Annuity Training & Process Guide

STEP 1: Select a Carrier and Product	
Product Selection Choose a product and carrier.	AnnuityRateWatch.com

STEP 2: Get Contracted with the Carrier	
Carrier Contracting Get contracted with our carriers using online contracting via 3Mark.com.	SureLC

STEP 3: Learn About Training Requirements	
NAIC Suitability in Annuity Transactions Model Regulation Training requirements of the model regulation.	NAIC Best Interest States IRI RegEd RegEd User Guide

STEP 4: Take Carrier-Specific Product & Suitability Training

ANNUITY CARRIERS – PRODUCT TRAINING REQUIREMENTS

Allianz

Allianz requires product codes for RegEd.

Product Training	Product Code
Fixed – Allianz 222 + Product Training	222PLUS
Fixed – Allianz 360 Product Training	ALLIANZ360V2
Fixed – Allianz Accumulation Advantage +	ALLIANZACCUMPLUS
Fixed – Allianz Accumulation Advantage	ACCUMULATIONV3
Fixed – Allianz Advantage 7 Training	ALLIANZACCUM7
Fixed – Allianz Benefit Control Annuity	ABCPLUS
Fixed – Core Income 7	COREINCOME7V2

Note: These codes are only for use on the RegEd site

Product Training

ANNUTY CARRIERS – PRODUCT TRAINING REQUIREMENTS (Cont.)	
American Equity Investment Life Holding Company American Equity will not be able to accept business from an agent who has not completed the appropriate product training module. Please read Product Training Active agent with American Equity: training should be completed using the American Equity website: https://agent.american-equity.com/login.asp Not active agents: Go to https://agent.american-equity.com/stateproducttraining.asp - Enter State License Number, Last 4 SSN and Last Name. - You must watch video for each product before you can complete the training questions. - You must complete the questions and click SUBMIT to receive credit for the training	Product Training
AMERICAN NATIONAL American National now requires all of its producers in all states to complete American National's product specific annuity training prior to soliciting the sale of a particular annuity product. Agents not appointed will need to complete the training via RegEd. The product codes are listed below. • LAD10050 – MYG (Non-NY), Match MYG, MYG Max • LAD10331 – WealthQuest 5 & 7 Diamond Annuity Series Product (non-NY) • LAD10332 – Palladium Single Premium Immediate Annuity Product (non-NY) • LAD10333 – Strategy Indexed Annuity PLUS 7 & 10 Product (non-NY) • LAD10157 – Rate Certainty Annuity • LAD10385 – Smart Start Accumulator Series ***When an annuity application is received and the producer has not completed the mandated product specific training, the annuity application will be rejected and returned to the producer. A new application will be required for submission after the training is completed.***	Product Training Already Appointed Agents Product Training Agents Not Appointed
AMERICO Americo Financial Life and Annuity Insurance Company This site provides you the opportunity to satisfy the training requirements necessary to sell Americo products in compliance with state regulations. This site offers the required Product Specific Training for both fixed and indexed annuities currently offered by Americo. In addition, you may also complete the required General Annuity Training on this site. **Both of these training requirements must be completed prior to the solicitation or sale of an Americo annuity product in states that have adopted, or will soon adopt, regulations for Suitability in Annuity Transactions.**	Product Training

Assurity **Product Training must be completed Prior to Date on application.** You do not have to be contracted with Assurity prior to completing product training.	Product Training
ATHENE ANNUITY **All producers in all states** selling annuities will be required to complete Athene's annuity product training course prior to solicitation. Several states also require producers to complete an **approved one-time four-hour annuity training course**. This course must be completed **in addition** to the applicable annuity product training course. **Please note: if the PST is not completed prior to or on the date of the application, Athene Annuity will decline the submitted application and return all funds to the annuity owner.** All **new paperwork** should include application, disclosure, suitability, transfer and replacement forms.	Product Training

