

Phoenix Life

REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

Annuity/Life 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/Life Carrier Specific Product Training

Who should complete the product training?

All agents writing annuities are required to complete the carrier product training regardless of state.

When can the product training be taken?

The product training can be taken any time prior to taking an application. You do not need an agent number in order to do the training. It is better to take the training at least the day before you take an application.

Product Training Directions: Go to: <https://naic.pinpointglobal.com/Phoenix/Apps/default.aspx>

- New user? Register, Returning user? Sign in with your username and password.
- Select View My Product Training on the home page
- Select Launch for the course that needs to be completed (course will open in a new window).

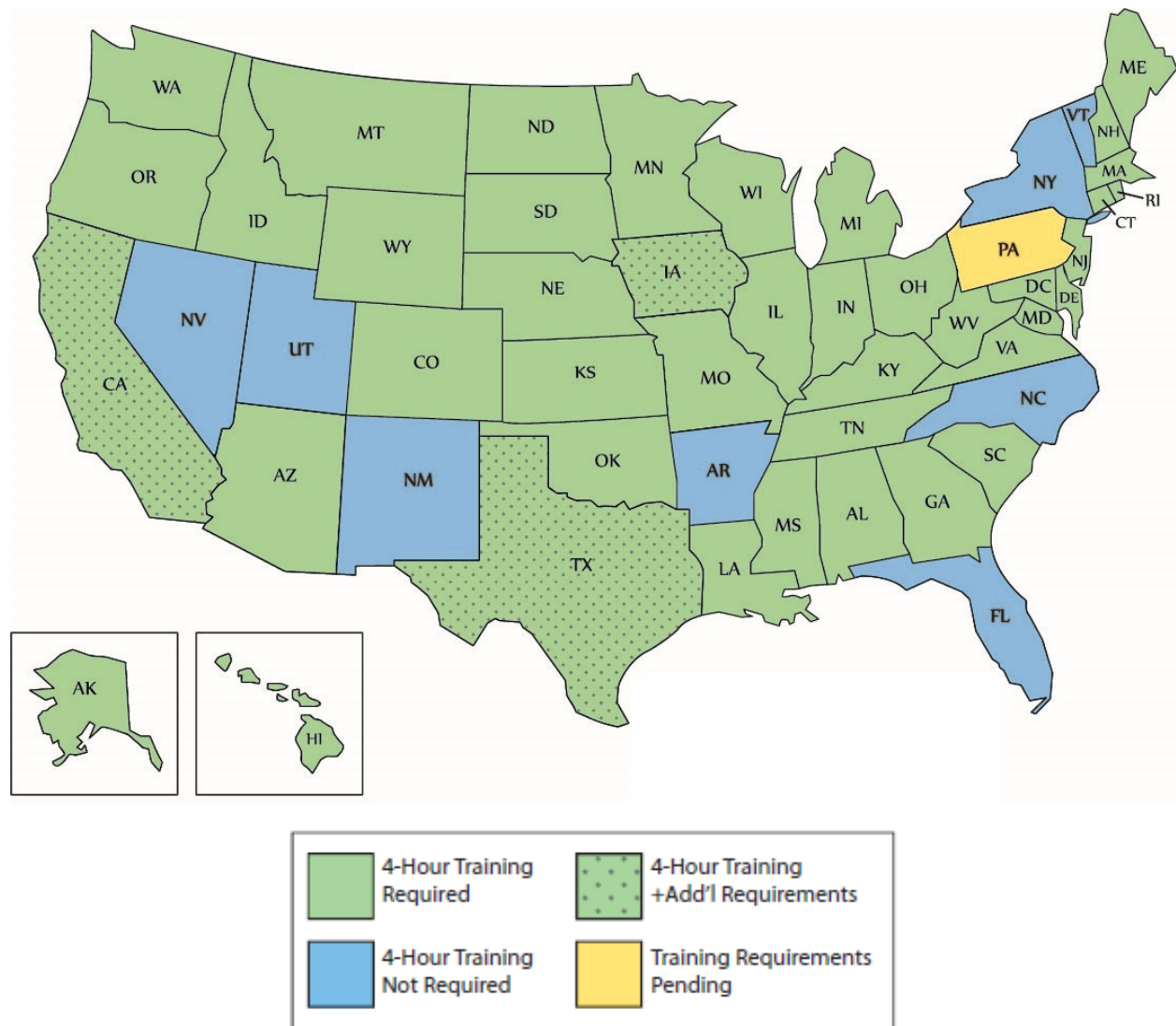
Additional Required Training

Anti-Money Laundering Training (AML):

Phoenix accepts AML from LIMRA or RegEd. AML training is required every two years. Commissions will be held until the AML is up to date.

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.

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	