

# Atlantic Coast

## 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.

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### **Annuity Carrier Specific Product Training**

#### **Who should complete the product training?**

Please see "NAIC Model Regulation Annuity Suitability Requirements" (on next page) to determine if product training is required in a specific state.

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

Product training can be taken anytime. Training can be taken the same day new business is solicited.

#### **Product Training Directions:** <https://acl.admin-portal.org/training/>

- Fill in agent email address and full SSN (if no agent code has been provided) and select Login. If an agent has not previously registered, still fill in email address and SSN and select Login, the next page will prompt you to register.
- Once registration is complete, the course page is viewable and the agent can select which course to complete.
- Once required training is completed, the certificate will automatically be recorded by the carrier.

### **Additional Required Training**

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

Atlantic Coast does not require an AML certificate be provided. However, the carrier does require the agent to sign as part of the agent contracting paperwork. The agent is certifying that the AML document was read and they will comply with the guidelines.



# NAIC MODEL REGULATION ANNUITY SUITABILITY REQUIREMENTS

| STATE                | Product Specific Training Required | NAIC Annuity Training Required (One-Time 4 Hour) |
|----------------------|------------------------------------|--|
| ALABAMA              | N                                  | Y  |
| ALASKA               | Y                                  | Y  |
| ARIZONA              | N                                  | N  |
| ARKANSAS             | N                                  | N  |
| CALIFORNIA           | Y                                  | Y  |
| COLORADO             | Y                                  | Y  |
| CONNECTICUT          | Y                                  | Y  |
| DELAWARE             | Y                                  | N  |
| DISTRICT OF COLUMBIA | Y                                  | Y  |
| FLORIDA*             | Y                                  | N  |
| GEORGIA              | N                                  | Y  |
| HAWAII               | Y                                  | Y  |
| IDAHO                | Y                                  | Y  |
| ILLINOIS             | Y                                  | Y  |
| INDIANA              | Y                                  | Y  |
| IOWA                 | Y                                  | Y  |
| KANSAS               | Y                                  | Y  |
| KENTUCKY             | Y                                  | Y  |
| LOUISIANA            | Y                                  | Y  |
| MAINE                | N                                  | Y  |
| MARYLAND             | Y                                  | Y  |
| MASSACHUSETTS        | N                                  | Y  |
| MICHIGAN             | Y                                  | Y  |
| MINNESOTA            | Y                                  | Y  |
| MISSISSIPPI          | Y                                  | Y  |
| MISSOURI             | N                                  | N  |

| STATE          | Product Specific Training Required | NAIC Annuity Training Required (One-Time 4 Hour) |
|----------------|------------------------------------|--|
| MONTANA        | N                                  | N  |
| NEBRASKA       | Y                                  | Y  |
| NEVADA         | N                                  | N  |
| NEW HAMPSHIRE  | N                                  | Y  |
| NEW JERSEY     | Y                                  | Y  |
| NEW MEXICO     | N                                  | N  |
| NEW YORK       | Y                                  | N  |
| NORTH CAROLINA | N                                  | N  |
| NORTH DAKOTA   | Y                                  | Y  |
| OHIO           | Y                                  | Y  |
| OKLAHOMA       | Y                                  | Y  |
| OREGON         | Y                                  | Y  |
| PENNSYLVANIA   | N                                  | N  |
| RHODE ISLAND   | Y                                  | Y  |
| SOUTH CAROLINA | Y                                  | Y  |
| SOUTH DAKOTA   | Y                                  | Y  |
| TENNESSEE      | Y                                  | Y  |
| TEXAS          | Y                                  | Y  |
| UTAH           | Y                                  | N  |
| VERMONT        | N                                  | N  |
| VIRGINIA**     | N                                  | Y - Effective 1/1/18                             |
| WASHINGTON     | Y                                  | Y  |
| WEST VIRGINIA  | Y                                  | Y  |
| WISCONSIN      | Y                                  | Y  |
| WYOMING        | N                                  | Y  |

