

# 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](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?

The product training will be available 1-2 business days after the agent contracting submitted to the carrier from ECA.

**Product Training Directions:** Full access to the CB Life website, including the E-App, will be available the next morning after the product training and Anti-Money Laundering (AML) requirements have been satisfied.

1. CBL will send an email from [do\\_not\\_reply@cblife.com](mailto:do_not_reply@cblife.com) – check junk/spam folder if unable to locate  
**NOTE:** If unable to locate email after and agent code has been issued, access can be gained by going directly to [www.cblife.com](http://www.cblife.com). Select Sign In < Agent Forgot Password < User ID (agent number) < Email Address (email used in contract) < Submit – This process will prompt CBL to immediately send an email, from the email follow the directions below.
2. Username will be provided in the email (agent number) > Create Profile and set password
3. After creating a password, the website will automatically log off
4. Login into [www.cblife.com](http://www.cblife.com)
5. Select “HERE” to begin product training
6. Under “MY TRAINING” select the product > Launch
7. Close training once complete – CBL will an auto-notification
8. Optional but recommended: Email certificate to [licensing@ecamarketing.com](mailto:licensing@ecamarketing.com)

### Additional Required Training

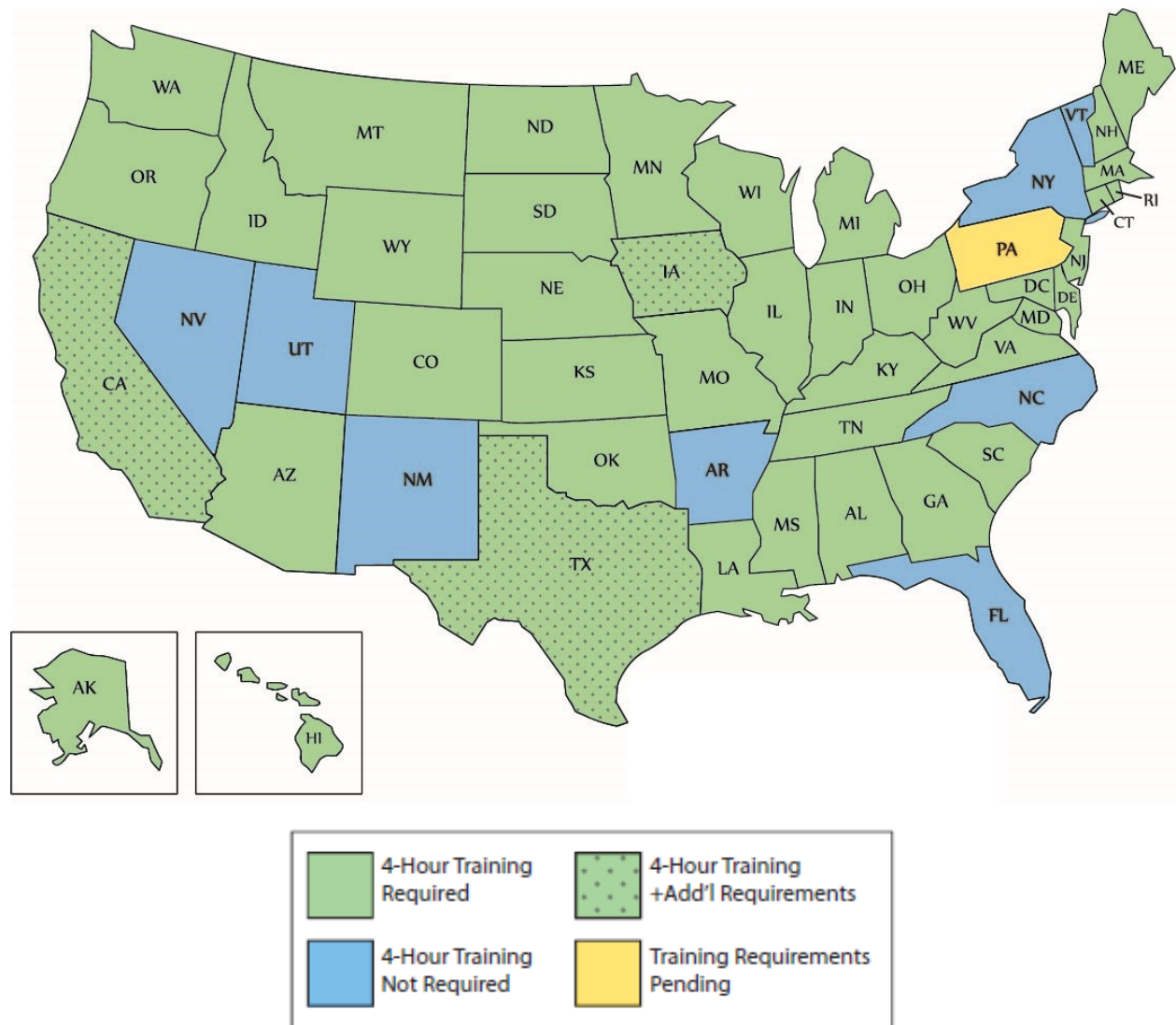
#### Anti-Money Laundering Training (AML):

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 in good order prior to issuing of new business. Renewal based upon 2-year term.

**LIMRA Recommendation (not required):** To ensure the fastest turn-a-round time to gain access to the E-App, please include a “print screen/screen shot” of the transcript showing the most recent completion date and course title. CBL is able to obtain the electronic verification from LIMRA but verification can take to 3-5 business days for processing. If proof provided with the contract, the AML requirement will be immediately satisfied.

# 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	