

# Athene

## 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?

Product training is available at any time. Product Training can be completed the same day that new business is solicited.

**Product Training Directions:** The training is available through the RegEd Annuity Training Platform.

1. Go to: <https://secure.reged.com/TrainingPlatform/>
2. Log in or register
3. Upon logging in, there are detailed instructions on how to complete assigned carrier product training.
4. "Enter Product Code" < enter the corresponding training code (below):

<u>Product</u>	<u>RegEd Product Code</u>
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Ascent Accumulator	ACCUM5710_2017
Ascent Pro	PRO710_2017
Ascent Pro Bonus	PROBO_2017
Protector 5, 7	Protect57_2018
Benefit 10	B10_2014
Performance Elite	PerformanceElite_2015
Max Rate	MaxRate_2017
SPIA	SPIA_2016
Agility 10	AGILITY10_2018

5. Email completion certificate to [licensing@ecamarkeitng.com](mailto:licensing@ecamarkeitng.com)

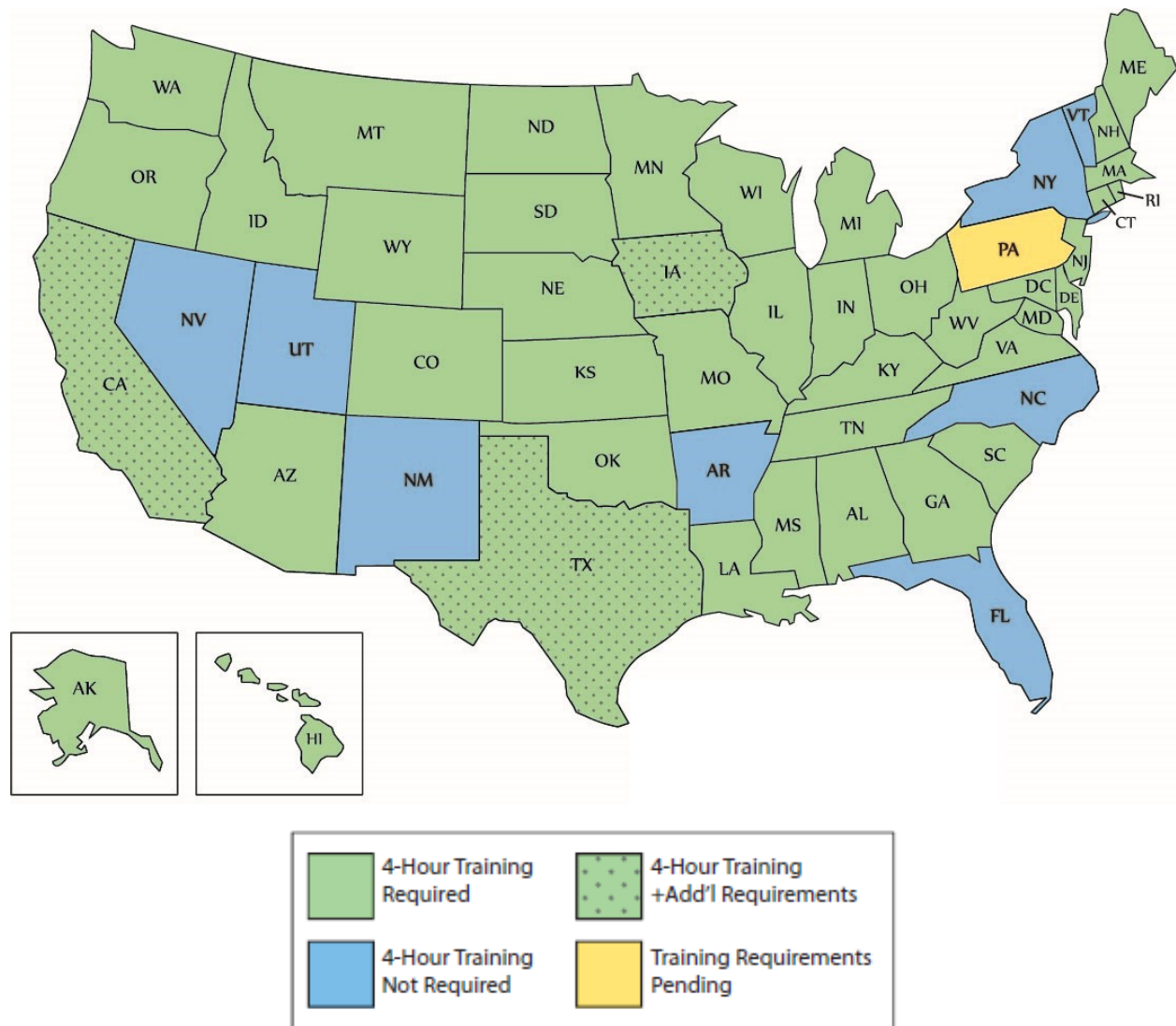
### Additional Required Training

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

Athene will accept LIMRA (no certificate required) and all other vendors for AML training. Training must be completed every two years. Business will not issue until AML is compliant.

# 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	