

EquiTrust

REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

Annuity & Life 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) once complete.

Annuity & Life Carrier Specific Product Training

Who should complete the product training?

All agents soliciting annuities or the WealthPay Life Insurance product, regardless of state, are required to take the product training module. Life producers that will not be participating in solicitation of WealthPay Life, can bypass Product Training requirements however, they must still abide by the rules set in place for Anti-Money Laundering (see ADDITIONAL REQUIRED TRAINING).

When can the product training be taken?

New agents and active transferring agents will need to complete at least one of the EquiTrust Product Training modules before the agent appointment can be approved. If the product training is not completed within 30-days from the date Agent Contracting is received, the appointment request will be closed. Product training modules will be available after the agent contract has been submitted to the carrier. Once an agent number has been issued, EquiTrust will send an email directly to the agent with login information. Product Training can be completed the same day that new business is solicited.

Product Training Directions: There are 2 training modules “Equitrust Annuity Product Training” and “WealthPay Life Training” – WealthPay Life is an insurance policy which features a SPIA for premium payouts.

1. Go to: <https://agents.equitrust.com/>
2. Annuity Agent Login
3. Required Training

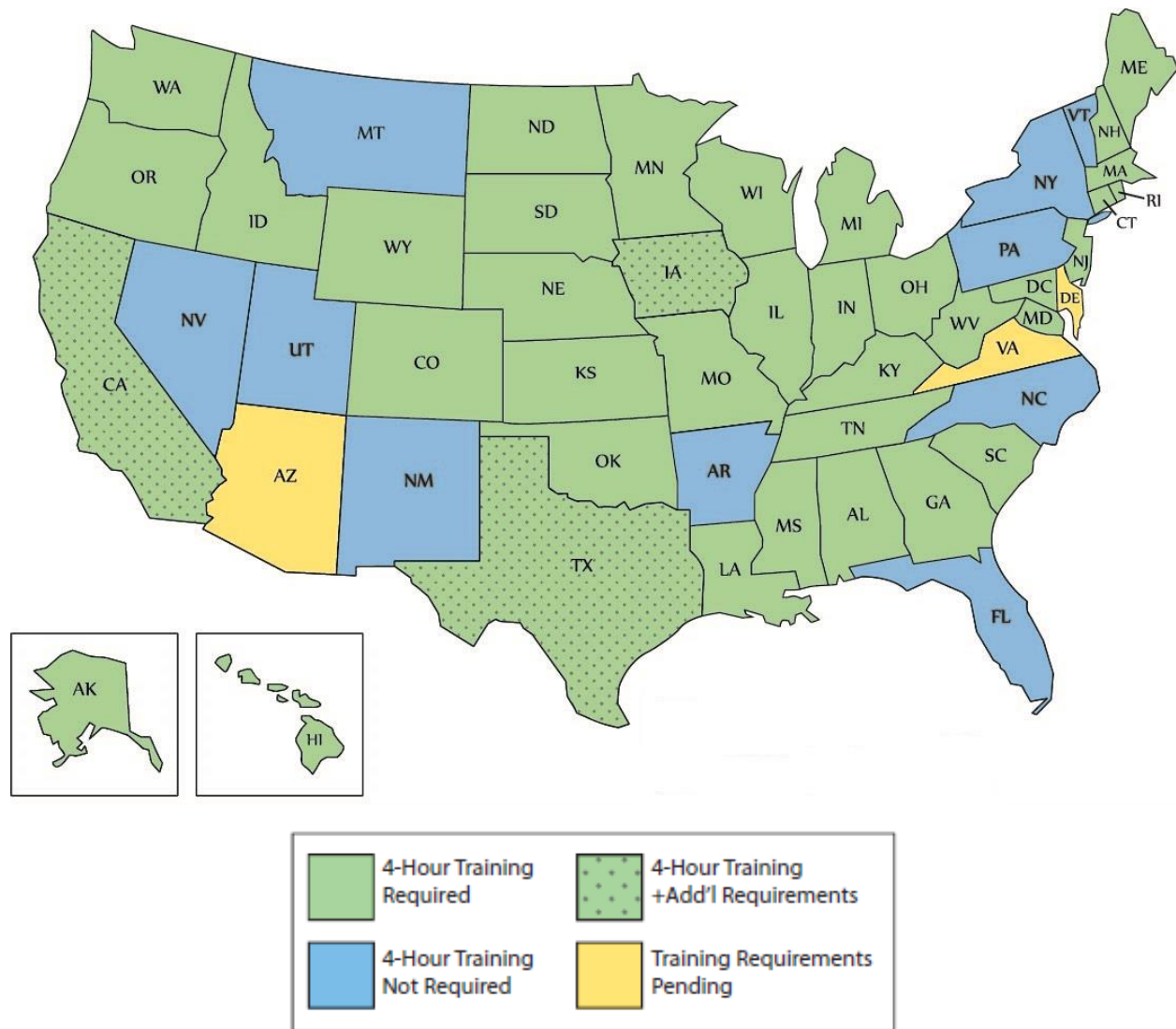
Additional Required Training

Anti-Money Laundering Training (AML):

LIMRA is the only AML vendor that EquiTrust will accept. All agents are required to take a 1-time AML course through LIMRA; EquiTrust does not require any on-going renewal courses. For agents that have not previously taken AML with LIMRA, EquiTrust will email login information after the first piece of new business has been submitted. AML taken through any other vendor will be declined and the agent considered “non-compliant”. AML Training, in good standing order, is required before new business will issue.

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). 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:

*CALIFORNIA	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.
**IOWA	Agents selling indexed annuities must take a 4-hour course specific to indexed annuity products.
***TEXAS	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	