

# Athene

## REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

**Annuity Carrier Specific Product Training** and state mandated **NAIC Annuity Training** (see STATE ANNUITY SUITABILITY TRAINING REQUIREMENT for regulation) must be completed prior to soliciting business. Failure to do so will result in rejected business.

Please carefully review the information below and provide a copy of the training certificate to ECA Marketing ([licensing@ecamarketing.com](mailto:licensing@ecamarketing.com)) once complete.

If you will not be participating in solicitation of annuity products with this carrier, you can bypass the CST requirements. **Life** producers are required to abide by the rules set in place by the carrier for any additional training requirements. Review **ADDITIONAL REQUIRED TRAINING** before proceeding.

### Annuity Carrier Specific Product Training

#### Who should complete the product training?

All agents must complete product training, regardless of state.

#### When can the product training be taken?

Product training cannot be taken until the agent contracting is approved. Training can be taken the same day new business is written.

**Product Training Directions:** Select this link to login and access product training:

<http://www.atheneannuity.com/sites/annuitytraining.html>

- For new agents
  - Username: Use the first four characters of your last name followed by the last 6 digits of your social security number. Example: Agent John Smith, SSN 123-45-6789, username will be smit456789.
  - If an agents last name is less than four letters, use the entire last name and last 6 digits of the social security number. Example: Agent John Roe, SSN 123-45-6789, username will be roe456789.
  - All non-alpha characters should be removed from the last name (dashes, spaces, etc.). Dashes should be removed from the social security number.
  - Password: changeme (all lowercase). Password will be changed once the agent has logged in.
- To meet all criteria for training an agent must: view 100% of the slides, listen to 95% of the audio and receive a score of 100% on the questions. Do not advance the presentation manually as it will cause the criteria to not be met.

