Colorado Bankers

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) 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?

The product training will be available 3-5 business days after the agent contracting has been submitted to the carrier.

Product Training Directions:

Newly Appointed Agents:

1. Agent ID for MyCBL will be provided via an email, once the appointment is approved – Link in email is specific per agent
2. Username will be provided in the email (agent number) > Create Profile and set password
3. Select “HERE” on Product Specific Training
4. Under “MY TRAINING” select the product > Launch
5. **IMPORTANT:** YOU MUST ATTEST TO COMPLETION OF THE TRAINING PRESENTATION BY CLICKING ON THE **‘NEXT TAB’** AT THE LOWER RIGHT SIDE OF THE SCREEN, PRODUCING A COMPLETION CERTIFICATION. OTHERWISE, THE COMPLETION OF THE TRAINING WILL NOT BE RECORDED.
6. Email certificate to licensing@ecamarketing.com - CBLife will automatically be notified once complete

Existing Agents:

1. Go to: https://mycbl.cblnet.com/login.php
2. Login > Username is the agent number
3. Select “Learning Center/Product Training”
4. Under “MY TRAINING” select the product - Launch
5. **IMPORTANT:** YOU MUST ATTEST TO COMPLETION OF THE TRAINING PRESENTATION BY CLICKING ON THE **‘NEXT TAB’** AT THE LOWER RIGHT SIDE OF THE SCREEN, PRODUCING A COMPLETION CERTIFICATION. OTHERWISE, THE COMPLETION OF THE TRAINING WILL NOT BE RECORDED.
6. Email certificate to licensing@ecamarketing.com - CBLife will automatically be notified once complete

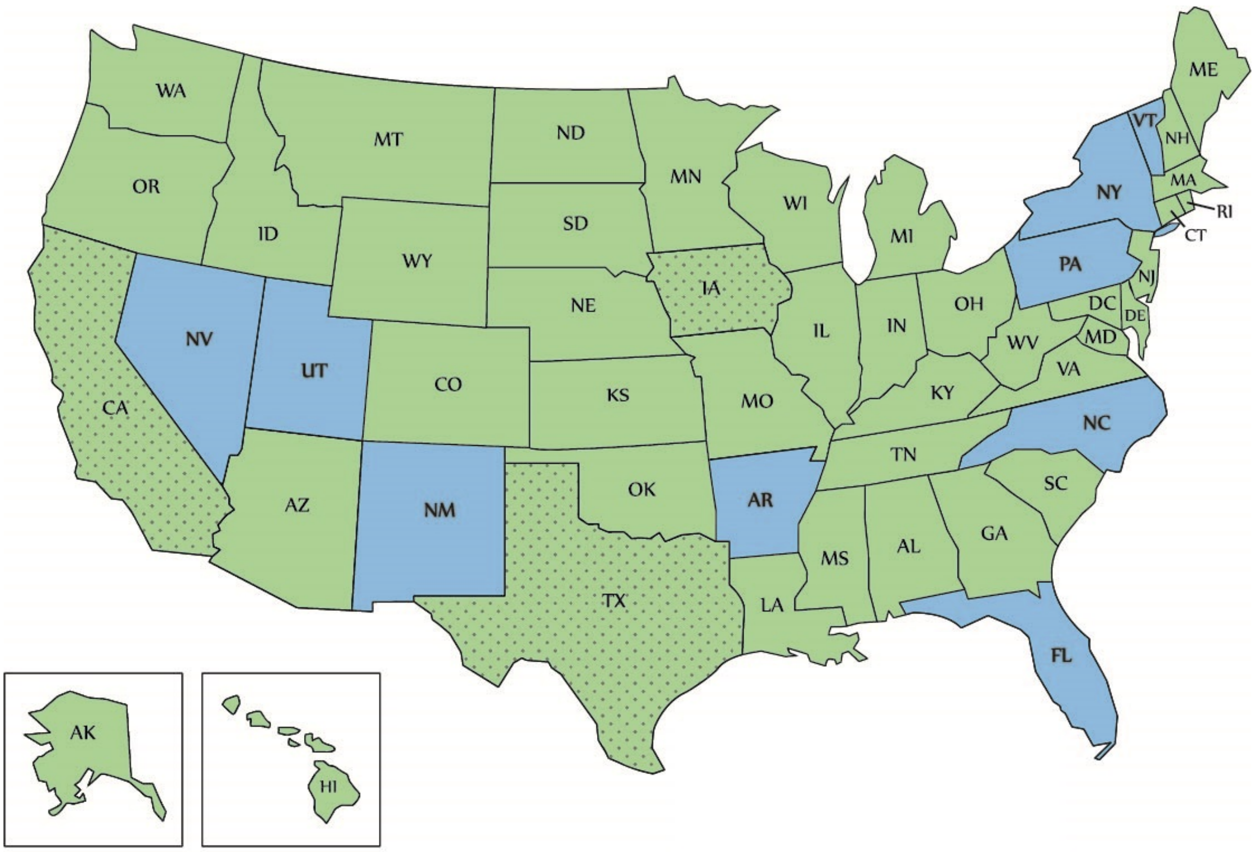
Additional Required Training

Anti-Money Laundering Training (AML):

LIMRA is the preferred provider (no certificate required). CBL will accept AML from outside sources; must be an accredited vendor and a certificate must be submitted. AML from an outside source will require Compliance review and approval. AML must be completed within 45 days from the submission on the first piece of new business, failure to do so will result in commissions being held. If AML is NOT completed within 45 days, commissions of previously submitted new business will be forfeited and the new business will be returned until the requirement is met. Renewal will be based upon 2-year term.

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). For further information, please refer to the tables on the following page or contact your licensing representative.



4-Hour Training Required

4-Hour Training +Add'l Requirements

4-Hour Training Not Required

Training Requirements Pending

ECA MARKETING
National Leaders in Life & Annuities

REVISED: 12/21/2017
Subject to change based on state and carrier requirements

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:

***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.

States exempt from training requirement:

ARKANSAS	NEW MEXICO	PENNSYLVANIA
FLORIDA	NEW YORK	UTAH
NEVADA	NORTH CAROLINA	VERMONT