MN 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) 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?

Only agents in NAIC regulated states must complete product training (see attached Annuity Suitability Training Requirement). States that do not require a 4-hour state training but still require carrier product training include: FL, MT, NY and UT.

When can the product training be taken?

Product training can be taken anytime. Agents must complete product training at least one day before soliciting new business.

Product Training Directions: Select link below to take product training (detailed instructions on next page) https://learn.questce.com/naicsuitability

Additional Required Training

Anti-Money Laundering Training (AML):

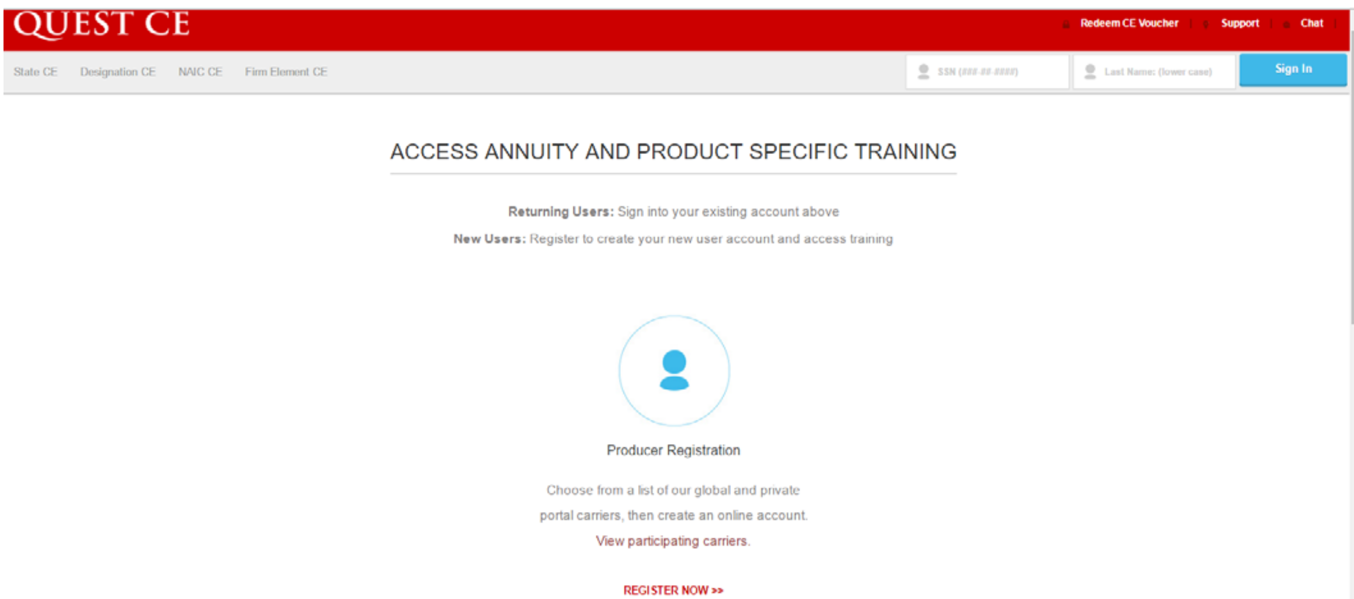
MN Life is currently not tracking AML training. This is subject to change in the future.

QUEST CE CLIENT USERGUIDE TO NAIC TRAINING PORTAL

- NAIC login directions for individual users accessing Carrier Product Specific Training and /or NAIC State Annuity Suitability Training
- Returning Users will login to their existing user account. New Users will be taken through a three step registration process to create a user account.
- To register or login, all users should be directed to: **https://learn.questce.com/naicsuitability**

DIRECTIONS FOR RETURNING STUDENTS: Users with an existing account

1. On your internet browser, go to **https://learn.questce.com/naicsuitability**
2. If you are returning to the site and have an existing account: Login to your existing account with your **SSN** and **last name** (lowercase) in the upper, right corner

