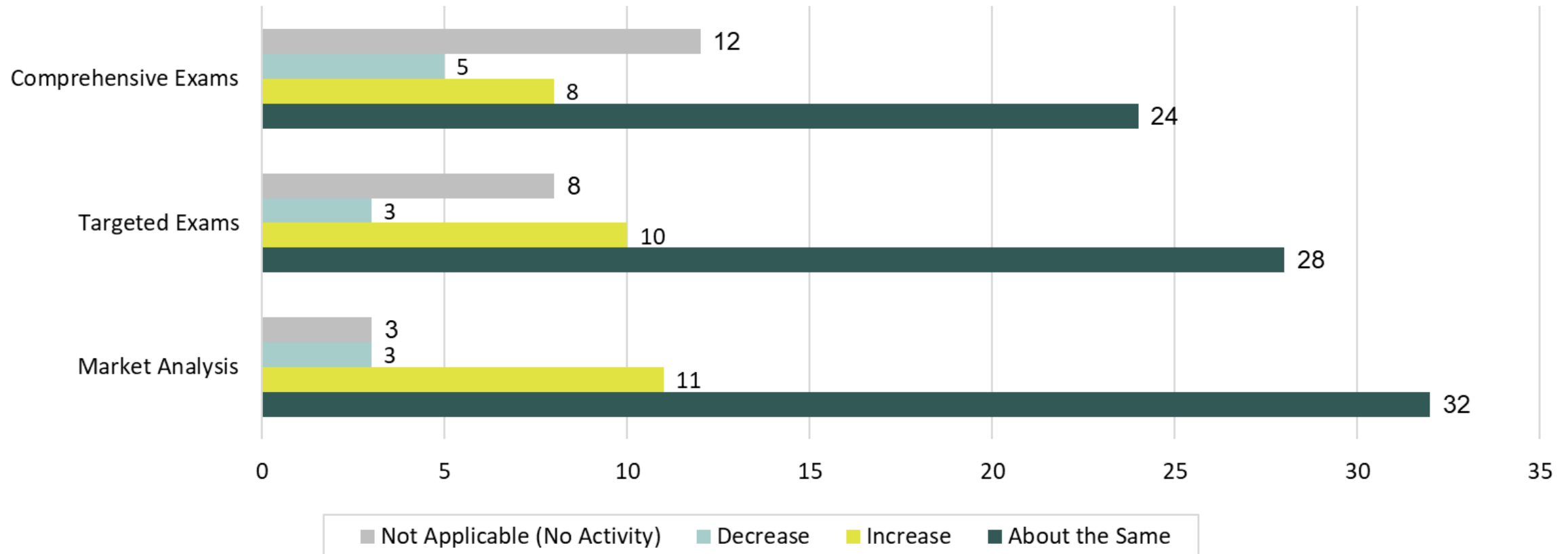
Nearly

25%

of companies indicated they *did not* have a recent comprehensive exam and 16% *did not* have a recent targeted exam

