

# Royal Neighbors of America

## 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?**

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?**

The product training is available at any time. The training can be taken the same day that business is solicited.

**Product Training Directions:** Select link below to complete the product training course. A copy of the certificate should be emailed to [licensing@ecamarketing.com](mailto:licensing@ecamarketing.com).

"General" Product Training Course: <https://royalneighbors.mindflash.com/PublicCoursePage.aspx?CourseId=665041481>

### **Additional Required Training**

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

LIMRA is the only accepted AML vendor of RNA. If AML was taken through any other vendor it will be declined and the agent asked to take the training with LIMRA. RNA only has the capability to obtain AML information from LIMRA every 2-weeks which can result in slower processing times on the initial new business application. To avoid any potential delays, it is recommended that a screen shot/print screen of the LIMRA training page be provided as proof of completion. The training must be completed within 24-months. AML is only verified on the initial new business application. RNA does not track renewal AML training.



## Mandatory Annuity CE:

ALABAMA	KENTUCKY	OKLAHOMA
ALASKA	LOUISIANA	OREGON
ARIZONA	MAINE	PENNSYLVANIA
CALIFORNIA*	MARYLAND	RHODE ISLAND
COLORADO	MASSACHUSETTS	SOUTH CAROLINA
CONNECTICUT	MICHIGAN	SOUTH DAKOTA
DELAWARE	MINNESOTA	TENNESSEE
DISTRICT OF COLUMBIA	MISSISSIPPI	TEXAS***
GEORGIA	MISSOURI	VIRGINIA
HAWAII	MONTANA	WASHINGTON
IDAHO	NEBRASKA	WEST VIRGINIA
ILLINOIS	NEW HAMPSHIRE	WISCONSIN
INDIANA	NEW JERSEY	WYOMING
IOWA**	NORTH DAKOTA	
KANSAS	OHIO	

## 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 two years prior to license renewal. California training is not reciprocal with any other state and does not accept training from any other state. Interpretation of the ruling varies by carrier.
<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. Interpretation of the ruling varies by carrier.

## States exempt from training requirement:

ARKANSAS	NEW MEXICO	UTAH
FLORIDA	NEW YORK	VERMONT
NEVADA	NORTH CAROLINA	