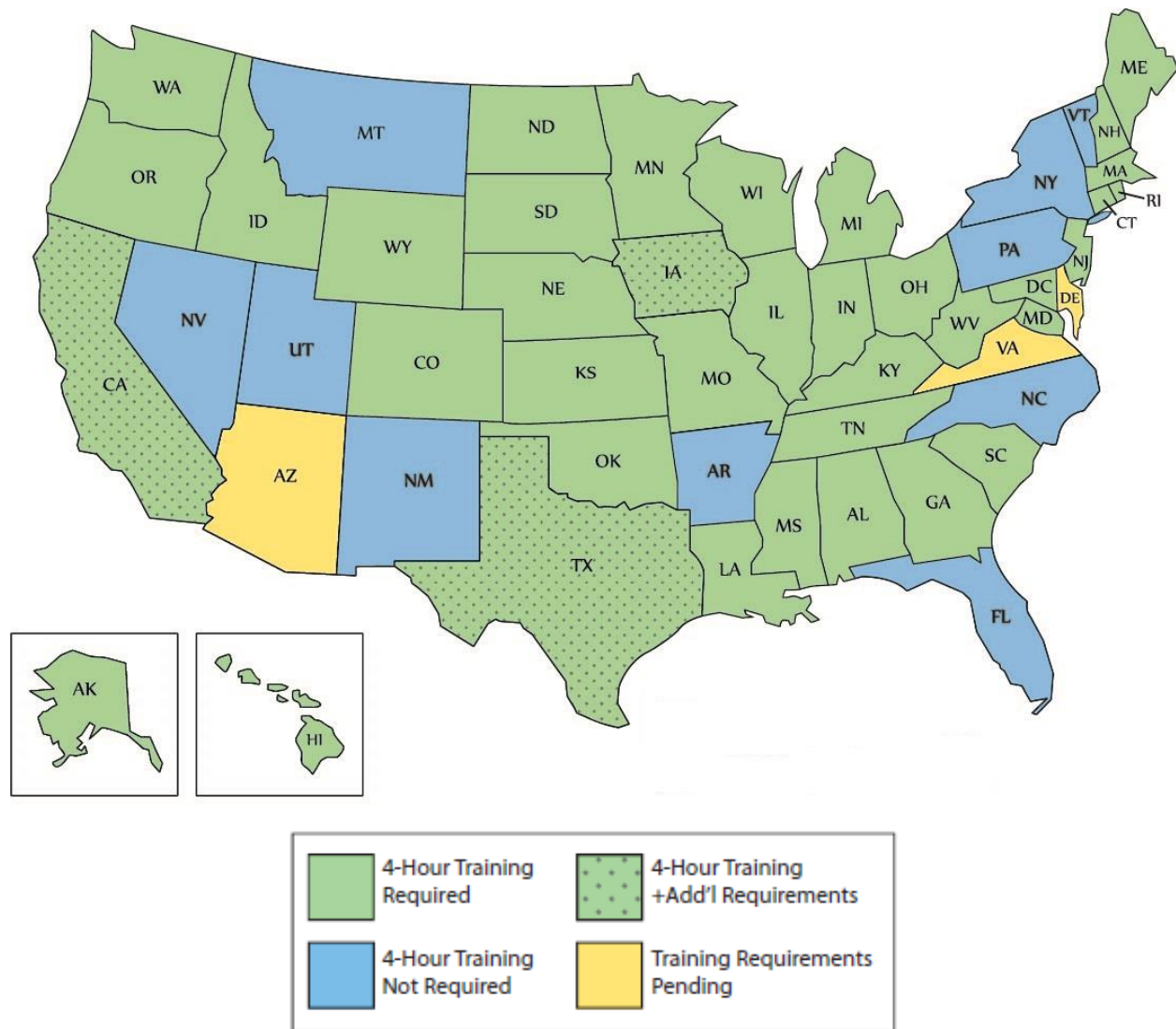
### Additional Required Training

#### Anti-Money Laundering Training (AML):

Athene will accept LIMRA (no certificate required) and all other vendors for AML training. Training must be completed every two years. Business will not issue until AML is compliant.

# ANNUITY SUITABILITY TRAINING REQUIREMENT

The following states have adopted some version of the NAIC Suitability Model Regulation. CE must be completed through a state-approved vendor prior to soliciting annuity business. Please provide a copy of your completed training certificate to ECA Marketing ([licensing@ecamarketing.com](mailto:licensing@ecamarketing.com)). For further details, please refer to the tables on the following page or contact your licensing representative with questions.



## Mandatory Annuity CE:

ALABAMA	KENTUCKY	OHIO
ALASKA	LOUISIANA	OKLAHOMA
CALIFORNIA*	MAINE	OREGON
COLORADO	MARYLAND	RHODE ISLAND
CONNECTICUT	MASSACHUSETTS	SOUTH CAROLINA
DISTRICT OF COLUMBIA	MICHIGAN	SOUTH DAKOTA
GEORGIA	MINNESOTA	TENNESSEE
HAWAII	MISSISSIPPI	TEXAS***
IDAHO	MISSOURI	WASHINGTON
ILLINOIS	NEBRASKA	WEST VIRGINIA
INDIANA	NEW HAMPSHIRE	WISCONSIN
IOWA**	NEW JERSEY	WYOMING
KANSAS	NORTH DAKOTA	

## Additional requirements for select states:

<b>*CALIFORNIA</b>	An initial 8-hour state specific course is required, with a 4-hour refresher course on annuity suitability every 2 years prior to license renewal. California training is not reciprocal with any other state and does not accept training from any other state.
<b>**IOWA</b>	Agents selling indexed annuities must take a 4-hour course specific to indexed annuity products.
<b>***TEXAS</b>	Resident agents must complete 8 hours of CE biennially – specifically relating to annuities. An initial Texas specific 4-hour course is required for resident agents.

## NAIC Regulated states offering a grace period for training completion:

STATE	EXISTING PRODUCERS	NEW PRODUCERS
ARIZONA	01/01/2018	01/01/2018
DELAWARE	11/30/2017	Currently required prior to annuity sale
VIRGINIA	01/01/2018	01/01/2018

## States exempt from training requirement:

ARKANSAS	NEW MEXICO	UTAH
FLORIDA	NEW YORK	VERMONT
MONTANA	NORTH CAROLINA	
NEVADA	PENNSYLVANIA	