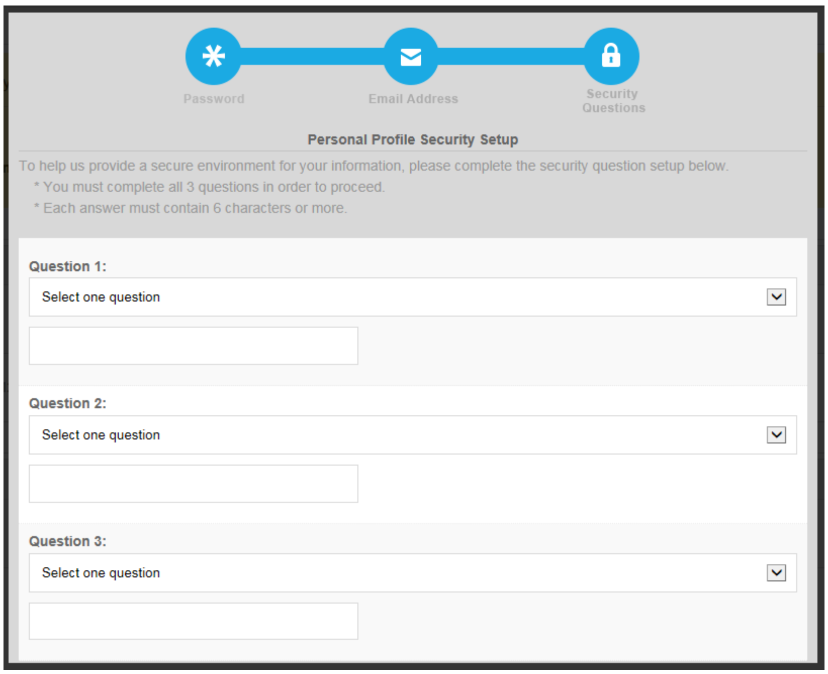


Scroll down to view the NAIC Map

3. **Personal Profile Security Setup** (One-time requirement for all accounts)

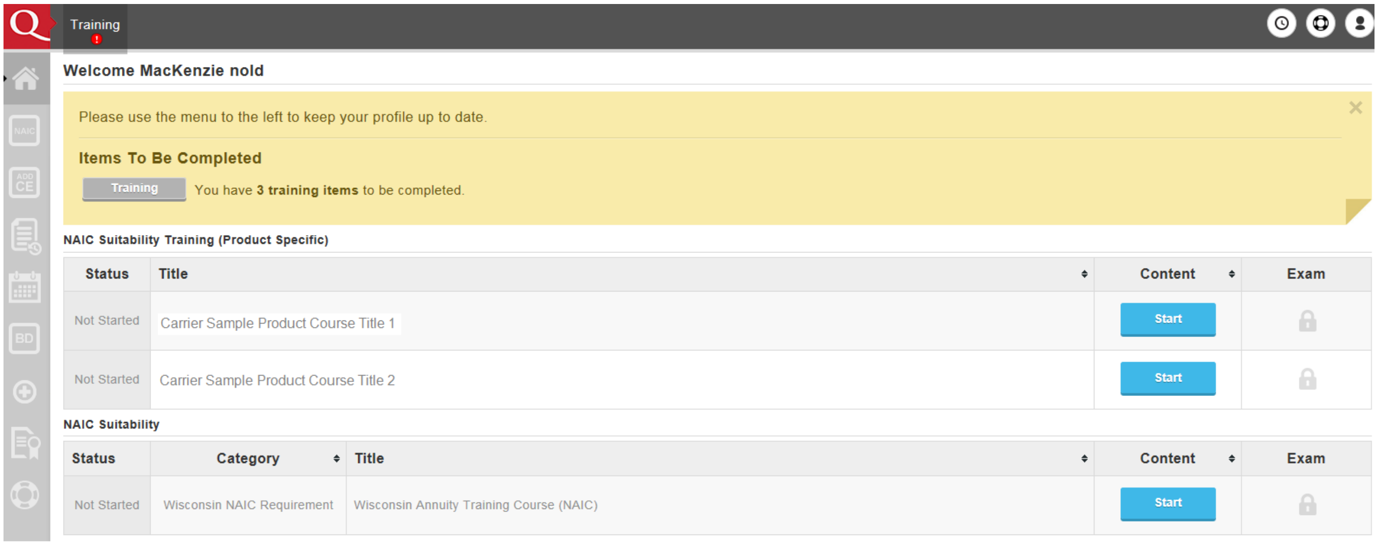
   - Upon first login you will be prompted to create a Secure Profile by establishing three familiar security questions.

   - Users who have already completed this Secure Account Set Up process, will simply gain access to their account and will not be prompted create and answer their account security questions again.



