

# American National

## 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?

Product training is available at any time. Completion of the training will not affect approval of the agent contracting. Product training can be taken/dated the same day that new business is solicited.

**Product Training Directions:** See attached [XCELERATE SUITABILITY COURSE GUIDE](#) for directions

### Additional Required Training

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

The following are courses that have been approved for basic AML training. To get credit for these courses producers must submit evidence of completion of the training or have the broker/dealer, bank or other insurance company provide a written certification that they have completed the training. Renewal required every 3 years. Issuing of new business will be held until AML has been deemed compliant.

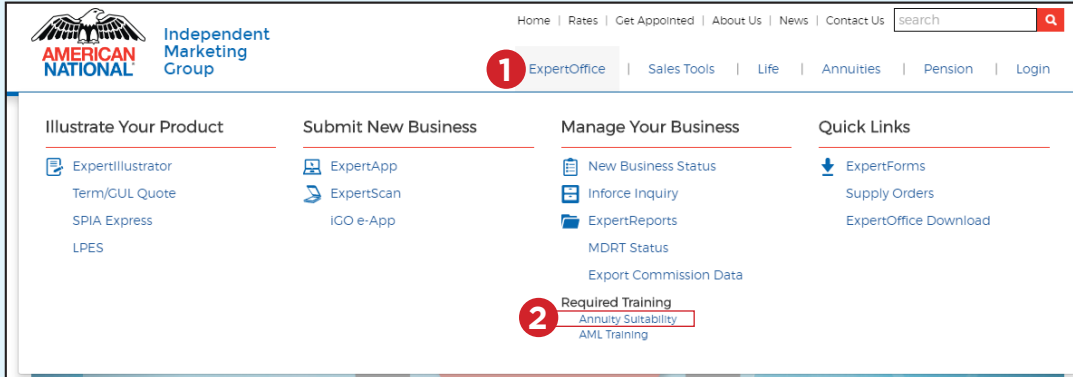
LIMRA	LyteSpeed Learning	The Success Family of CE Co
American Equity Investment Life Insurance Co	TesTeachers	BMO Harris Financial and BAI
Bankers Life & Casualty Co	Quest CE	American-Amicable Life Insurance Co of TX
The Independent Order of Foresters	National Guardian Life Insurance Co	IA American Life Insurance Co
RegEd	National Planning Corp (NPC)	Pioneer Security Life Insurance Co
WebCE	Liberty Bank	Pioneer American Insurance Co
Best Insurance Education Co	Great Western Insurance Co	Occidental Life Insurance Co of NC
Kaplan	Triple-S Vida	Commerce Bank
Legend Equities Corp	A.D. Banker and Co	Lincoln Heritage Life Insurance Co
Centris FCO	Fire Solutions	Shelter Insurance Co
American Investors Co	Signator Investors	National Life
World Choice Securities	AFLAC	Auto-Owners Insurance Co

## What is Xcelerate?

Xcelerate is product training software that American National will be using to replace RegEd for required annuity suitability training going forward.

## Where can I find Xcelerate?

- 1 Navigate to the ExpertOffice megamenu of [img.anicoweb.com](http://img.anicoweb.com)
- 2 Choose Annuity Suitability.



The screenshot shows the American National ExpertOffice website. The navigation menu includes: Home, Rates, Get Appointed, About Us, News, Contact Us, and a search bar. The main menu has: ExpertOffice (highlighted with a red '1'), Sales Tools, Life, Annuities, Pension, and Login. The 'Required Training' section (highlighted with a red '2') lists: Annuity Suitability and AML Training. Other sections include 'Illustrate Your Product' (ExpertIllustrator, Term/CUL Quote, SPIA Express, LPES), 'Submit New Business' (ExpertApp, ExpertScan, IGO e-App), and 'Manage Your Business' (New Business Status, Inforce Inquiry, ExpertReports, MDRT Status, Export Commission Data).

## How do I login to Xcelerate?

**Appointed agents:** Your ExpertOffice portal login credentials will log you into Xcelerate automatically. There will be no need for a special login for Xcelerate. Click the **Start Appointed Training** button to login and get started.

**Agents that are in the process of becoming appointed:** You can get started on your product training. Click the **Start Non-Appointed Training** button to login as a new user.

Remember the email address you used to do your training. If you do not complete your training and need to return, you can enter your email address into the Returning User section of Xcelerate to log back in.

## Product Specific Annuity Suitability Training

Questions? Or want to check the status of your training? Call the IMG Field Support Center at 888-501-4043, option 1 or send an email to [imgfsc@americannational.com](mailto:imgfsc@americannational.com) or [click here](#) to review the Xcelerate Course Guide.