Market Analysis & Exam Activity: All Companies

BY THE NUMBERS

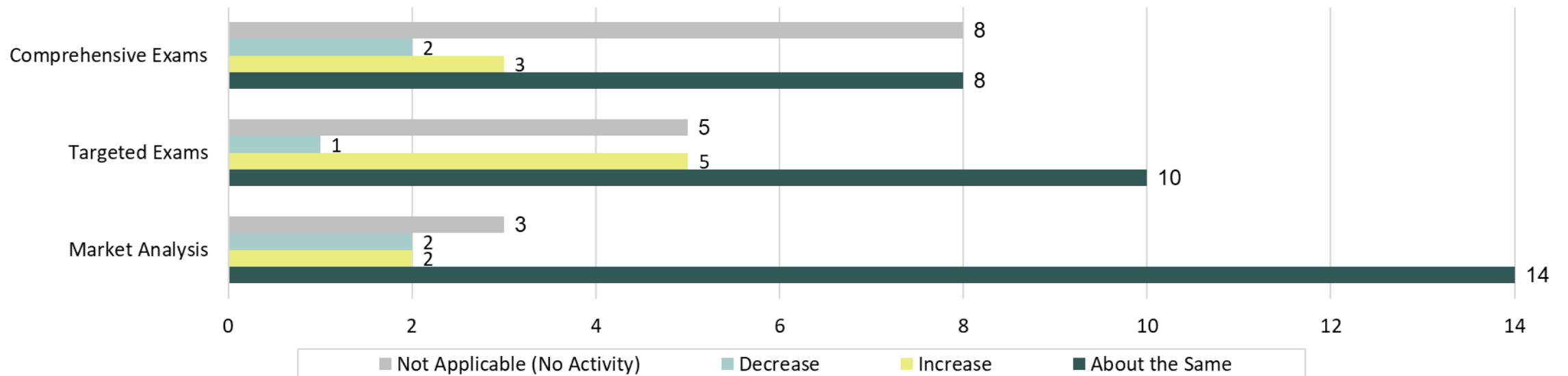


Small-Sized Companies (Up to 500 Employees)

Comprehensive Exams – Nearly three times more likely to experience no activity or the same activity than an increase

Targeted Exams – Twice as likely to report the same level of activity than an increase or no activity

Market Analysis Requests – Six times more likely to experience the same level of activity rather than a decrease or increase

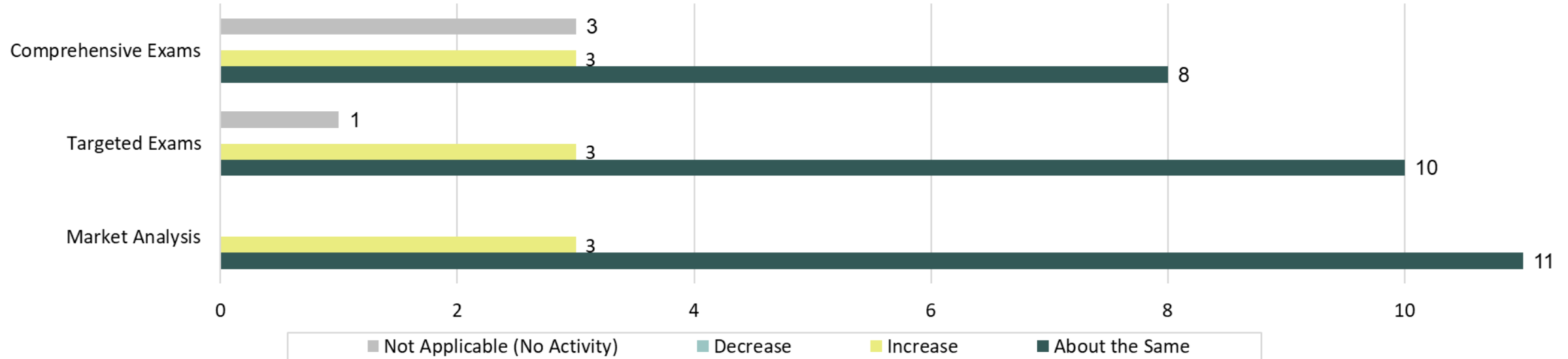


Medium-Sized Companies (501 – 10,000 Employees)

Comprehensive Exams – The volume of activity remained the same for most companies

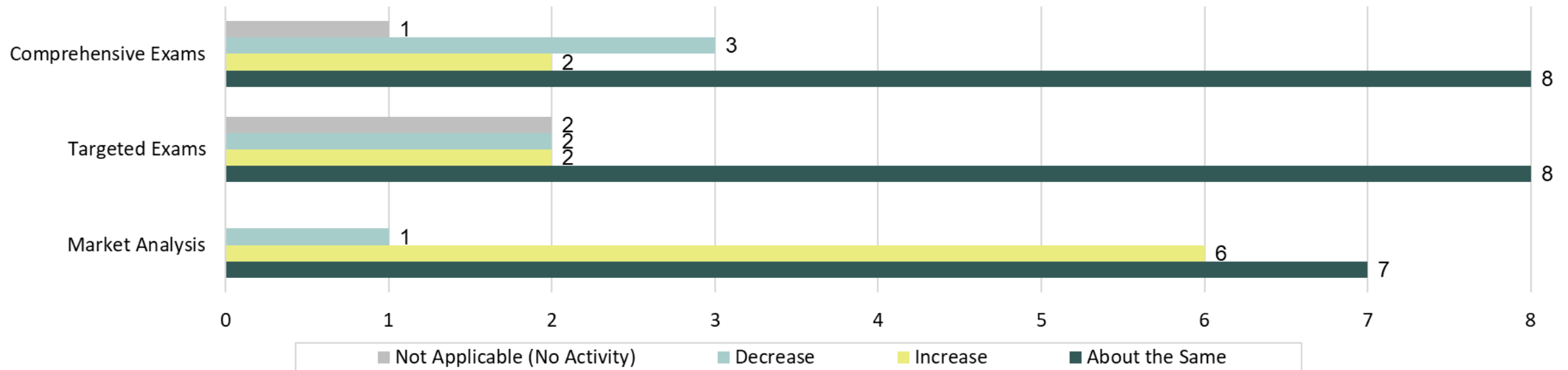
Targeted Exams – Three times more likely to experience the same level of activity than to experience an increase