4. Once logged in, you are able to start or continue any course previously added into your user dashboard.

User Dashboard View



5. **Add new Product Specific Training into your existing account:**

    - If you are looking to access a new product training course that is not already listed on your user dashboard (homepage), click **Add Product Specific** from the menu options on the left. View the list of available product specific training courses. Check the box to select and add a product specific training course to your student dashboard.

6. ***Please Note***: If you click the **Add Product Specific** Tab and do not see the Product Training course you looking for, you may need to return to your user dashboard page to verify your Carrier(s) and Broker Dealer are properly selected in your account

    - First ensure you have the appropriate Carrier(s) added to your account though the **Manage Appointments** Tab on the side menu.

    - Also verify that you have the appropriate Broker Dealer selected within your account settings through the **Broker Dealer** Tab.

    - If you have the appropriate Carrier(s) and Broker Dealer setting in your account, the proper Product training courses will be available to you to select within the **Add Product Specific** Tab.

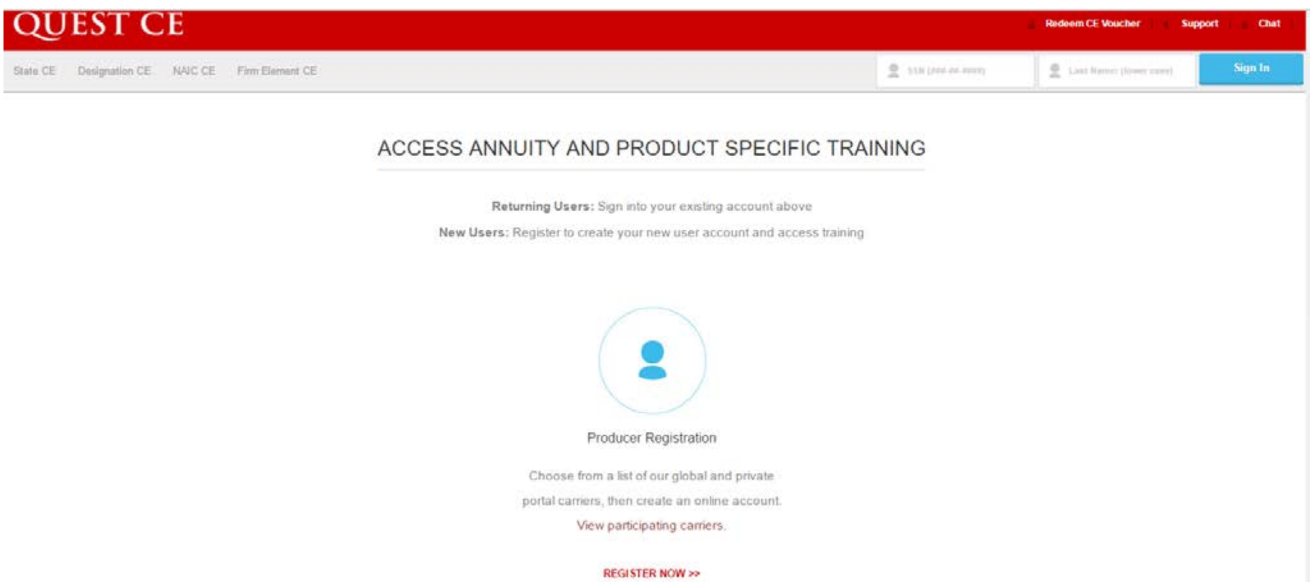
7. Once a course is added to your student dashboard page (homepage), click **Start** to access and work through the content portion of the course.

8. Once you have proceeded through all of the course content slides, click **Begin** (Located under *Exam*) to open the course attestation or multiple choice exam.

9. Click **Start Exam** to answer a one-question attestation or work through a multiple choice exam to mark the course fully complete. Your Carrier(s) will be notified of any respective course completion(s) once the course status is 'Complete'.