Product Name	Course Number	Course Name
AccuMax 7	AccuMax7_2021	AccuMax 7
Agility 7, 10	Agility710_2018	Athene Agility 7 & 10
Ascent Pro 10 Bonus	PROBO_2017	Ascent Pro Bonus
MaxRate 3, 5, 7	MaxRate_2017	MaxRate Only
Performance Elite and Perf Elite Plus	PerformanceElite_2015	Performance Elite Only
SPIA	ACTIVATE_24	SPIA only

corebridge financial

Advisor Training, NAIC Product-Specific Training

To fulfill Product Specific Training requirements, access the Quest CE training platform: https://learn.questce.com/naicsuitability/

If you are unable to locate a course or have any technical issues you may contact Quest at ***877-593-3366***

Index Training Course Options

AIG Annuities- Index Annuity Product Specific Training I5281CB (.14 version or higher)
Course Description: Power Protector Index Annuities

AIG Annuities- Index Annuity Product Specific Training I5281LS (.17 version or higher)
Course Description: Power Select Builder 8, Power Select Builder, Power Select Plus Income Index Annuities Training

AIG Annuities- Index Annuity Product Specific Training I5281PNY
Course Description: Power Index Premier NY

Fixed Training Course Options

AIG Annuities- Fixed and Income Product Specific Training FIXEDALL0321
Course Description: Fixed, Deferred Income and Single- Premium Immediate Annuity Training
This course covers all Fixed American Pathway Products: Vision MYG, Solutions MYG, Fixed 5, Fixed 7, SPIA, DIA

AIG Annuities- Assured Edge Income Achiever Product Specific Training F5705AC (.4 version or higher)
Course Description: Assured Income Achiever- A fixed annuity with lifetime withdraw benefit

AIG Annuities- Assured Edge Income Builder NY ONLY Product Specific Training F5705NY (.2 version or higher)
Course Description: Assured Edge Income Builder- NY

Product & Suitability Training

EquiTrust requires product training in ALL JURISDICITONS. Agent appointment will not be completed until the required training is completed.	View Training Guidelines
Annuity product training is required prior to application submission. Both agents already appointed with F&G and agents not yet appointed with F&G can complete the training. Click on the following link to sign in and complete the required product training,	Product Training
All agents are required to register with RegEd and complete the Forethought Product Training. Type in the Product code for: **Annuities = ForeCare = FTFCARE; Income 150+SE = INC150-25; SecureFore = SecureForeAll ; Choice AccumII Edge = EASCHOICEACC; ForeAccumulation II = ForeAccum24; ForeIncomeII = ForeIncome24; ForeCertain= ForeCertain**	Product Training
Integrity/National Integrity Life Please click on the link for instructions on how to access Integrity product specific training through Kaplan.	Product Training
Knighthead Life (Domestic) Carrier Specific Training and State Annuity Training must be completed prior to soliciting business. Failure to complete the required training will result in significant delays which often include newly signed paperwork. Upon RegEd login, use **Product Training Codes:** Chartline FIA - **KHL_FIA** All Products (Staysail MYGA and Chartline FIA) **- KHL_ALL**	Product Training

Appointment required prior to login? NO Lincoln Financial Group has four training modules depending on the TYPE of annuity products you wish to sell: Fixed Annuity, Fixed Index Annuity and Single Premium Immediate Annuity. There is also a General FIA training that is required as well as the Product Specific Training.	Product Training
This site provides you the opportunity to satisfy the training requirements necessary to sell Great American products in compliance with state regulations. This site offers the required Product Specific Training for both fixed and indexed annuities currently offered by MassMutual Ascend. In addition, you may also complete the required General Annuity Training on this site.	Product Training
United of Omaha / Mutual of Omaha **Must be contracted in order to access carrier specific product training from their website.** **NAIC Annuity Suitability Training** **The training requirements include two separate parts:** NAIC Annuity Suitability Training (a one-time 4 hour training course approved by the state department of insurance). Company Specific Annuity Product Training. Complete the following: Review the Mutual of Omaha Annuity Training. Complete the Certification and Acknowledgement Form.	SureLC