Market Analysis Requests – Nearly four times more likely to experience the same level of activity than an increase and no medium-sized companies reported a decrease in market regulation activity



Large-Sized Companies (10,000+ Employees)

- **Comprehensive Exams** – 3-4 times more likely to have the same level of activity than a decrease or increase
- **Targeted Exams** – Four times more likely to experience the same level of activity than an increase, decrease or no activity
- **Market Analysis Requests** – Almost equally likely to experience the same level of activity or an increase in activity



New CEFLI Resource – MCAS Benchmarking Data

Industry Bench- marking: MCAS Data



The MCAS is required annually



Data is published to the NAIC's website
(Under Contacts & Scorecards)
[https://content.naic.org/mcas_data_dash
board.htm](https://content.naic.org/mcas_data_dashboard.htm)



The most recent data is from the
2024 MCAS filing

Industry Benchmarking: MCAS

- CEFLI downloaded select 2024 MCAS Scorecard Ratio data to Excel
- The data includes ratio data for each state/territory (the state average)
- CEFLI then added a formula-driven, nationwide average for each ratio

Industry Benchmarking: MCAS

- A row was added for CEFLI Member Companies to add their own scorecard data, for their benchmarking needs
- A row was added to 'flag' (red highlight) when a company's ratio exceeds a state average or the nationwide average for the ratio
- 'Flagged' items *may* be areas for further review or compliance oversight or monitoring if the company determines the variance to be material

Industry Benchmarking: MCAS

The Spreadsheet Includes the Following **Annuity Ratios**:

- Annuity - Individual Fixed - Ratio 1: Replacements to Contracts Issued
- Annuity - Individual Fixed - Ratio 2: Contracts Replaced, Age >80 Compared to Total Replacements
- Annuity - Individual Variable - Ratio 1: Replacements to Contracts Issued
- Annuity - Individual Variable - Ratio 2: Contracts Replaced, Age >80 Compared to Total Replacements

The Spreadsheet Includes the Following **Life Insurance Ratios**:

- Life - Individual Cash Value - Ratio 1: Replacements to New Policies Issued
- Life - Individual Cash Value - Ratio 2: Policies Replaced, Age >= 65 Compared to Total Replacements
- Life - Individual Non-Cash Value - Ratio 1: Replacements to New Policies Issued

Industry Benchmarking: MCAS

The Spreadsheet Includes the Following **Complaint Ratios**:

- Annuity - Individual Fixed - Ratio 7: Consumer Complaints per 1,000 Policies in Force
- Annuity - Individual Variable - Ratio 7: Consumer Complaints per 1,000 Policies in Force
- Life - Individual Cash Value - Ratio 7: Consumer Complaints per 1,000 Policies in Force
- Life - Individual Non-Cash Value - Ratio 7: Consumer Complaints per 1,000 Policies in Force
- Disability Income - Ratio 4: Non-DOI Complaints Per 1,000 Individual Policies In-Force
- Disability Income - Ratio 5: Non-DOI Complaints Per 1,000 Lives Covered on Group Policies In-Force
- Disability Income - Ratio 6: Number of Complaints Relating to Group Policies to Average Number of Group Policies In-Force During the Reporting Period