DIRECTIONS FOR NEW USERS: Registering/Creating a new account

1. On your internet browser, go to **https://learn.questce.com/naicsuitability/**
2. Click **Register Now** or click the blue **Producer Registration** Icon in the center to create your account

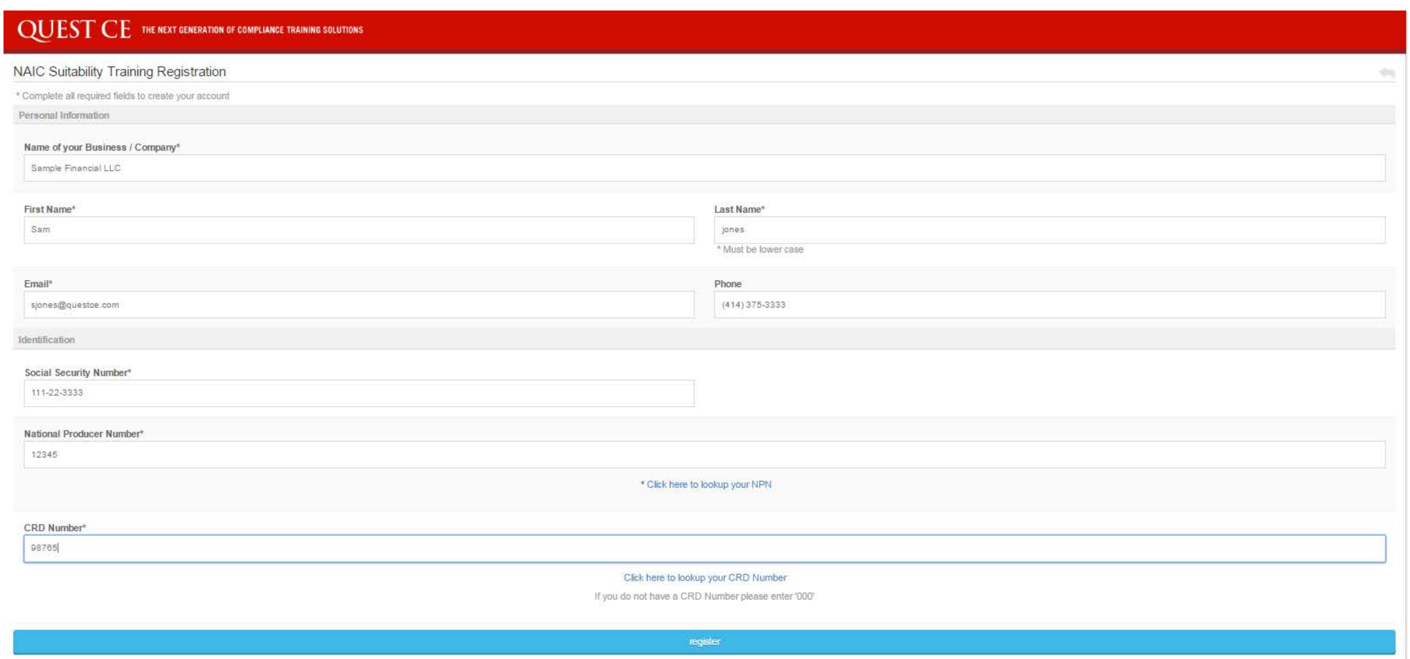


Scroll down to view the NAIC Map

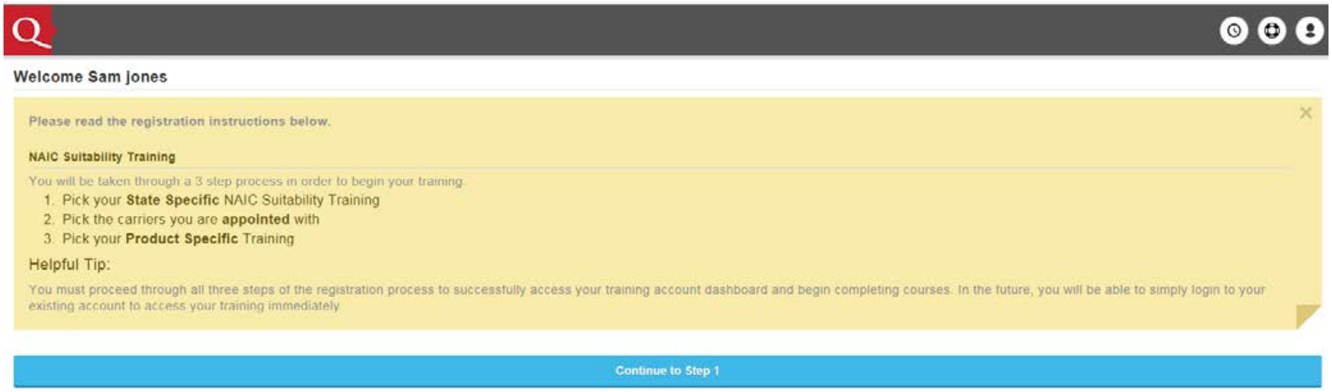
3. Enter your information into the required fields to create your account. Click **Register** to proceed.