### Nationwide Suitability

American National now requires all of its producers in all states to complete American National's product specific annuity training prior to soliciting the sale of a particular annuity product.

When an annuity application is received and the producer has not completed the mandated product specific training, the annuity application will be rejected and returned to the producer. A new application will be required for submission after the training is completed.

### Appointed Agents

Annuity product training can now be accessed through Xcelerate by logging into ExpertOffice. After you have logged in, you will find the available courses under the My Learning Plan section of Xcelerate.

Once complete, you can find all completed courses within the My Transcript section of Xcelerate. American National will receive a record on your completion the following day.

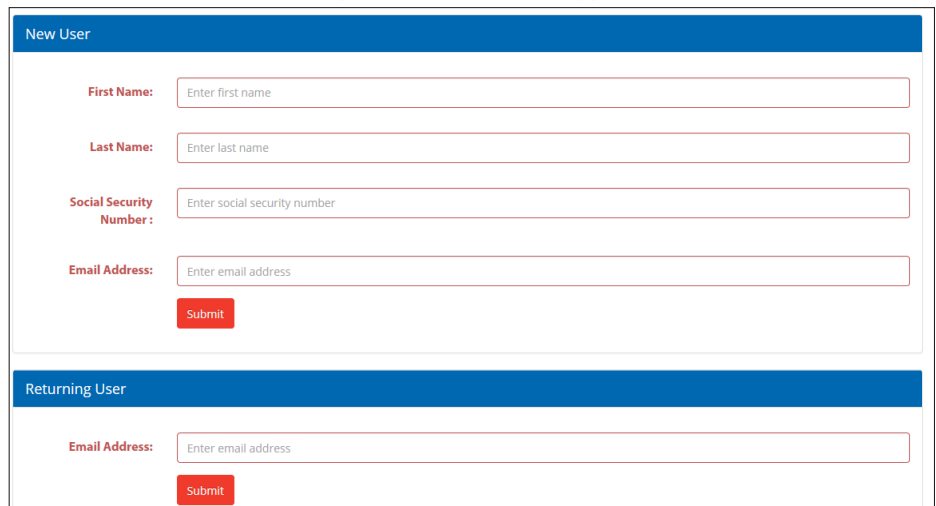
[Start Appointed Training](#)

### Non-Appointed Agents

If you are not appointed with American National yet, you can still take our product training.

[Start Non-Appointed Training](#)

## Login screen for agents in the process of becoming appointed



The login screen is divided into two sections: 'New User' and 'Returning User'. The 'New User' section has fields for First Name, Last Name, Social Security Number, and Email Address, with a Submit button. The 'Returning User' section has a field for Email Address and a Submit button.

## What will I see when I login to Xcelerate?

After you login, you will see a variety of options in the top navigation bar, including:

- **My Learning Plan** - Any courses you have not completed will be available here.
- **My Transcripts** - The status of completed courses will be listed here.

Logout

Home | My Learning Plan | My Transcript | Search | Help |

Welcome HOME OFFICE

**Features**

**Tools & Links**

- [Change Password](#)
- [Email us a question or provide feedback](#)

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## What is My Learning Plan?

My Learning Plan allows you to view and launch any incomplete suitability training course.

Logout



Home | My Learning Plan | My Transcript | Search | Help |

Welcome HOME OFFICE

**My Learning Plan**

The courses and other training events that appear in *My Learning Plan* have been assigned to you, and their completion is required as part of your role-based curriculum.

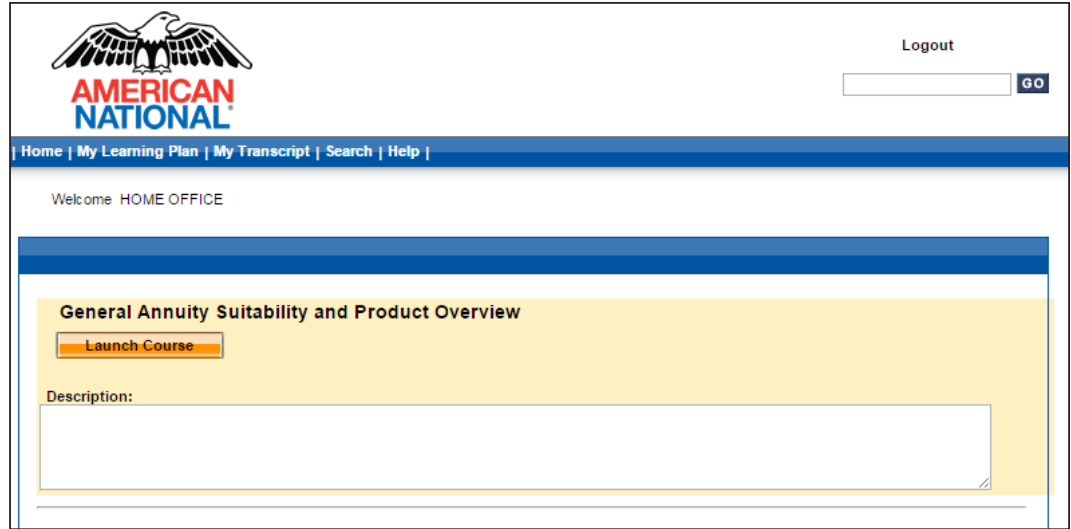
If you are looking for courses you have completed, click on [My Transcript](#)