Industry Benchmarking: MCAS

The Spreadsheet Includes the Following Claims Ratios:

- Life - Individual Cash Value - Ratio 5: Claims Paid Beyond 60 Days from Date of Due
- Life - Individual Cash Value - Ratio 6: Claims Denied, Resisted or Compromised, to Claims Closed
- Life - Individual Non-Cash Value - Ratio 5: Claims Paid Beyond 60 Days from Date of Due Proof of Loss to Number of Claims Paid
- Life - Individual Non-Cash Value - Ratio 6: Claims Denied, Resisted or Compromised Compared to Claims Closed
- Disability Income - Ratio 1: Percentage of Claims Denied
- Disability Income - Ratio 2: Percentage of Claims Process with Initial Decision After 45 Days (Short-Term Only)
- Disability Income - Ratio 3: Percentage of Claims Process with Initial Decision After 90 Days (Long-Term Only)

Industry Benchmarking: MCAS

The Spreadsheet Includes the Following **Lawsuit Ratio**:

- Disability Income - Ratio 7: Percentage of Lawsuits Closed with Consideration for the Consumer

EXAMPLE: The actual spreadsheet contains multiple pages covering 22 MCAS Ratios

CEFLI Member Resource: Select 2024 MCAS Ratios Benchmarking Worksheet

Purpose: The spreadsheet allows CEFLI Member Companies to benchmark their company's experience against industry data for 22 MCAS ratios and quickly identify outliers. Companies may wish to review material outliers as an oversight effort.

Access to the Resource: To obtain this Member Resource as an Excel file, please email carlastrauch@cefli.org. The spreadsheet is locked/protected except the row below each light grey row (i.e., the rows for entering company data).

- 1 Excluding column B, data appearing in the light grey rows reflects the 2024 MCAS state ratios.
- 2 Excluding column B, the row below each light grey row allows companies to enter their MCAS values by state.
- 3 Red cells indicate the company's ratio (in the row above) is greater than or equal to the NAIC ratio two rows above.
- 4 The column B grey cell reflects a simple (unweighted) formula, the average of the state MCAS ratios.
- 5 The column B cell below each grey cell reflects a simple (unweighted) formula, the company's state ratio average.

The excerpt below includes 4 of the 22 ratios contained on the spreadsheet to illustrate the format of the benchmarking resource.

Select 2024 NAIC MCAS Scorecard Data							
A Compliance & Ethics Forum for Life Insurers (CEFLI) Member Resource							
Data appearing in light grey cells in columns C - BA is the NAIC 2024 MCAS Scorecard data (as published on the NAIC's website on 10/01/25). ^ Data appearing in light grey cells in column B, is the average of the data in columns C-BA for each respective row.							
ANNUIITY REPLACEMENTS						Column B	
						Formula-Driven Nationwide Average [^]	
						AK	AL
						AR	AZ
						CA	
Annuity - Individual Fixed: Ratio 1 - Replacements to Contracts Issued							
Use this row to enter your company's scorecard data.							
If column B is red, the company value is higher than the formula-driven nationwide average [^] or the corresponding state's average.							
Annuity - Individual Fixed: Ratio 2 - Contracts Replaced Where Age >80 Compared to Total Replacements							
Use this row to enter your company's scorecard data.							
If column B is red, the company value is higher than the formula-driven nationwide average [^] or the corresponding state's average.							
Annuity - Individual Variable: Ratio 1 - Replacements to Contracts Issued							
Use this row to enter your company's scorecard data.							
If column B is red, the company value is higher than the formula-driven nationwide average [^] or the corresponding state's average.							
Annuity - Individual Variable: Ratio 2 - Contracts Replaced where Age >80 Compared to Total Replacements							
Use this row to enter your company's scorecard data.							
If column B is red, the company value is higher than the formula-driven nationwide average [^] or the corresponding state's average.							

Accessing to The Resource

A copy of the Excel file will be included in the post-event email communication.





