

## Carrier Annuity Suitability - Product Specific Training Requirements

### Allianz

Click on the NAIC Product Training Module on their Business Builder website or RegEd/IRI Annuities Training Platform:

#### IF ALREADY CONTRACTED-

<https://www.allianzlife.com/IIG/EducationCenter/BusinessBuilder.aspx>

#### IF NOT YET CONTRACTED-

Please be sure BEFORE you take any applications in any NAIC state you are compliant with ALL state requirements in addition to any carrier product training also required by the state. You may go to [www.reged.com/trainingplatform](http://www.reged.com/trainingplatform) to complete a state approved course. Please provide completion certificates to Tellus.

*\*\*If you submit any applications before you are compliant with your state's NAIC requirements your business will be rejected and will need to be resubmitted after product training/state NAIC requirements are met.*

**Call 1-800-334-8322 if you have problems with the website.**

- Go to <https://secure.reged.com/TrainingPlatform>
- Select “**Sign Up**” in the top right hand corner.
- **Complete** the registration form.
- **Indicate** the state(s) where you sell or will be selling an annuity product and supply the required information.

#### **Producer Status: Carrier-Specific Product Training**

- To access carrier-specific product training that has been assigned to you select “**Go To Requirement**” for the applicable training listed on Producer Status.
- If you are accessing training in advance you will use “**Enter Product Code**” to complete Allianz’s product training.
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Fixed - Allianz Accumulation Advantage Annuity	ACCUMULATIONV2
Fixed - Allianz Core Income 7 Training	COREINCOME7V2

Fixed - Allianz 222 Product Training	ALLIANZ222V2
Fixed - Allianz 360 Product Training	ALLIANZ360V2
Fixed - Allianz 365i Product Training	ALLIANZ365iV2
Fixed - Market Value Adjustment (MVA) Training	MVAV1
Fixed - Retirement Foundation ADV Product Training	RETIREMENTFOUNDATIONADV
Variable - Index Advantage Product Training	INDEXADVANTAGE
Variable - Index Advantage New York Product Training	INDEXADVANTAGENY
Variable - Index Advantage ADV Product Training	INDEXADVANTAGEADV
Variable - Index Advantage NF Product Training	INDEXADVANTAGENF
Variable - Vision New York Product Training	VISIONNY
Variable - Vision Product Training	VISION

To access carrier-specific product training **records of completion** select the training module from the left-hand navigation menu and select the **Course History** option in **MyCourses**. After you complete the training, Allianz will receive notification of the completed course within 1 business day.

### **American Equity**

American Equity appointed producers can get the product training at the carrier site by entering the carrier website which should prompt a pop up of the product training options. All information will be automatically submitted to the carrier, so no need to print out a certificate or screen shot upon completion. Access to American Equity's website is noted below:

<http://www.american-equity.com/>

Producers who have not been issued an American Equity agent number can access the product training by entering their state license number and the last four digits of their SSN to access the site:

<https://agent.american-equity.com/StateProductTraining.asp>

### **American General**

Training for appointed producers can be accessed at the carrier website under "Toolbox" - Brainsharks sections:

**If Appointed with AIG/American General:** <http://estation.americangeneral.com/display/router.aspx>

Agents can also access American General Annuity Product Training at The Quest CE website at

**If NOT Appointed with AIG/American General** (You will need to register at Quest CE site)

<https://learn.questce.com/naicsuitability>

*\*NOTE: Appointment w/ carrier required prior to login to carrier website for training.*

## **American National (ANICO)-**

1. First go to [www.img.anicoweb.com](http://www.img.anicoweb.com)
2. Next go to Training & Appointments in the left margin of the home page
3. Select Annuity Training, and following the instructions for non-appointed agents

## **Athene**

For agents not yet appointed with us, then can go to <https://secure.reged.com/TrainingPlatform/>

They will register and create a profile.