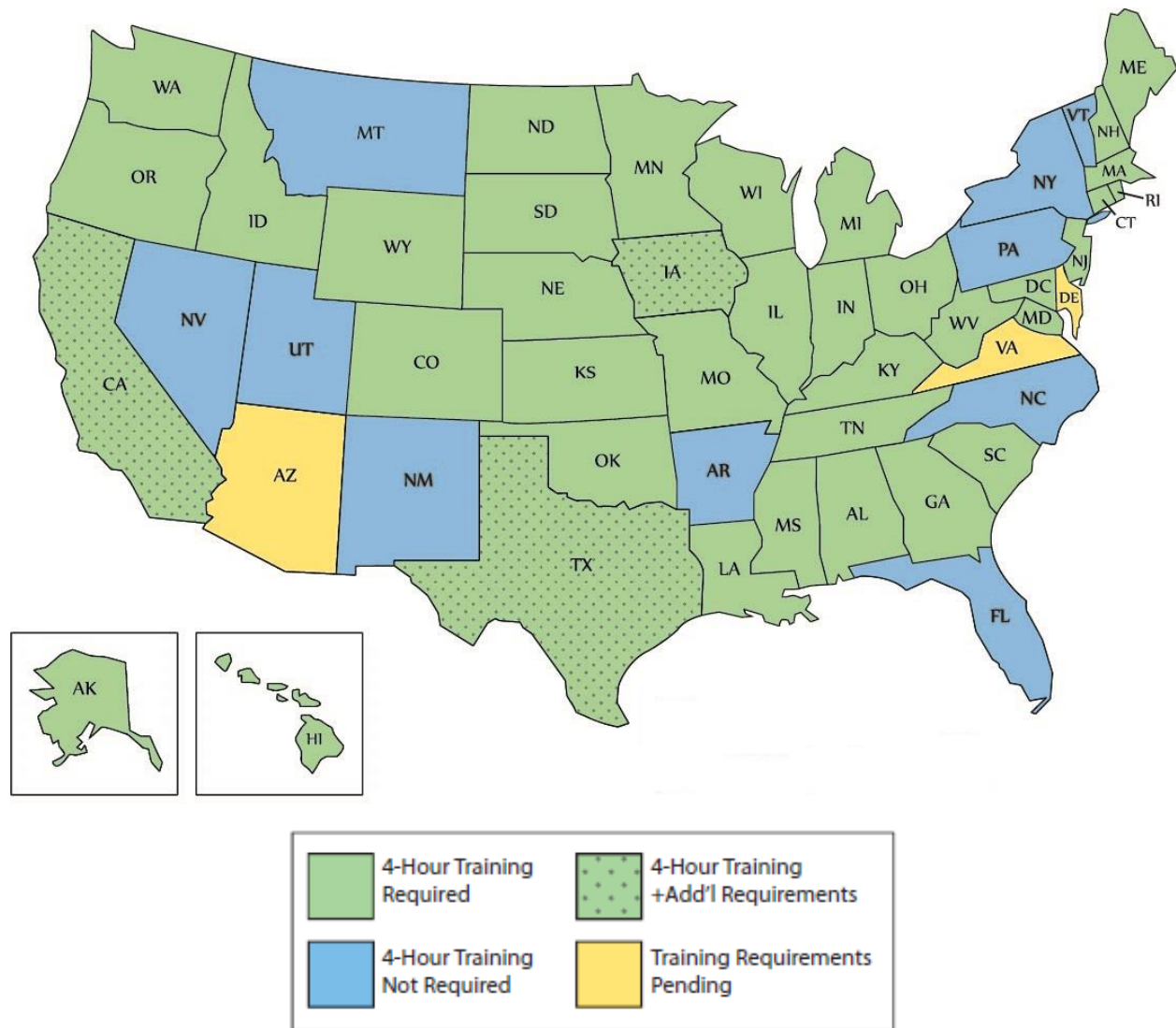
\* Florida - To be compliant, producer is required to complete the 5-hour CE update courses for lines of authority. This is a requirement to maintain a license and is not a separate requirement.

\*\* Virginia **Resident agents** are required to take a course after 4/1/2017 and before 1/1/2018. **Non-Resident agents** may use certificate for "substantially similar" course completed in their home state.

Please note that Atlantic Coast Life Insurance Company Products are not available in all states at this time.

# 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   |         |