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Regulatory Update – Rules & Regulations

Arizona - Illustrations



Arizona HB 2076 Effective January 1, 2026

- Establishes detailed requirements for life insurance illustrations by adding new insurance laws under Article 5.1 to Title 20, Chapter 2 of the Arizona Revised Statutes.
- Regulates the use of illustrations in the sale and marketing of life insurance policies to ensure transparency and accuracy in the depiction of guaranteed and nonguaranteed policy elements.
- It applies to all group and individual life insurance policies except variable life insurance, individual and group annuity contracts, credit life insurance, and policies with illustrated death benefits not exceeding \$10,000.

California - “ADBAs”



California HB 487 Effective January 1, 2026

- Amends § 10295.11 (c)
- (c) On or after January 1, 2014, every insurer offering accelerated death benefits shall file with the commissioner copies of *all* advertising for accelerated death benefits that the insurer proposes to disseminate in the state prior to use of that material. The commissioner shall have the authority to disapprove any advertising that does not meet the requirements of this code. If the commissioner disapproves the advertising, the insurer shall not use and shall stop using the disapproved advertising. Nothing in this subdivision shall be construed as requiring prior approval of advertising prior to dissemination in this state. § 10295.11
- Note: § 10295.11 formerly stated all “*printed*” advertising for accelerated death benefits.

Illinois – discrimination



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Illinois HB 2425 Effective January 1, 2026

- Amends § 215 ILCS 5/236
- With respect to life insurance final expense policies, no life company authorized to issue these policies in this State shall refuse to insure an individual; refuse to continue to insure an individual; limit the amount, extent, or kind of coverage available to an individual; or charge an individual a different rate for the same coverage solely on the basis that an insured or applicant has been convicted of a felony. Nothing in this subsection shall be construed to require a life company to issue or otherwise provide coverage for a life insurance policy to a person who is actively incarcerated pursuant to a felony conviction. As used in this subsection, "final expense policy" means a policy marketed and sold exclusively to cover costs associated with funeral and burial expenses.

Nebraska – policy lapse



Nebraska LB 474 Effective January 1, 2026

- Amends § 44-502 by adding subsections (15)(a) and (b).
- (15)(a) For policies issued or delivered in this state on or after January 1, 2026, a provision that, at least fifteen days prior to termination or lapse by reason of default in payment of any premium due on such policy, a notice will be sent electronically or mailed to the last-known address of the owner and any assignee on record with the company.
- (b) For policies issued or delivered in this state on or after January 1, 2026, an assignee shall have the same legal standing as the owner with respect to subdivision (15)(a) of this section.

New CEFLI Resources – Compliance Oversight Guides

Compliance Oversight Guides

- Focused on key NAIC Model Regulations
- Offers a checklist style approach to assist in company compliance oversight efforts
- Includes links to relevant resources on the topics covered
- Guides have been developed on the following topics:



Life Illustrations



Replacements



Life Disclosures



Suitability & Best Interest (Annuities)



Annuity Disclosures



Complaint Records

- The post event survey solicits your feedback!

Compliance Oversight Guides



Example:

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Life Illustrations

Helpful Resources

- [NAIC Market Regulation Handbook 2025, Volume 1-IV](#)
- [NAIC Life Insurance Illustrations Model Regulation \(#582\)](#)
- [NAIC Life Insurance Illustrations Model Regulation \(#582\) Adoption Chart](#)

Scope of the Regulation

- **Includes.** The regulation includes group and individual life insurance policies (with some exceptions).
- **Excludes.** The regulation excludes variable life, individual and group annuity contracts, credit life and life insurance with no illustrated death benefits exceeding \$10,000.

Policies to Be Illustrated

- Policies to be Illustrated - Notification.** The Commissioner was notified whether the policy would be marketed with or without an illustration. Refer to section 5.A.
- Prohibited First Year Use of an Illustration.** For policies not marketed with an illustration, no illustration was used in the first year. Refer to section 5.B.
- Required Basic Illustration.** If marketed with an illustration, the basic illustration was provided. (Refer to the regulation regarding group life considerations.) Refer to section 5.C.