Nassau Athos Annuity **As a Nassau producer, you are an essential part of our Anti-Money Laundering (AML) Program. To review the Nassau AML Program, your responsibilities, and training requirements, visit: https://salesnet.nfg.com/anti-money-laundering.html** **To complete the LIMRA AML training, log in at:https://knowledge.limra.com.** **Use the link below to access and complete your required training: https://salesnet.nfg.com/nassau-training-requirements.html. Once logged into LIMRA complete the training for Nassau Athos Annuity – Training and Exam (NAT5_101)** **All Nassau product training and applicable state training must be completed before solicitation. LIMRA Pinpoint training and uploaded state training will update in our system overnight.**	
National Life Group / Life Insurance Company of the Southwest You must be contracted with National Life (LSW) before completing the annuity product training, as you will need a log in to their website in order to complete the training. Once contracted you can complete the annuity training requirements on the Agent website.	SureLC
Annuity product training is required prior to application submission. Click the link to get the instructions on how to complete the required training for National Western through Quest CE.	Product Training

The link to complete NAIC state-based and Nationwide product training is Reg Ed.

The agent will need to create an account on the site if they have not already done so. There may be state required required Annuity Training and NAIC Annuity Best Interest Suitability course based on the state they are writing the contract in. For the CareMatters Annuity product you must also complete the state required LTC training.

"Enter Product Code" section on RegEd to access the training:

Product Name	Course Number
Income Promise Select SPIA	incomepromiseselect
CareMatters Annuity	CMANNUITY

That should pull the training into their list.

RegEd Technical Support is available at 800-334-8322, option 2. Monday-Friday 8am-8pm Eastern. RegEd Tech support can help with access problems or error messages producers may receive.

Product Training

Agents already appointed with North American will use the training link through their website.

Agents not yet appointed with North American will need to use the training modules through RegEd and will need the product training codes below.

22SFGNAC_02 – Income Pay Pro (FIA)
22SFGNAC_01 – NAC Benefit Solutions (FIA)
20SFGNAC_02– Performance Choice (FIA)
21SFGNAC_02 – NAC Guarantee Plus (MYGA)
15SFGNAC_11 – NAC Charter Plus (FIA)
20SFGNAC_01– NAC VersaChoice (FIA)
25SFGNAC_01 – NAC Guaranteed Allocation (FIA)
15SFGNAC_18 – North American Income (SPIA)

Product Training
Already Appointed Agents

Product Training
Agents Not Appointed

Click the Link to review the Oceanview MYGA and FIA training. Complete the Attestation Form and submit to Oceanview.

Product Training

The NAIC Suitability Model Regulation requires producers to complete four hours of general annuity training and ongoing product-specific training prior to submitting business. In order to ensure compliance with this rule, each producer must have adequate knowledge of the State Life Care Solutions products and must be in compliance with our standards for product training.

If the training was completed after the application was signed, a new application will be required. New Business **will not issue** until this requirement is satisfied (just like an agent error).

Product Training

Per NAIC Model Regulations, a separate product training course is required prior to any annuity sales. Any sales of this product without the required training completed will be held until the training requirement has been met.

Product Name	Product Code
Secure Saver Fixed Annuity	PSS
Income Builder Indexed Annuity	FIAPIB
ProPayer Income Immediate Annuity	PROSPIA

Product Training

All producers are required to complete the Product Specific Training (PST) before new business submissions.

Use the training module through RegEd and will need the product training code below.

