

# Mutual of Omaha

## 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?**

The training can only be accessed once an agent submits contracting, as a producer code is needed to register for the website. A code will be generated within a few days of the submission of contracting to the carrier. Business may be signed and dated on the same day or after product training has been completed.

**Product Training Directions:** Once an agent code has been generated, please go to <https://producer.mutualofomaha.com/enterprise/myportal>.

1. For new users, select "Sign Up" below the blue "Sign In" button.
2. Enter the agent code and follow the prompts to register.
3. From the home page of the agent Portal, hover over the "Training and Compliance" tab at the upper right corner. When the drop down menu appears, select "NAIC Annuity Suitability."
4. Select the pertinent training link and review the Power Point presentation provided.
5. After reviewing the presentation, complete the Annuity Product Training Certificate and Acknowledgement form and return to ECA Marketing.

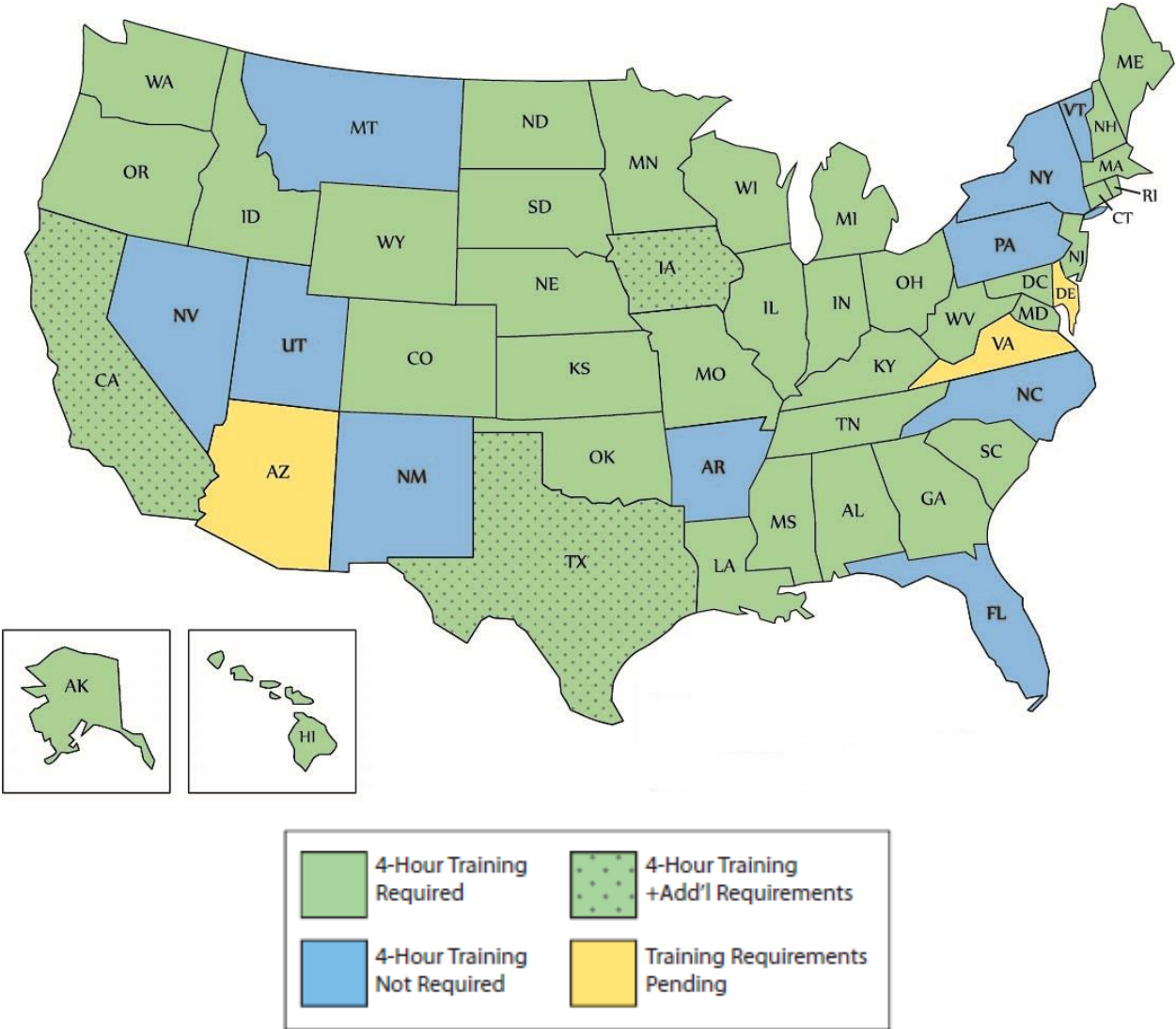
### **Additional Required Training**

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

Mutual of Omaha will accept only five providers for AML training: LIMRA, Sandi Kruse, Kaplan, RegEd, and WebCE. For LIMRA, a refresher course must be completed on 6/30 of every even numbered year, regardless of when the initial LIMRA course was completed. For the remaining providers, renewal is required every two years from the completion date on the certificate. New business will not be issued until the agent is compliant with AML training.

# 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	