<b>Athene Product Course</b>	<b>RegEd Product Code / Login</b>
Athene Ascent <sup>SM</sup> Accumulator 5, 7	ACCUM57_2017
Athene Ascent <sup>SM</sup> Accumulator 5, 7, 10	ACCUM5710_2017
Athene Ascent <sup>SM</sup> Pro 7	PRO7_2017
Athene Ascent <sup>SM</sup> Pro 7, 10	PRO710_2017
Athene Ascent <sup>SM</sup> Pro Bonus	PROBO_2017
Athene Protector <sup>SM</sup> 5, 7	Protect57_2018
BalancedChoice <sup>®</sup> Annuity Elevate	Athene_2016Ele
Athene Benefit 10 <sup>SM</sup>	B10_2014
Athene MaxRate <sup>®</sup>	MaxRate_2017
Athene MaxRate <sup>®</sup> NY	MaxRateNY_2017
Athene MYG <sup>SM</sup>	MYG_2016
Athene MYG <sup>SM</sup> NY	17Athene_02NY
Athene Performance Elite <sup>®</sup>	PerformanceElite_2015
Athene SPIA	SPIA_2016

## Equitrust

You must be a licensed agent to access the training section of the Equitrust Annuity Website.

<https://agents.equitrust.com/AnnuitiesHome/AnnuitiesHome/tabid/36/Default.aspx>

## Fidelity & Guaranty

<https://training.fglife.com/>

## Global Atlantic/Forethought:

Producers will need to complete product specific training prior to soliciting our products in all states. Global Atlantic has partnered with RegEd for product specific training and continuing education for all agents. Please follow the instructions to complete the product training.

### **New to RegEd?**

1. Begin registration by logging onto: <https://secure.reged.com/TrainingPlatform>
2. After Registering, select the state in which you are selling or plan to sell annuity products. Supply the necessary information and **Save**
3. Advance to **Accessing Product Training**

### **Already Registered?**

1. Log-in to RegEd with your User ID and Password
2. Advance to **Accessing Product Training**

### **Accessing Product Training**

1. Once logged-in to RegEd, you will be at the Producer Status screen. Scroll down to the Carrier-Specific Product Training section
2. The training for **Global Atlantic Annuity Product Training** should be displayed. Select the training that you would like to take and click **Go to Requirements**

A. If the training is not displayed, click **Enter Product Code** on the left side of the screen. Enter the code for the product you will be selling then click **Submit**

- a. **FTFCARE** ForeCare Fixed Annuity with Long-Term Care Benefits
- b. **INCOME150SE** Income 150+ SE Fixed Index Annuity
- c. **SecureForeAll** SecureFore Fixed Annuities
- d. **ALLCHOICE** Choice Accumulation II and Choice Income II Fixed Index Annuities
- e. **ForeCertain** ForeCertain Income Annuity

3. Review the Training Standard page and click **Proceed** at the bottom of the screen

4. The Training Presentation will start

5. Complete the training, read through the disclosures, and select **ATTEST**

6. Complete training verification by clicking **A-Yes** and then **Continue**

7. After the course evaluation (this is not required), your Certificate of Completion will appear

8. Print your Certificate and keep it for your records. RegEd electronically notifies Global Atlantic that you have completed the training.

**IMPORTANT:** In order to satisfy your product training, you must read through the disclosures and **ATTEST**. This is a necessary step in all states to satisfy your carrier-specific annuity product training. If you have any questions about using RegEd to fulfill the product-specific training, please contact Global Atlantic Annuity Services at (877) 244-7526 (Option 2, then 2). Representatives are available to assist you Monday through Friday 8:30 am-6:00 pm Eastern Time.

### **Great American**

As a reminder, for states where NAIC training requirements are in effect, you must complete the required training and comply with GALIC new business procedures or the new business will be rejected and returned to you. Please read the **COMPLIANCE BULLETIN** for details. For additional information, refer to the GALIC **FREQUENTLY ASKED QUESTIONS**. For TX be sure to check for additional materials required at application.

Training: <http://joingafri.com/naic/>

### **Guarantee Income Life**

In order to provide the company specific product training, we have posted three short training modules on our agent web site [www.GILICOLink.com](http://www.GILICOLink.com). They are entitled The Guaranty

Series, The FlexPlus Series and The Annuicare® Series. Each training module has a short quiz. Upon successful completion of a quiz, you will be given the opportunity to print a copy of the certificate of completion for your records. Completion of this training will automatically be recorded in Guaranty Income Life's records.

There are two ways to access the training. If you have already set up your www.GILICOLink.com account, you may log into it or you may log onto the download site using the following:

- User ID - download
- Password - prq891

Once you have signed in, you will click on the Product Training Presentations and Quizzes button.

