

# Life Insurance Company of the Southwest

## 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?**

All agents must complete product training, regardless of state.

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

Product training can be taken at any time through RegEd. The training must be completed at least one day prior to the date on the client application.

**Product Training Directions:** See attached [ANNUITY TRAINING FOR AGENTS: GETTING STARTED GUIDE](#) for directions.

### **Additional Required Training**

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

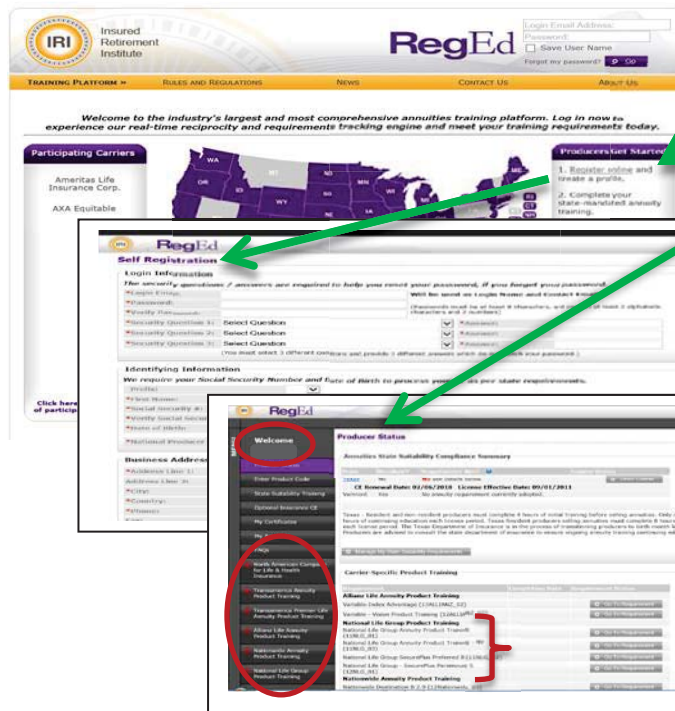
Initial AML training is required through Calsurance and built into the contracting paperwork. AML training is required every two years and the agent will be contacted directly from the provider when it is time for an AML renewal course to be completed. Business will not issue until AML is compliant.

# Annuity Training for Agents: Getting Started Guide

National Life Group is held accountable for providing access to annuity product training for our agents. We use RegEd (Regulatory Education) as the vendor to provide the training required by state legislation. It should be noted that General State Annuity Training and/or Annuity Product Training is not required in all states. **HOWEVER**, if you are soliciting in a state where there is a requirement it **must** be completed prior to soliciting business.

Access RegEd by visiting: <https://secure.reged.com/TrainingPlatform/>

## NEW Agent RegEd Registration:



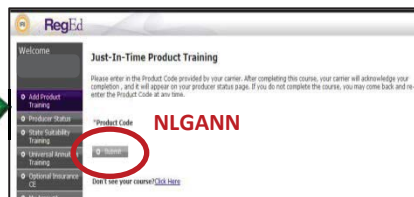
- Select 'Register Online' and create a profile
- Accept the terms of service and usage and 'Register'. The 'Producer Status' Welcome Page appears showing your name under 'Welcome'.
- National Life Group should appear under 'Carrier-Specific Product Training' along with the available courses (ex. 11NLG\_01).
- If National Life Group training is *not listed* you can add it to the list using the instructions below.

## EXISTING Agent RegEd Registration:

- You are required to complete ALL courses assigned PRIOR to soliciting, signing, or submitting new business. Apps signed *before* the training is completed will be **rejected for a new client signature dated after the training date**.
- Login in the upper right corner of the page using your current **Login Email Address and Password**
- Go to 'Add Product Training'/Follow instructions

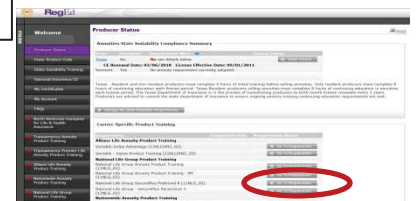
## To Access/Add Product Training:

- Select 'Add Product Training'
- Enter Product Code: **NLGANN** then submit



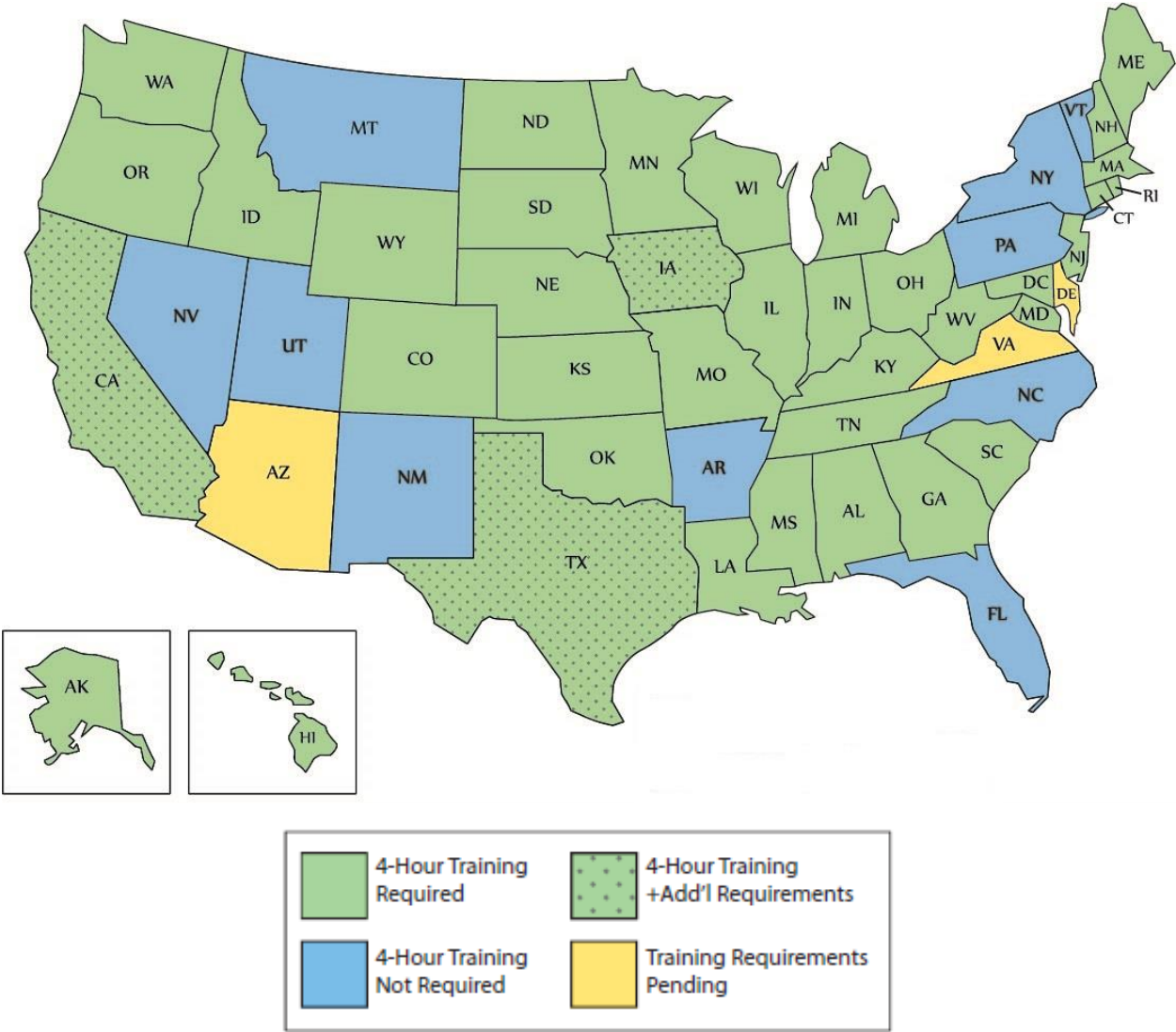
## To Complete Product Training:

- At the first course, select 'Go to Requirement' > 'Proceed'; the selected course will appear.
- Once completed, 'Attest' to reading the training content, and print your certificate.
- **A copy of the certificate should be provided to your agency for verification of course completion.**
- At the main menu, select the next course to complete; repeat until ALL courses have been completed.
- The 'My Courses' screen will appear. You can view courses and order RegEd State Annuity training courses here to meet your state annuity training requirement and also view your Course History for courses completed.



# 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	