    - **User Profile Data Fields:** Name of your Business / Company, First Name, Last Name, Email, Phone, SSN, NPN, CRD#

    - If the NPN and CRD fields are not applicable to you, you may enter a 0 to proceed.

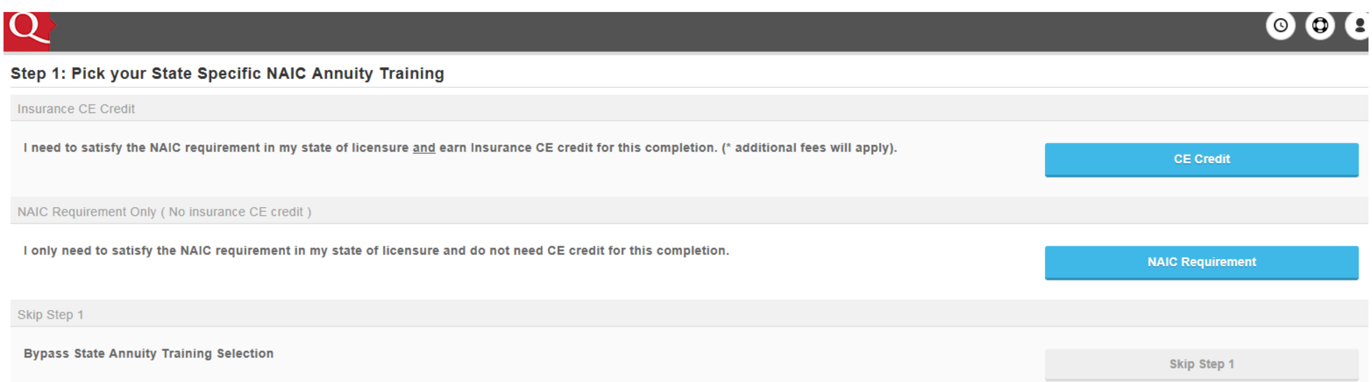


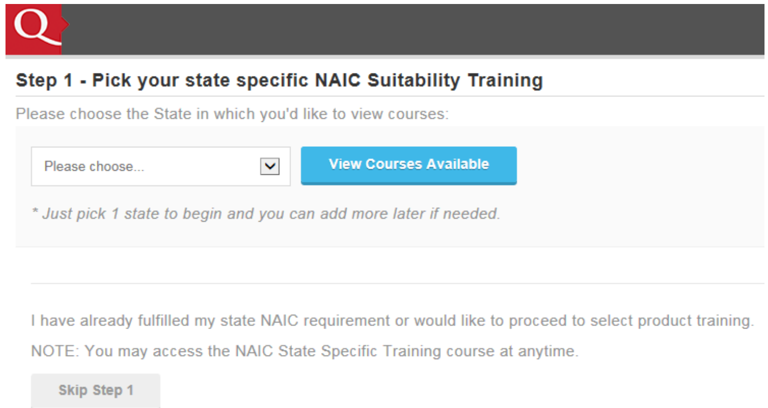
4. You will be taken through a three step registration process in order to select and begin your proper training. Click **Continue to Step 1.**