Since the regulation requires training prior to solicitation, you should complete the product training and submit your completed quizzes as soon as possible. Please Note: If you are writing an Annuicare® policy, you will need to complete the training presentation and quiz for the base annuity as well as the Annuicare® riders. Writing Annuicare®10, 7 or 5 will require completion of the FlexPlus Series and the Annuicare® Series training. Writing an Annuicare®8, 6 or 4 will require completion of the Guaranty Series and the Annuicare® Series training.

### **Guggenheim**

[https://events-na11.adobeconnect.com/content/connect/c1/1084930520/en/events/event/shared/default\\_template\\_simple/event\\_registration.html?sco-id=1088093785& charset =utf-8](https://events-na11.adobeconnect.com/content/connect/c1/1084930520/en/events/event/shared/default_template_simple/event_registration.html?sco-id=1088093785& charset =utf-8)

### **Integrity**

<https://www.kfeducation.com/portal> Log in if you currently have a Kaplan account or Self Registration with portal code WSFG.

### **Lincoln Financial**

LFG NAIC Product Specific training requirement can be fulfilled at:

<http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx>

### **Minnesota Life/Securian**

<https://learn.questce.com/naicsuitability/>

## **Mutual of Omaha**

Mutual of Omaha/United of Omaha NAIC Product Specific training requirement can be fulfilled at this link:

<http://www.mutualofomaha.com/retire/advisors/annuitybrokers/appointments/naic-annuity-regulation.php>

## **National Life Group**

Product training for National Life Group / Life of the Southwest can be obtained on RegEd site. If you are already a registered user of RegEd's Annuity (**Life of the Southwest**) Training Platform, you can log in immediately.

<https://secure.reged.com/TrainingPlatform>

If you are not currently a registered user of RegEd's Annuity Training, register and then select "Add Product Training" on the left hand navigation bar. Enter the carrier provided product code and hit "Submit" - National Life Group / LSW code is **NLGANN**. The carrier specific training should be visible

## **National Western**

[CLICK HERE](#) or go to <https://learn.questce.com/naicsuitability> to register for the first time or to login to take the

National Western Life Product Specific Training and/or individual state Continuing Education courses offered

## **NATIONWIDE**

In order to be compliant with the state requirement, Nationwide has online product/state training please see the attached instructions. This MUST be completed PRIOR to taking an application or it will be returned as non-compliant. Once completed you will be compliant for Nationwide and your state.

If you have any questions about product training you may contact Nationwide directly at 614-435-0768.

Producer Registration

- 1) Go to <https://secure.reged.com/TrainingPlatform/>
- 2) Select "Sign Up" in the top right hand corner.
- 3) Complete the registration form.
- 4) Indicate the state(s) where you sell or will be selling an annuity product and supply the required information.

Producer Status: State Suitability Training

- 1) In order to access your state suitability training (i.e. the 4-hour state requirement, select “Order Course”.
- 2) Indicate whether you would like to complete your state suitability training course with or without Continuing Education (CE) credit. NOTE: many states do not allow post ordering of CE credit once a course has been completed.
- 3) Select the course(s) and/or CE credit you wish to order and complete your order. To view which courses are reciprocal (i.e. these courses have been approved in the states listed by the participating carriers on the ATP platform) select the hyperlink next to “Annuities State Suitability Approved In:” section.
- 4) Once your order has been completed, select “Go To Course” to access the training.
- 5) To update your product training requirements (i.e. add/remove states) select Manage My State Suitability Requirements.

through Quest CE.

## **New York Life**

Carrier Training Website: <https://secure.reged.com/TrainingPlatform/>

Instructions: If you have never registered in RegEd, select “Sign Up” in top right corner of the site and complete the registration form. The registration page must be filled out in order to identify the training requirements that are applicable to you. Be sure to list all jurisdictions that you do business in.

Once you complete the registration page, click on the “I accept the terms of service” box at the bottom of the screen to continue.

Now that registration is complete, the left side bar has the training choices. Click on “Producer Status” which will show the State annuity general training courses and carrier specific annuity product training at the bottom of the screen.

Most producers of New York Life annuities will have immediate access to the product training courses upon registering. If New York Life is not listed in the “Carrier Specific Product Training” section, click on the “Enter Product Code” selection on the left navigation bar, and enter the corresponding product code:

COURSE PRODUCT CODES

NYL Guaranteed Lifetime Income Annuity: NYLGLIA

NYL Guaranteed Period Income Annuity: NYLGPIA

NYL Guaranteed Future Income Annuity: NYLGFI

NYL Preferred Choice Fixed Annuity II: NYLPC

NYL Secure Term Choice Fixed Annuity II: NYLSTC

NYL Secure Term MVA II: NYLSTMVA

To view and track your training completions to date, click on the “My Courses” selection where you will find your course training history.