Content Name	Content Status	Exam Score	Exam Status	Exam Date	Certificate
 <a href="#">General Annuity Suitability and Product Overview</a> All Users (All Users)	Incomplete	N/A	N/A	N/A	
 <a href="#">NY Suitability Training</a> All Users (All Users)	Incomplete	N/A	N/A	N/A	

## How do I launch a course?

You can choose a course from the "My Learning Plan" page.

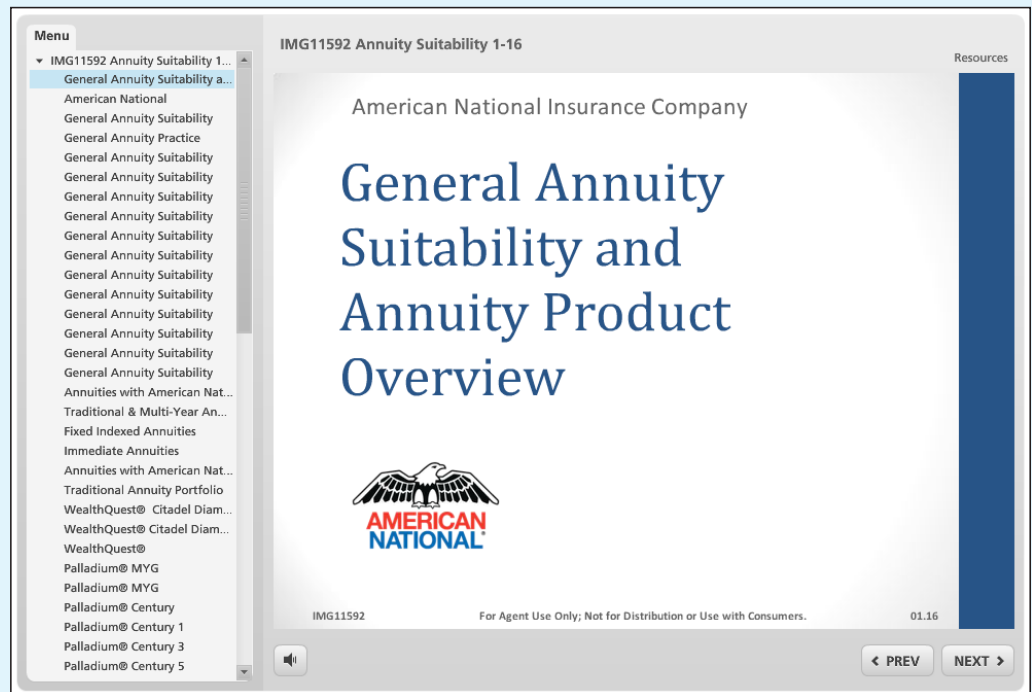
Once you choose your course, you will see the screen below. Click the "Launch Course" button to begin your suitability course.



## How do I navigate a course?

Once the course launches, navigate through the course by clicking the next button on the bottom right of the page.