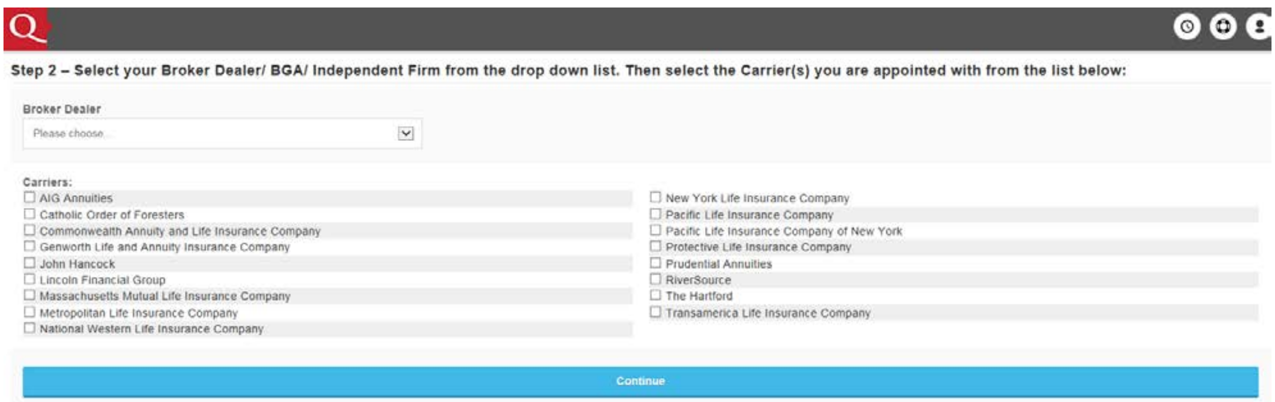
5. **Registration Step 1:** State Specific NAIC Annuity Suitability Training

- Follow the directions on the next page to select your: State Specific NAIC Annuity Suitability Training
- If you are only looking to take **product specific training** (No State Annuity Training), you may select **Skip Step 1**, bypassing the State Annuity Course selection at this time.





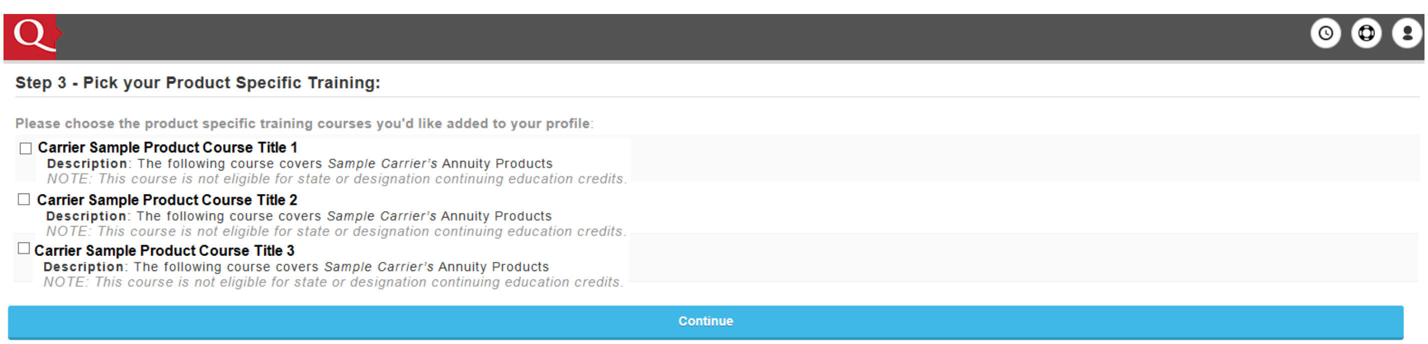
6. **Registration Step 2:** Select your Broker Dealer, BGA or Independent Firm Name from the drop down list. Then select the Carrier(s) you are appointed with from the list below. Click **Continue** to proceed.



7. **Registration Step 3: Select your appropriate Product Specific training courses.**

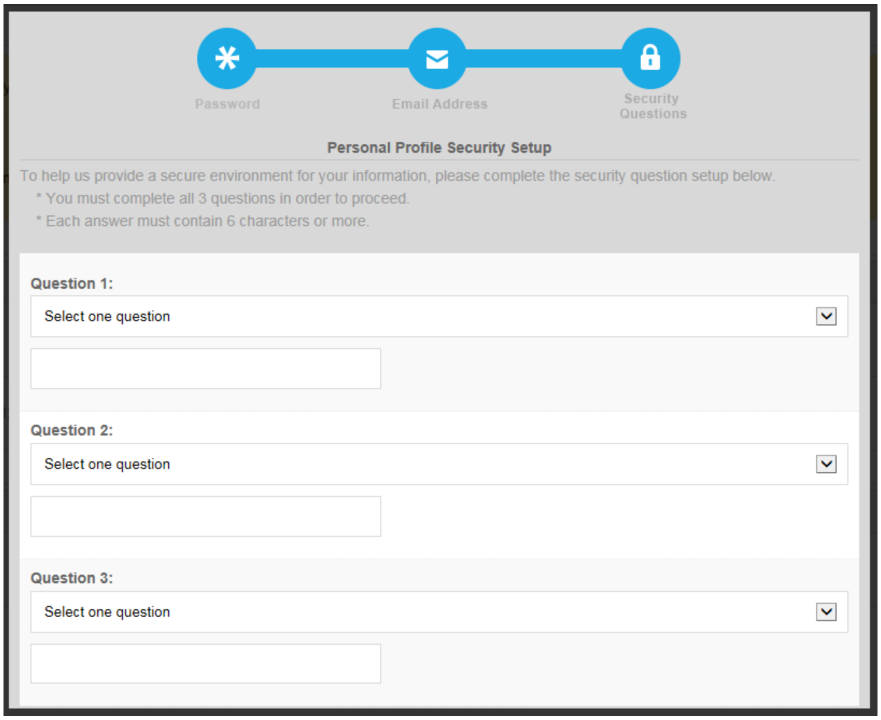
- Check the boxes for the product courses you wish to add into your account.
- Click **Select Courses** to proceed to your user dashboard page (homepage).

