

# Lafayette

## 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?

Lafayette does not have a digital training platform, courses are to be printed, signed and submitted. Paper version of the training is available at any time by request from ECA Marketing. Access to the training can also be gained through the Lafayette agent website once the agent contract has been finalized. Product training can be signed and dated the same day as solicitation of new business.

**Product Training Directions:** Contact ECA Marketing or Lafayette to have paper training emailed or follow the directions below for gaining access to the Lafayette website. There are 2 training courses;

- 1) Centennial Products and Other Annuities Quiz
- 2) Marquis SP Quiz

When requesting the training please clarify which quiz is needed. Return signed and dated certificate to [licensing@ecamarketing.com](mailto:licensing@ecamarketing.com).

Access from Lafayette website:

1. Go to: <https://agent.llic.com/Account/Login>
2. Login - New agents with active agent number select "Register Now!"
3. Training
4. Select .PDF version of the quiz
5. Email certificate to: [licensing@ecamarketing.com](mailto:licensing@ecamarketing.com)

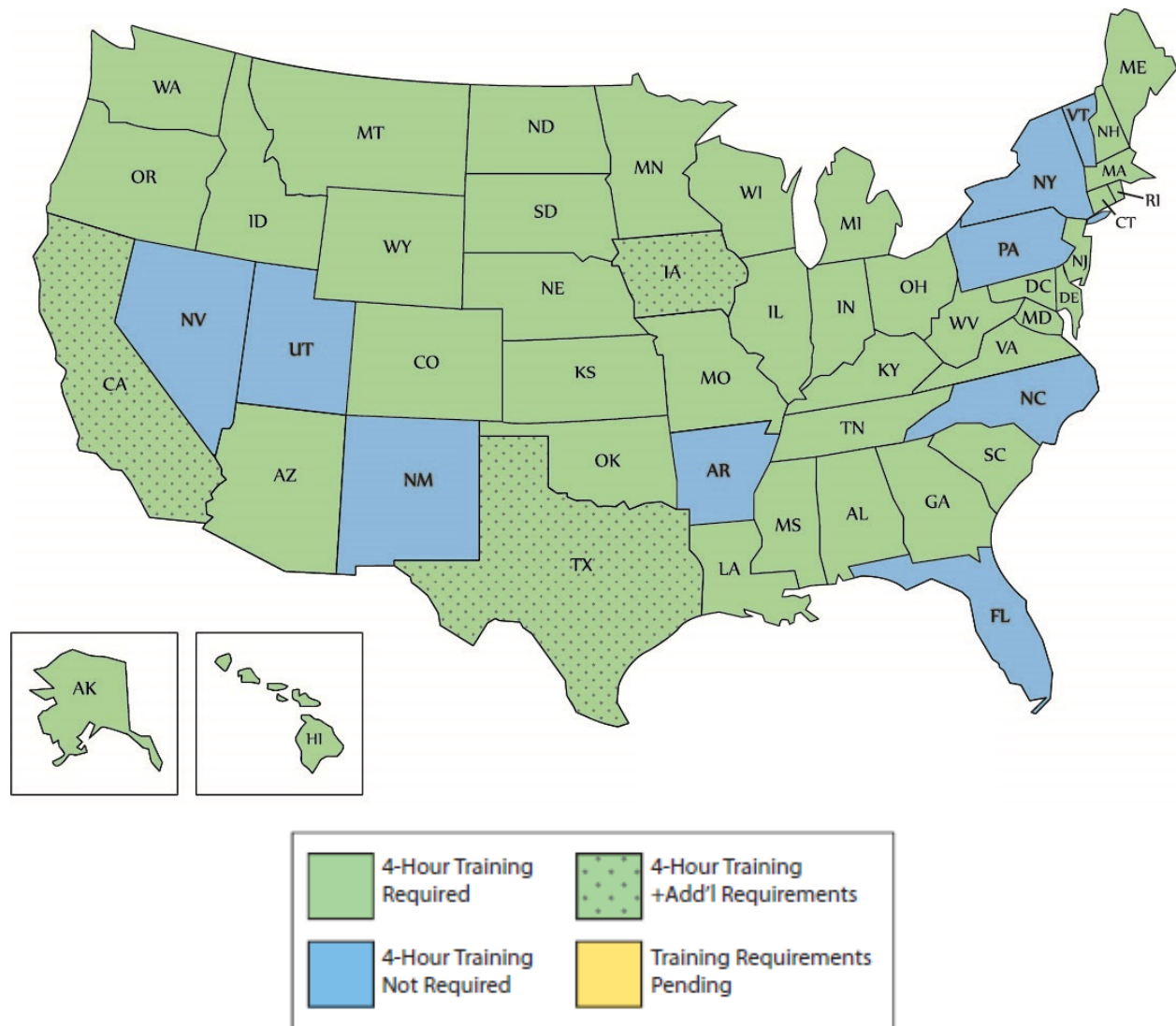
### Additional Required Training

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

AML Training is a federal requirement, and as a result Lafayette requires all field associates to complete AML training every 2-years in order to maintain their contract and issue new business. All AML vendors are acceptable as long as title of the course specifically states "Anti-Money Laundering".

# 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.

## States exempt from training requirement:

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