

Sagicor

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?

Product training is required for all producers, regardless of state.

When can the product training be taken?

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

Product Training Directions:

1. Go to: <https://agent.sagicorlifeusa.com/wps/portal>
2. Existing agents, login – new agents select “Not a Producer?”
3. Hover over “Training” tab
4. Select “Annuity Product”
5. Send certificate to licensing@ecamarketing.com

Additional Required Training

Anti-Money Laundering Training (AML):

Sagicor requires that all agents complete an approved AML training course every 2-years. A copy of the training certificate including the course title, vendor name and completion date must be provided. Sagicor has permitted the following vendors: LIMRA (no certificate required), RegEd, WebCE, QuestCE, SuccessCE. Sagicor may accept additional third party vendor training for AML credit. If AML training has been taken through a vendor not listed above, Sagicor will review the training and make the final decision as to whether it is acceptable or not. Agent contracting will not be approved and business will not issue until AML is in good order.

Iowa Indexed UL and Whole Life CE:

Iowa requires all producers who wish to sell an indexed product in Iowa to complete 4-hours of indexed product CE. Iowa producers can complete the “Sagicor Annuity Suitability Training Course” to receive the 4-hours of CE in Iowa or provide Sagicor with the completion certificate for the required 4-hour CE course taken through another vendor.

Producer Annuity Training Requirements



A PRODUCER MUST COMPLETE THE FOLLOWING SAGICOR AND/OR STATE REQUIRED TRAINING COURSES.

REQUIREMENT FOR ALL PRODUCERS:

- Anti-Money Laundering training¹

REQUIREMENT FOR PRODUCERS SELLING ANNUITIES:

- General annuity suitability training². The training requirement is a key component of the National Association of Insurance Commissioners (NAIC) Suitability in Annuity Transaction Model Regulation;
- Sagicor product specific training for each annuity product that producer is going to sell.
- FIXED INDEXED ANNUITY SALES ONLY: Annuity indexed product training³.
- Iowa producers who wish to sell an indexed life or indexed annuity product need to complete 4-hours of CE on indexed products;

ANNUITY PRODUCT TRAINING REQUIREMENTS

SINGLE PREMIUM IMMEDIATE ANNUITY	SAGE CHOICE SPDA	SAGE SELECT FIA	SAGE SECURE FIA	MILESTONE MYGA
Annuity Suitability Training	Annuity Suitability Training	Annuity Suitability Training	Annuity Suitability Training	Annuity Suitability Training
Gold Series SPIA Product Training	Sage Choice SPDA Product Training	Sage Select FIA Product Training	Sage Secure FIA Product Training	Milestone MYGA Product Training

Questions? Contact the Producer Resource Center (PRC) at (888) 724-4267 ext. 4680 or PRC@SagicorLifeUSA.com.