General Rules and Prohibitions

- Illustration Label.** Illustration is clearly labeled "Life Insurance Illustration." Refer to section 6.A.
- Illustration Components.** The illustration includes the:
 - Name of the insurer. Refer to section 6.A.(1).
 - Name and address of the producer or authorized representative (if any). Refer to section 6.A.(2).
 - Name/age/sex of the proposed insured. Refer to section 6.A.(3).
 - Underwriting or rating classification. Refer to section 6.A.(4).
 - Generic policy name or company product name. Refer to section 6.A.(5).
 - Form number. Refer to section 6.A.(6).
 - Initial death benefit. Refer to section 6.A.(7).
 - Dividend option election (or application of non-guaranteed elements, if applicable). Refer to section 6.A.(8).
- Life Insurance.** Policy was not represented as something other than life insurance. Refer to section 6.B.(1).
- Non-guaranteed Elements.** No misleading representation of non-guaranteed elements. Refer to section 6.B.(2).
- Guarantees.** No implication that non-guaranteed elements are guaranteed. Refer to section 6.B.(3).
- Performance.** The performance is not more favorable than the insurer's illustrated scale. Refer to section 6.B.(5).
- Complete Illustrations.** Applicants receive complete illustrations. Refer to section 6.B.(6).

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cefli | COMPLIANCE OVERSIGHT GUIDE

- Annual Premium.** The required annual premium is not misrepresented in any year and is identified as *premium outlay* or *contract premium*, as applicable. Refer to section 6.B.(7) and 7.A.(5).
- Vanishing Premium.** No reference to "vanishing premium" or similar terms. Refer to section 6.B.(8).
- Lapse-Supported and Self-Supported Illustrations.** No lapse-supported illustrations (excludes policies that never develop nonforfeiture values) or use of illustrations that are self-supporting. Refer to sections 6.B.(9) and 6.B.(10).
- Illustrated Rate.** The interest rate (if shown) is not greater than the interest rate earned for the underlying disciplined current scale. Refer to section 6.B.

Basic Illustrations - Format

- Preparation Date.** Includes the preparation date. Refer to section 7.A.(1).
- Page Numbering.** Each page is numbered ("Page X of Y"). Refer to section 7.A.(2).
- Payment Receipt and Benefit Payout.** Assumed dates of payment receipt and benefit payout are clearly identified. Refer to section 7.A.(3).
- Insured's Age.** If the proposed insured's age is shown in the tabular detail, it is accurate (i.e., issue age plus the number of years the policy is in force). Refer to section 7.A.(4).
- Guaranteed Death Benefits and Surrender Values.** Guaranteed death benefits and surrender values (if any) are shown and clearly labeled as guaranteed. Refer to section 7.A.(6).
- Non-guaranteed Elements.** Non-guaranteed elements are appropriately labeled and are consistent with insurer's illustrated scale. Refer to section 7.A.(7).
- Display of Guaranteed Elements.** The guaranteed elements, if any, appear before the corresponding non-guaranteed elements and they are referenced on any page with non-guaranteed elements (e.g., "See page 2 for guaranteed elements."). Refer to section 7.A.(8).
- Illustration of Account and Accumulation Values.** Account and accumulation values, if shown, are properly labeled (consistent with its reference in the policy) and they are shown in close proximity to the corresponding surrender value. Refer to section 7.A.(9).
- Surrender Values.** The surrender value shall be properly labeled (consistent with its reference in the policy) and shall be the amount that is available after all fees and deductions. Refer to section 7.A.(10).
- Disclosure Regarding Non-guaranteed Elements.** The illustration of non-guaranteed elements is accompanied by a statement indicating:
 - Benefits and values are not guaranteed.
 - Assumptions are subject to change.
 - Actual results may be more or less favorable.Refer to section 7.A.(12).
- Payment of Policy Charges.** If the illustration shows that policy charges may be paid using non-guaranteed values, it must clearly state that charges still apply and that the payer may need to continue or resume premium payments depending on actual results. Similar disclosure is required when premium payments are shown as lower or shorter than the contract premium. If a contract premium is due, the premium outlay field must not be

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Compliance Oversight Guides

Find the Resources Here:

- On CEFLI.org: **Resources / Additional Resources / Compliance Oversight Resources / NEW: Compliance Oversight Guides**

<https://cefli.org/compliance-oversight-resources/>

- Individual Links:



[Life Illustrations](#)



[Replacements](#)



[Life Disclosures](#)