**You must complete the presentation in its entirety in order to receive credit.**



**For more information, contact the IMG Field Support Center at 888-501-4043, option 1.**

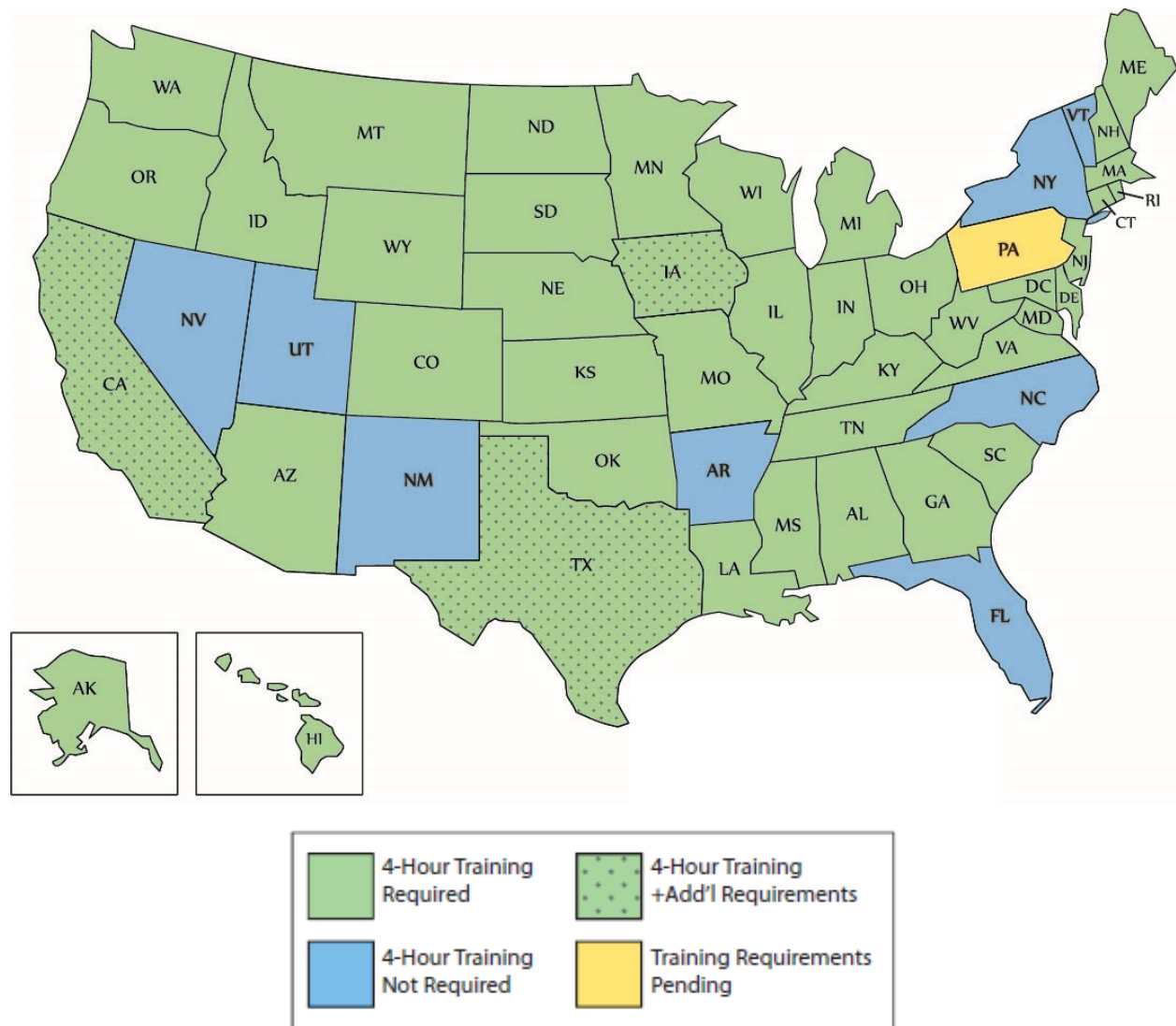
American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York.

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# ANNUITY SUITABILITY STATE TRAINING REQUIREMENT

The following states have adopted some version of the NAIC Suitability Model Regulation, 4-Hour Annuity Training. 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 information, please refer to the tables on the following page or contact your licensing representative.



## Mandatory Annuity CE:

ALABAMA	KANSAS	NORTH DAKOTA
ALASKA	KENTUCKY	OHIO
ARIZONA	LOUISIANA	OKLAHOMA
CALIFORNIA*	MAINE	OREGON
COLORADO	MARYLAND	RHODE ISLAND
CONNECTICUT	MASSACHUSETTS	SOUTH CAROLINA
DELAWARE	MICHIGAN	SOUTH DAKOTA
DISTRICT OF COLUMBIA	MINNESOTA	TENNESSEE
GEORGIA	MISSISSIPPI	TEXAS***
HAWAII	MISSOURI	VIRGINIA
IDAHO	MONTANA	WASHINGTON
ILLINOIS	NEBRASKA	WEST VIRGINIA
INDIANA	NEW HAMPSHIRE	WISCONSIN
IOWA**	NEW JERSEY	WYOMING

## 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	EFFECTIVE DATE	REGULATION
PENNSYLVANIA	12/25/2018	CE requirement must be met by the end of the producer's first full license period occurring after 12/25/18

## States exempt from training requirement:

ARKANSAS	NEW MEXICO	UTAH
FLORIDA	NEW YORK	VERMONT
NEVADA	NORTH CAROLINA	