

# Legacy Marketing Group (LMG) – Americo and Ameritas

## 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.

### Annuity Carrier Specific Product Training

#### Who should complete the product training?

All agents, regardless of state, are required to take to product training.

#### When can the product training be taken?

Product training is available at any time.

**Americo:** The training must be taken prior to or the date of the new business sale.

**Ameritas:** Agent contracting will not be approved until the product training has been completed. The training must be taken prior to or the date of the new business sale.

**Product Training Directions:** The training will not be accessible under your personal login until an agent number has been issued but can be taken in advance through the Register-Guest Access using product training code: legacy12.

1. Go to <http://www.legacynet.com> – login
2. Select “Product Training Requirements” – red tab, located on the right hand side
3. Choose the appropriate product from list
4. Select “Step 1” to view the course - .pdf document will download, review
5. Select “Step 2” for certificate – enter your email address
6. Forward approval email to [licensing@ecamarketing.com](mailto:licensing@ecamarketing.com) or print and provide with agent contract

### Additional Required Training

**Anti-Money Laundering Training (AML):** Legacy Marketing will accept most AML providers; the certificate is mandatory for consideration. AML renewal is required every two years. Failure to comply with AML regulations will result in unprocessed business.

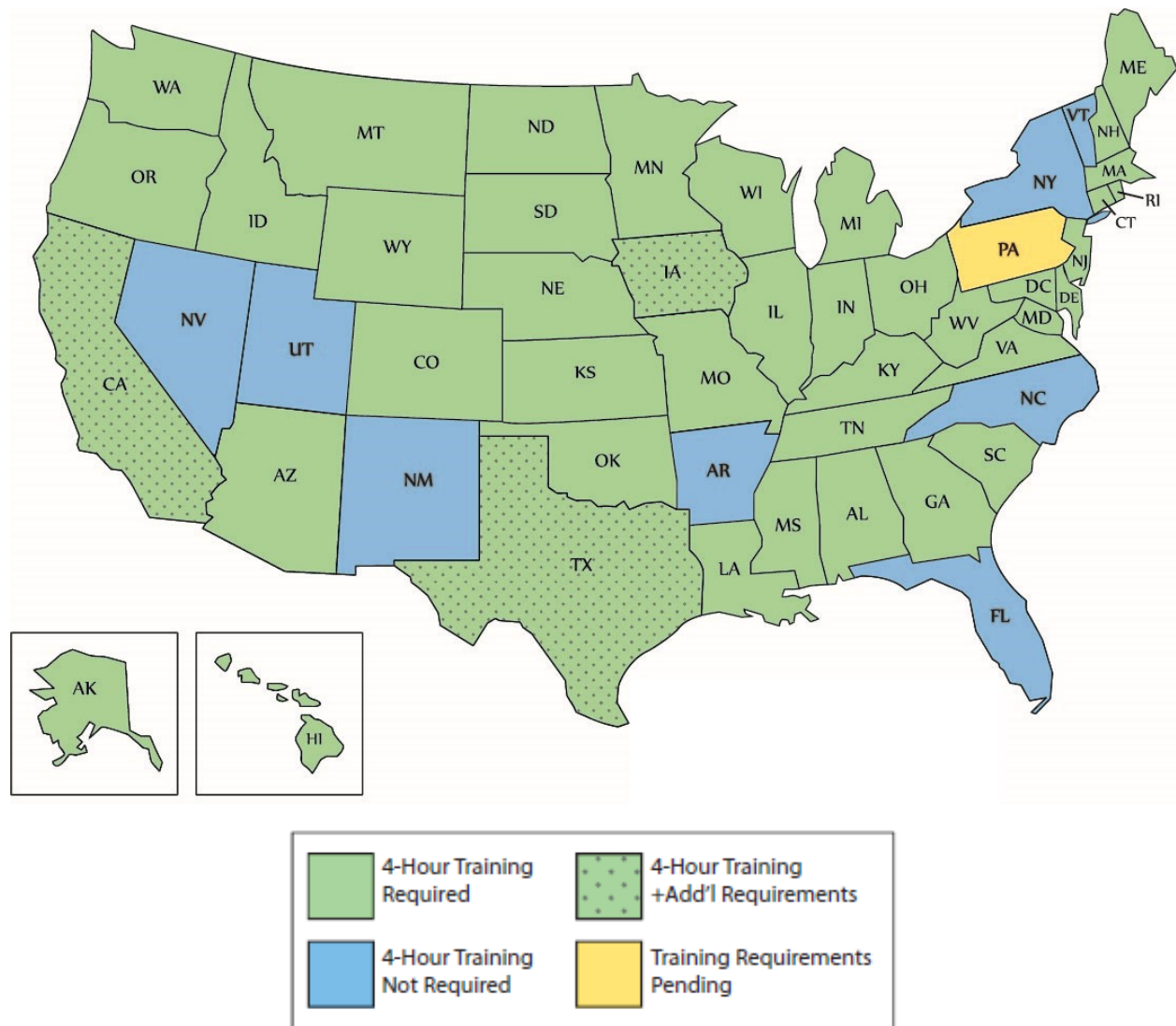
**LIMRA Notice:** AML through LIMRA is acceptable as long as proof of completion is provided. LMG does not subscribe to LIMRA therefore; cannot obtain electronic transcripts. Please send a “print screen/screen shot” of the “Anti-Money Laundering” tab and the “Resources” tab along with the agent contract. If unable to provide proof, AML through another provider will be mandatory.

**Americo Reliable Living Plan (RLP):** The RLP product line contains LTC components therefore; all state LTC requirements must be met in order to solicit RLP products.

1. **Long-Term Care Training Certificate (LTC):** Producers in states that mandate LTC CE must be in compliance and current with the necessary training. A copy of the initial 8-Hour Course and most recent 4-Hour Refresher Course certificates are required with the agent contract. See “LTC LICENSE AND CONTINUING EDUCATION MATRIX” attached to RLP agent contracting
2. **Errors & Omissions (E&O):** Coverage must include Health
3. **State License:** “Health” line of authority required on resident state license.

# 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	