The Elevate product code to use in RegEd is**: ELEVATE**
The Elevate RegEd course number is**: 26PRUELEV1**

Product Training

RELIANCE STANDARD LIFE INSURANCE COMPANY A MEMBER OF THE TOKIO MARINE GROUP **Effective January 1, 2013 –** requires all producers to complete the Product Specific Training (PST) before new business submissions. Get detailed PST User Guide and Instructions here Reliance Standard's Product Codes are:RSL_PSTCOURSE_01 (for Eleos, Apollo, and Keystone) RSLI_PST_02 (for Reliance Guarantee) RSLI_PST_03 (for Reliance Accumulator) INSTRUCTIONS: - Choose the first large blue box in the middle of the page that reads: **Select RSLI's Product Training** - Review the training materials, and then complete the course by clicking on the **Annuity Training Certification** at the end - Please print this screen for your records.	Product Training
Sagicor LIFE INSURANCE COMPANY Click on the link to access the Sagicor Product Training. Review the material and on the last page is a link to the test. If you are not currently contracted with and have an agent number with Sagicor, list your SS# in the section for Agent Number	Product Training
MINNESOTA LIFE | SECURIAN This site includes all annuity products, services, and forms for advisors, including product training for the NAIC Model Regulation. Items to note: • First time users need to register • Quest CE offers continuing education as well as product training – to go directly to the product training select Skip Step 1 • Select your Broker/Dealer from the dropdown list, then choose the carrier. Our carrier name is listed as Minnesota Life – Securian. • Product training descriptions are provided to help determine which training should be taken. Advisors must complete the content (product training) and the exam (one question attestation) in order for the training to be completed	Product Training

In order to complete the annuity product training required by NAIC Model Regulations, please click on the link to go to RegEd for annuity product training. Product code: SIC-SIC	Product Training

Product Training - ***Must be completed prior to Order Entry***

1. Click https://secure.reged.com/TrainingPlatform/
2. Log in or Create a Log In If you do not have a RegEd Log in
3. Enter the Product Code for the product you wish to complete training for
4. Click through the presentation
5. After the presentation, be sure to click "A" to complete the training

Name of Product	**Product Code**
Non-NY Symetra Advantage Income Immediate Annuity	SYAADVANTAGE
Non-NY Symetra Freedom Income Annuity	SYAFREEDOM
Non NY Symetra - Select Pro and Select Max	SYASELECTPROMAX
Symetra -Edge Elite Enhanced Fixed Indexed	SYAEDGEELITEV2
Income Edge Fixed Indexed Annuity	INCOMEEDGE
Symetra Stride FIA with Signature Withdrawal Benefit,, An Optional Guaranteed Lifetime Withdrawal Benefit Rider Suitability and Product Training	SYASTRIDE
Name of NY Product	**NY Product Code**
NY First Symetra Advantage Income Immediate Annuity	FSNYADVANTAGE
First Symetra - NY Select Pro and Select Max Fixed Deferred Annuity	FSNYSELECTPROMAX

Product Training

Step 5: Take AML (Anti-Money Laundering)Training

AML (Anti-Money Laundering) Training

This course must be current prior to submitting business.

Anti-Money Laundering Training

Step 6: Be Sure E&O Insurance is Inforce

E&O Insurance Need E&O Insurance? Learn more about 3 Mark's Professional Liability Program	E&O Insurance
Step 7: Get Application & Forms	
Applications & Forms **Only use up-to-date and complete applications, 1035-transfer forms and disclosure forms.** Download the correct applications and forms for your annuity business. Most carrier forms can be found on our website in the forms search engine. **Pay attention to the suitability guidelines for the carrier selected.** **Scrub the application before submission:** ▪ Be sure all questions are answered completely ▪ All pages are included and properly signed by the applicant and the producer (YOU).	Applications & Forms (login required)

ANNUITY TRAINING REQUIREMENTS

Please note: Annuity Training is a mandatory requirement for ALL carriers in most states!

*Any annuity sale without the required training completed **will be held or returned to the agent** until the training requirement has been met.*

Don't allow your business to be rejected due to training.