**Section 909.10 Authority**

This Part is issued by the Director of Insurance pursuant to Sections 401 and 500-145 of the Illinois Insurance Code [215 ILCS 5/401 and 500-145], which empower the Director *to make reasonable rules and regulations as may be necessary for making effective* the insurance laws of this State. The purpose of this Part is to set forth minimum standards and guidelines to assure a full and truthful disclosure to the public of all material and relevant information in the advertising or solicitation of life insurance policies and annuity contracts. This Part implements the Illinois Insurance Code [215 ILCS 5] by defining acts and practices that constitute a violation of one or more of the following Sections of the Illinois Insurance Code: Sections 149, 151, 236, 237 and 426 and Article XXXI [215 ILCS 5/149, 151, 236, 237 and 426 and Article XXXI], which generally relate to the use of false or misleading statements and certain prohibited actions in the sale of insurance and that apply variously to life insurance companies and to insurance producers and solicitors.

(Source: Amended at 31 Ill. Reg. 12732, effective January 1, 2008)