

# Colorado Bankers

## 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, regardless of state, are required to take the product training.

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

The product training will be available 3-5 business days after the agent contracting has been submitted to the carrier.

#### Product Training Directions:

1. Agents will receive an Agent ID (via an email once the appointment is approved) for MYCBL via [www.CBLife.com](http://www.CBLife.com) (Producers) – Available on the Forms Tab of MYCBL through Service Type>State>Form Type>Product PAGII
2. Agents are to complete the product training through the Agent Training portal via Pinpoint  
<http://cbl.pinpointglobal.com/Portal/Login>
3. View 12-minute training video
4. **IMPORTANT:** YOU MUST ATTEST TO COMPLETION OF THE PAGII TRAINING PRESENTATION BY CLICKING ON THE 'NEXT TAB' AT THE LOWER RIGHT SIDE OF THE SCREEN, PRODUCING A COMPLETION CERTIFICATION. OTHERWISE THE COMPLETION OF THE TRAINING WILL NOT BE PROPERLY RECORDED.
5. CBLife will automatically be notified once complete

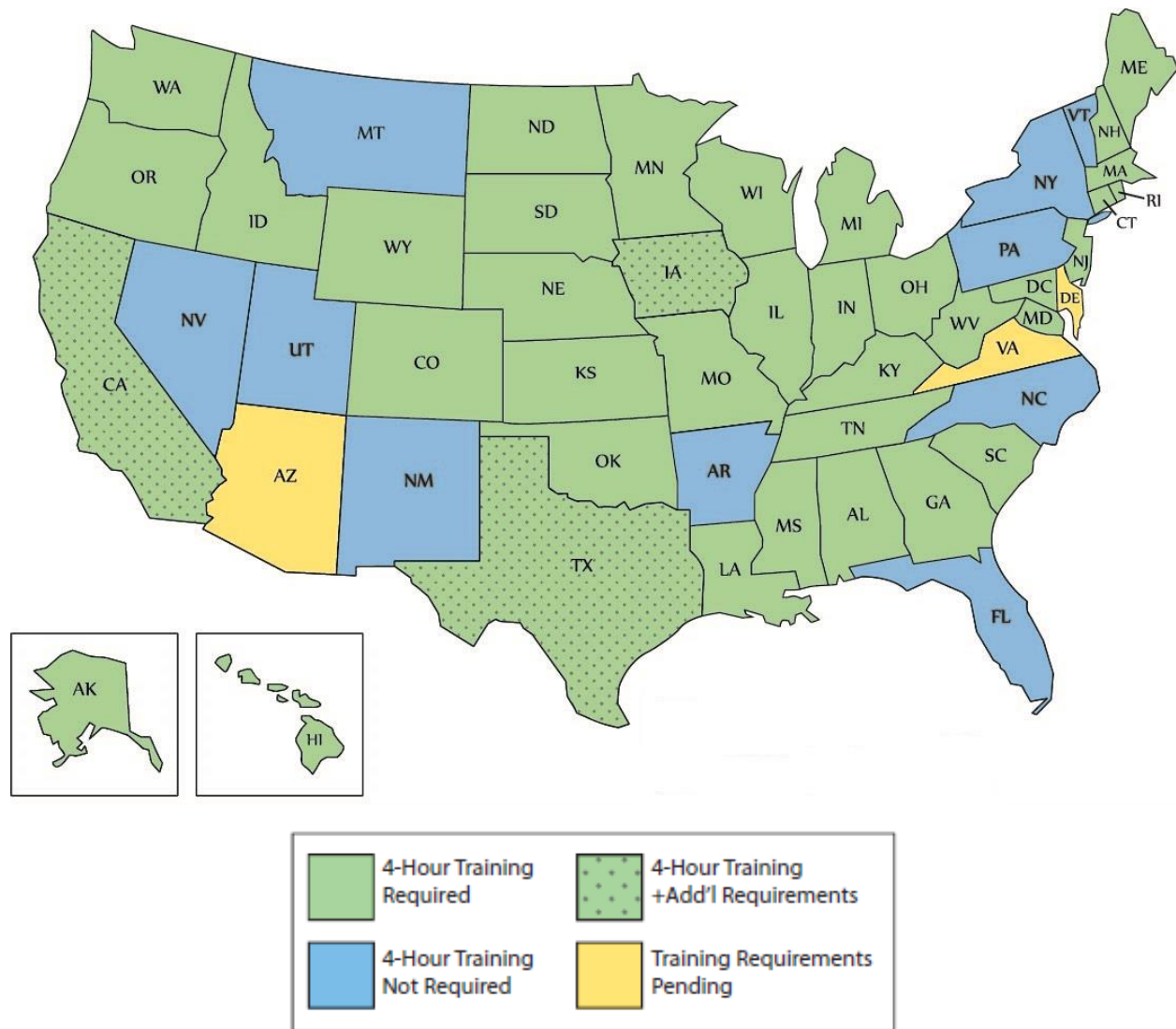
### Additional Required Training

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

LIMRA is the preferred provider (no certificate required). CBL will accept AML from outside sources; must be an accredited vendor and a certificate must be submitted. AML from an outside source will require Compliance review and approval. AML must be completed within 45 days from the submission on the first piece of new business, failure to do so will result in commissions being held. If AML is NOT completed within 45 days, commissions of previously submitted new business will be forfeited and the new business will be returned until the requirement is met. Renewal will be based upon 2-year term.

# 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	