(Sample view below - Actual product courses listed will vary based on the Carrier(s) & Broker Dealer selected previously)



8. **Personal Profile Security Setup** (One-time requirement for all user accounts)

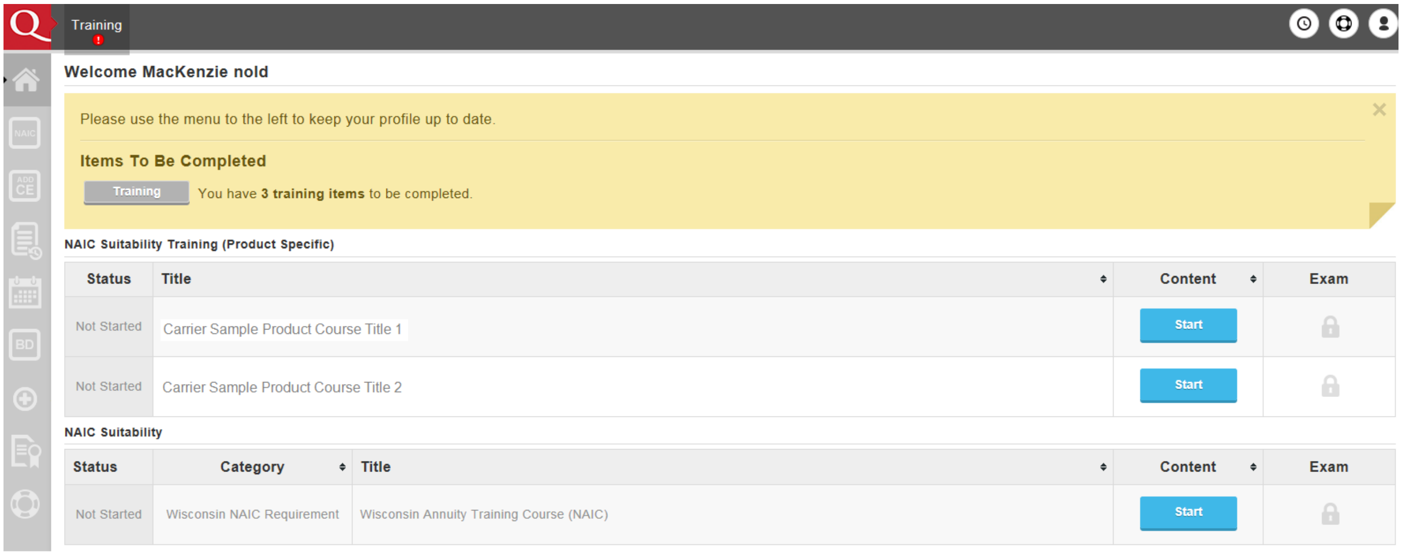
- Upon first login you will be prompted to create a Secure Profile by establishing three familiar security questions.
- Users who have already completed this Secure Account Set Up process, will simply gain access to their account and will not be prompted create and answer their account security questions again.



9. After the profile security questions you will land on your account dashboard page. The Product Specific Training Course(s) you have selected, as well as any State Annuity Training course selected within the registration process, will be available for you to start and complete.

