

# Delaware Life

## 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.

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### **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 can be taken anytime. Training can be dated the same day new business is written.

**Product Training Directions:** See "Producer Training Instructions" on next page.

### **Additional Required Training**

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

Delaware will accept LIMRA (no certificate required), RegEd, WebCE, QuestCE and some broker dealer courses for AML training. New business will not process until AML is compliant. This training needs to be renewed every two years.

# Producer Training Instructions

## Annuity Product Training

To complete your Delaware Life Annuity Training (AT) and your Product Specific Training (PST) for Delaware Life Target Income 10<sup>SM</sup>, Retirement Stages 7<sup>®</sup>, Retirement Chapters 10<sup>®</sup>, Assured Income 7<sup>®</sup> and Pinnacle MYGA<sup>®</sup>, please go to:

[www.reged.com/trainingplatform](http://www.reged.com/trainingplatform)

- If you are not an active user of the site, you will be required to complete a new registration.
- After login, select the “Producer Status” button on the left hand side to complete your training.
- **Annuity Training:** If your state does not require AT, or, if you have already completed this training, you will only need to complete the product-specific course. If you have not taken state-required Annuity Training, select the state and the course (#390) from the list and begin.
- **Product Specific Training:** From the list, select product-specific training and begin the course.\*
- Once you have completed the training, Delaware Life will be automatically notified by RegEd—you do not need to send us any of the information. We advise you to keep confirmation of the completed training for your records.
- You may write business effective the day training is complete.

\* If no product-specific training is assigned, the following may be done to pull in the training manually.

1. Click on the “Enter Product Code” button from the menu on the left hand side of the screen
2. On the next screen enter the code for the applicable product and “Submit”. The training course should display under *Carrier-Specific Product Training*.

Assured Income 7<sup>®</sup>: DLAI7

Delaware Life Target Income 10<sup>SM</sup>: DLT110

Pinnacle MYGA<sup>®</sup>: DLMYGA

Retirement Chapters 10<sup>®</sup>: DLRC10

Retirement Stages 7<sup>®</sup>: DLRS7N

## Anti-Money Laundering Training

To complete your Delaware Life Anti-Money Laundering Training, please go to:

<https://aml.limra.com>

- Complete the training prior to soliciting any cash-value life insurance or annuity products.
- Anti-Money Laundering (AML) continues to be an important requirement for our industry. You must complete the basic course: AML for Insurance Producers, and a refresher course at least every 2 years if you sell cash-value life insurance or annuity products. Acceptable refresher courses include: 2010 Willful Blindness, 2011 Know Your Customer, 2012 Money Laundering Stages, 2013 Money Laundering Red Flags, 2014 Ramifications of Money Laundering, 2015 Fraud in Money Laundering, 2016 Elder Financial Abuse and Money Laundering, and 2017 Preventing Money Laundering. Please identify the title of the course you completed when submitting your contracting paperwork.
- The AML training through LIMRA is simple and free of charge.
- The training will be passed to our Licensing system the next day.
- If you are affiliated with a federally regulated entity that is already subject to the training program rule (broker dealer, bank, wirehouse, etc.), you may submit a copy of your AML training certificate from that entity. Please note the following requirements must be met:
  - You must be actively affiliated with the firm through which you completed the training course.
  - The effective date of the course must be January 1, 2016, or later.
- RedEd AML training, QuestCE Training and WebCE Training will also be accepted (dated 1/1/2016 or later). A copy of your certification must be submitted.



## 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	