### **North American- NACOLAH**

PLEASE NOTE: North American (NA) requires their own Suitability Product Training prior to writing business.

The RegEd platform can be accessed via the following link: <https://secure.reged.com/TrainingPlatform/>

If you do not already have a RegEd login, please register. If you have already registered, log in using your existing ID. Once in RegEd, you may see North American listed as an affiliated company under which you can review and/or complete annuity product training. If NA is not listed, you will need to enter the Course ID for the required training and complete the course. NA will then show as an affiliated company in the next couple business days

PRODUCT CODES:

15SFGNAC\_01 – NAC Benefit Solutions Series (REV 4-17)

15SFGNAC\_05 – NAC Guarantee Choice II MYGA (PRT 4-17)

15SFGNAC\_09 – NAC RetireChoice & Income Pay Plus (REV 4-17)

15SFGNAC\_11 – NAC Charter Plus (REV 4-17)

15SFGNAC\_13 – NAC IncomeChoice (REV 4-17)

15SFGNAC\_16 – NAC Performance Choice Series & Income Pay Plus (REV 4-17)

15SFGNAC\_17 – NACI FoundationChoice Plus (REV 4-17)

15SFGNAC\_18 – NAC Income SPIA (PRT 4-17)

### **Phoenix Life/Nassau RE**

Producers must submit a certification to Phoenix confirming state training completion, dated prior to the date of the application. Certification should be signed and emailed to [contracts@phoenixwm.com](mailto:contracts@phoenixwm.com) or faxed to 816-221-9672. <https://salesnet.nsre.com/nassau-training-requirements.html>

## **Principal**

<http://naic.pinpointglobal.com/Principal/Apps/>

## **Protective Life & West Coast Life**

Training available at QuestCE. You do not need to be contracted to complete training.  
[www.questce.com](http://www.questce.com)

## **Reliance Standard**

requires annuity product training for **ALL** states. Product Training must be completed at least 1 day prior to writing business or applications will need to be re-dated.

- Go to: <http://rli.successce.com>
- Enter: Last Name and SS#
- Select: **Register**
- Complete the registration process.
- Select: Product-Specific Training Module and complete the required course.

## **Royal Neighbors**

<http://royalneighbors.mindflash.com/Registration.aspx?c=665041481>

## **Sentinel Security Life**

### ***Updated Agent Training Portal***

We are pleased to announce that our required annuity product specific training for agents is now easier than ever to access and complete!

If you have not yet completed the Annuity Product Specific Training for Agents, follow the steps below:

1. Go to our homepage ([www.sslco.com](http://www.sslco.com)) and click on "Annuity Product Specific Training for Agents" link on the right side of the Agent's page. You may also access the site directly by clicking on the link below:

<https://sslco.admin-portal.org/training/>

2. You will be directed to the home page of our training site. Click on the Login button and use your email address and SSN, TIN, or Agent Number to login into the website. 3. If your email address is not registered on our training site, you will be directed to register for the site. 4. Once you have registered, you will be taken to the courses page when you can select the course you would like to complete. 5. After you have completed the required training, your certification will be automatically recorded in our system. You can also print a copy of the certificate for your own records.

Please feel free to contact us at **800-247-1423** if you have any questions or need assistance.

### **State Life / AUL**

<https://naic.pinpointglobal.com/OneAmerica/apps/default.aspx>

### **Standard Life of OR**

[http://www.standard.com/annuities/combined\\_product\\_training.html](http://www.standard.com/annuities/combined_product_training.html)

### **Symetra**

[www.symetra.com/training](http://www.symetra.com/training)

### **Additional Links**

Some carrier product-specific training courses and information can be found at the following sites. Oftentimes the sites and carriers share information so when you register at the sites below, the carriers using the site for training will automatically show up in your available training options.

[www.reged.com](http://www.reged.com)

RegEd tip - To access product specific training through RegEd, you'll need to self-register on their website. If you already use RegEd for continuing education with your broker/dealer or through RegEd's CE Authority, you will still need to register on the new Annuity

[www.questce.com](http://www.questce.com)