**Section 3117.200 Suitability**

No recommendation shall be made by an insurance producer, or insurer where no producer is involved, to an applicant to purchase a variable life insurance policy, on an individual basis, in the absence of reasonable grounds to believe that the purchase of the policy is not unsuitable for the applicant on the basis of information furnished after reasonable inquiry of the applicant concerning the applicant's age, insurance and investment objectives, financial situation, needs and tax status, and any other information known to the insurer or producer making the recommendation. Compliance with the National Association of Securities, Dealers Conduct Rules (1735 K Street, N.W., Washington DC 2006) (Adopted by SR-NASD-95-39, effective August 20, 1996, no later editions or amendments are included) pertaining to suitability shall satisfy the requirements under this Section for the recommendation of variable life insurance policies. However, nothing in this Section shall limit the Director's ability to enforce the provisions of this Part.

(Source: Added at 31 Ill. Reg. 12740, effective January 1, 2008)