10. Click **Start** to access and work through the content portion of each course.

User Dashboard Page View



11. Once you have read and navigated through all content slides for a particular course, click **Begin** (*Located under Exam*) to open the course attestation or exam. (Exams will remain locked until you complete the content portion of a course first)

12. Click **Start Exam** to answer a one-question attestation or multiple choice exam to mark the course fully *Complete*.

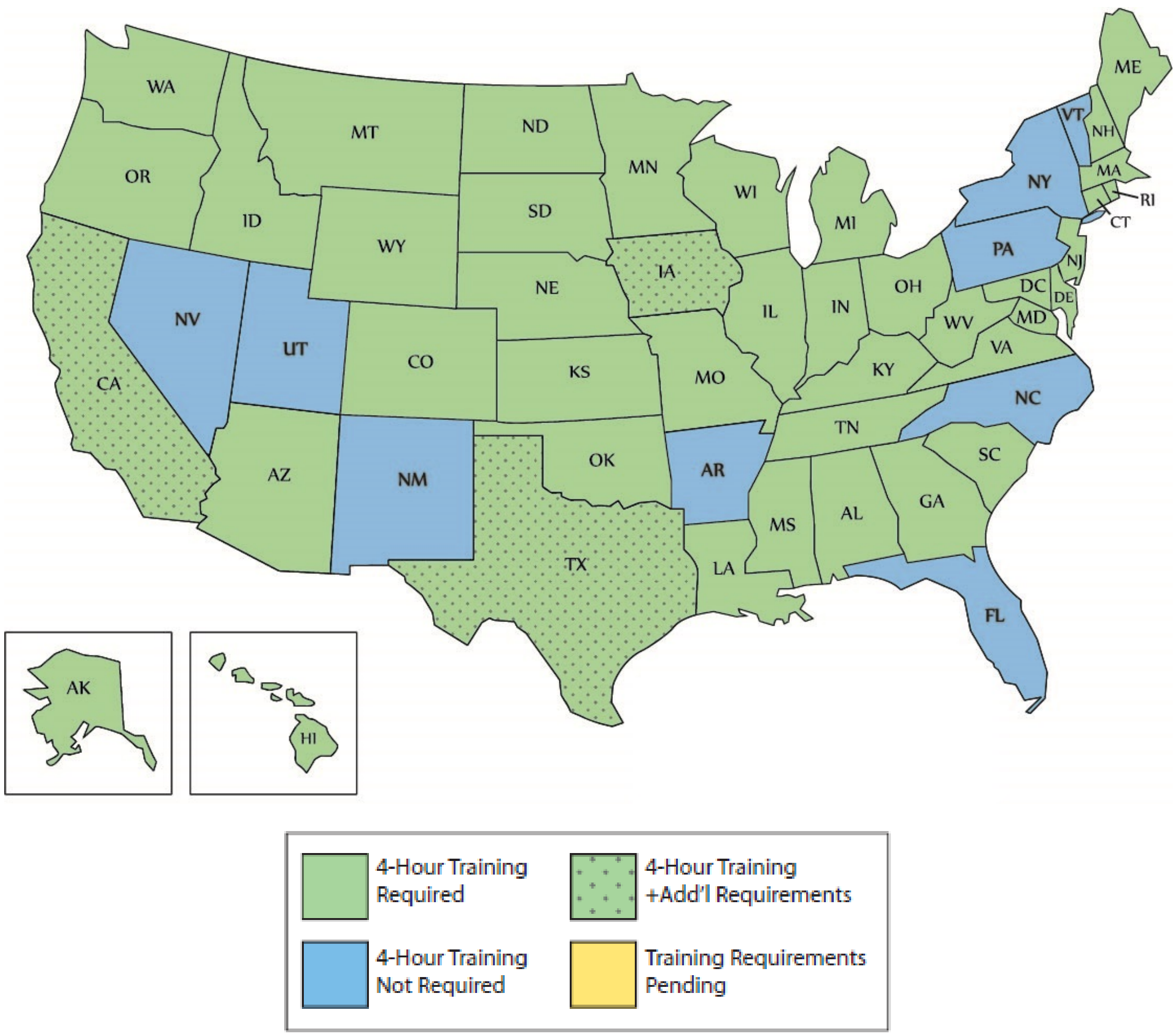
Please Note:

- You will not need to register fully the next time you access your NAIC training account. You will simply login to your existing account which you created today.

- Your Carrier(s) will be notified of any respective course completion(s) once the course status is '**Complete**'.

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.



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