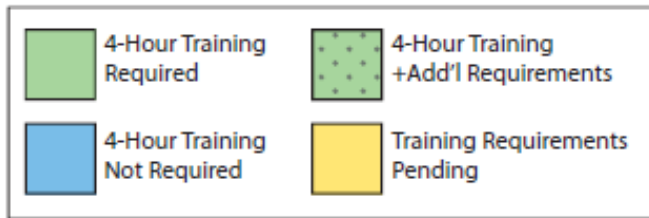
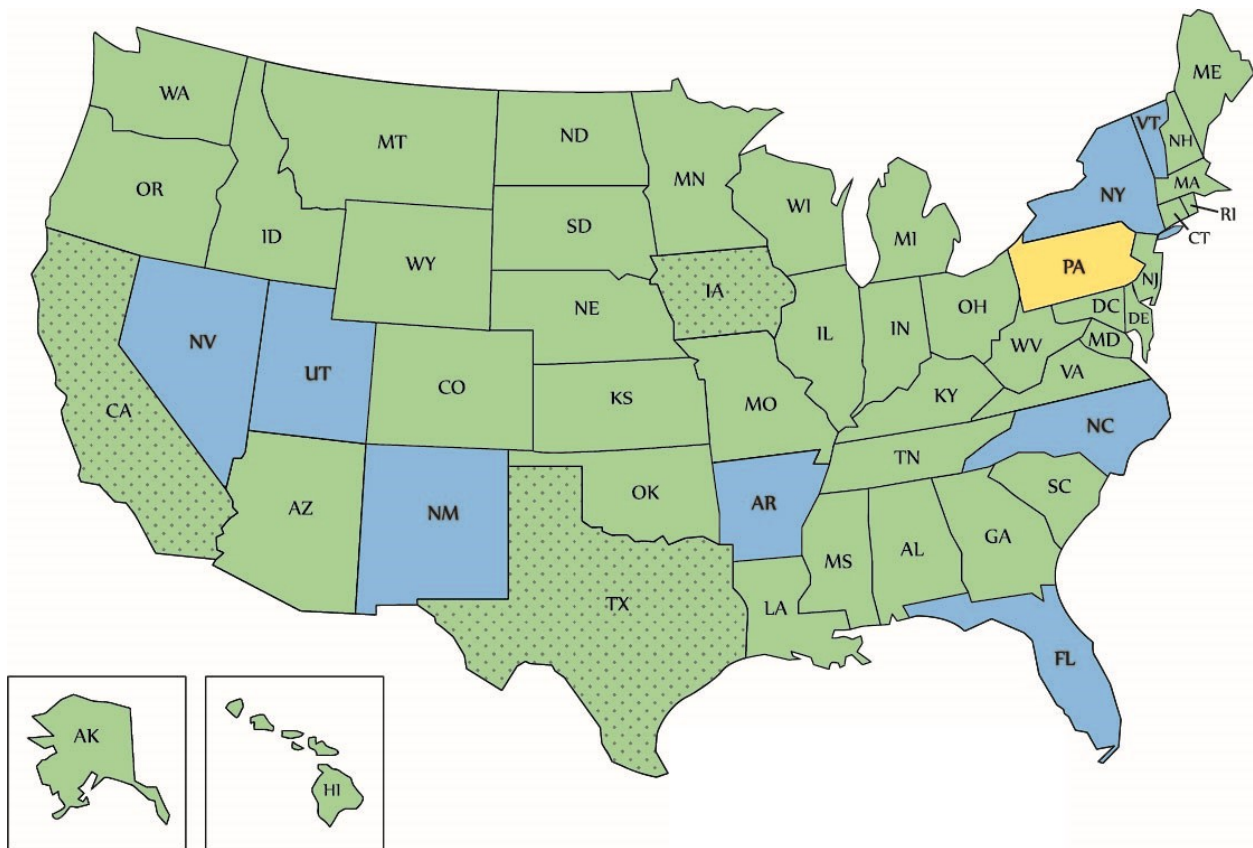
¹ Please note AML training courses taken in the last 2 years can be submitted as proof of completion of this training requirements. We require that you email a copy of your certificate of completion or a training record issued by the CE provider to our Producer Appointment Department at producerappointment@sagicorlifeusa.com for review and acceptance

² Please note outside training courses can be submitted to fulfil this training requirement. Annuity Suitability course must be approved in a state that has previously adopted the NAIC Annuity Suitability Model Regulation. If you have taken an annuity suitability training course previously, we require that you email a copy of your certificate of completion or a training record issued by the CE provider to our Producer Appointment Department at producerappointment@sagicorlifeusa.com for review and acceptance.

³ Please note outside index training courses can be submitted to fulfil this training requirement. Indexed product course must be approved by a state for CE credit. If you have taken an indexed product training course previously, we require that you email a copy of your certificate of completion or a training record issued by the CE provider to our Producer Appointment Department at producerappointment@sagicorlifeusa.com for review and acceptance.

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	