[Suitability & Best Interest \(Annuities\)](#)

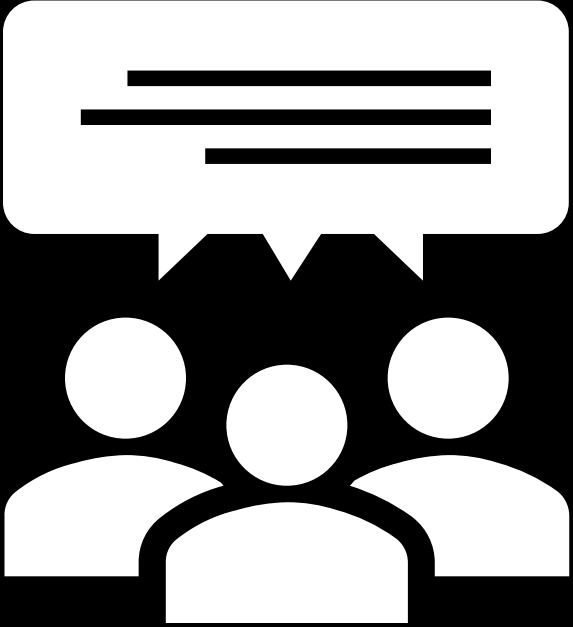


[Annuity Disclosures](#)



[Complaint Records](#)

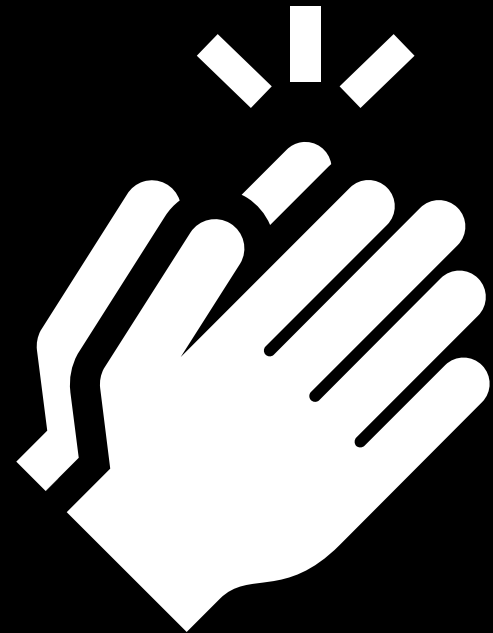
Q & A



Thank You, Kathy Donovan!



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CEFLI Reminders



1. Please complete our **brief post event survey** when you receive the email, shortly.
2. The **presentation deck**, a link to the **recording**, a **Certificate of Attendance** form (for those who attended the live webinar) and the **Excel MCAS benchmarking file** will be emailed within the next day or two. The Compliance Oversight Guides may be accessed from this page: <https://cefli.org/compliance-oversight-resources/>
3. CEFLI's materials are not filed for CLE or CE with any State Bar or other organizations. In the event you plan to self submit for CE or CLE with the organizations you are involved with, the following slide may be helpful.

While CEFLI does not file its materials with any State Bar Associations, if you plan to self-submit for potential CLE consideration with a State Bar Association, the following may be helpful:

- CEFLI is the sponsor of its in-person and Educational Webinar events.
- CEFLI provides a Certificate of Attendance form only to individuals who attended a live webinar or an in-person event.
- CEFLI does not have a way of knowing how many attorneys attend a CEFLI webinar or event.
- CEFLI webinars (which are one hour in duration) do not have a timed agenda.
- Participants may ask questions of the speakers during webinar events by clicking on the chat feature in the Webex application.
- CEFLI is not a marketing organization. It is a [compliance and ethics organization](#) whose mission is to support professionals by providing educational opportunities that address current compliance matters.

Thank You for Attending!

We look forward to having you join us for our **2026 Joint Educational Webinar Series** taking place on the following Wednesdays during 2026:

January 28th

June 24th

November 18th

February 25th

July 22nd

December 9th

March 18th

August 19th

May 20th

October 14th

All webinars take place at 1 PM ET/ 12 PM CT/ 11 AM MT/ 10 AM PT.

**We Wish You a Safe and
Happy Thanksgiving!**

