

**40-1-53. Suitability in annuity transactions.** The Kansas insurance department’s “[policy and procedure regarding suitability in annuity transactions](#),” including the appendices, dated January 10, 2023, is hereby adopted by reference. This regulation shall be effective on and after January 1, 2024. (Authorized by K.S.A. 40-103, K.S.A. 2022 Supp. 40-2404, and K.S.A. 40-4916; implementing K.S.A. 40-222, K.S.A. 40-2403, K.S.A. 2022 Supp. 40-2404, K.S.A. 40-2406, K.S.A. 40-2407, and K.S.A. 40-4916; effective P-\_\_\_\_\_.)