

Sentinel

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?

Please see "NAIC Model Regulation Annuity Suitability Requirements" document from Sentinel (on the next page) to confirm whether product training is required in a specific state.

When can the product training be taken?

Product training can be taken anytime. Product training can be completed the same day new business is solicited.

Product Training Directions:

- Go to the Agent Portal (www.sslco.com) and select "Annuity Product Specific Training for Agents" link on the right hand side of the Agent's page. An agent number is not needed to login and complete the training. Access to the site directly can also be accessed with this link (<https://sslco.admin-portal.org/training/>).
- If new to the site, register to create an account.
- Once registration is complete, the course page is viewable and the agent can select which course to complete.
- Once required training is completed, the certificate will automatically be recorded by the carrier.

Additional Required Training

Anti-Money Laundering Training (AML):

Sentinel does not require an AML certificate be provided. However, the carrier does require the agent to sign as part of the agent contracting paperwork. The agent is certifying that the AML document was read and they will comply with the guidelines. This will need to be re-certified every two years on the Sentinel website.



NAIC MODEL REGULATION ANNUITY SUITABILITY REQUIREMENTS

STATE	Product Specific Training Required	NAIC Annuity Training Required (One-Time 4 Hour)
ALABAMA	N	Y
ALASKA	Y	Y
ARIZONA	N	N
ARKANSAS	N	N
CALIFORNIA	Y	Y
COLORADO	Y	Y
CONNECTICUT	Y	Y
DELAWARE	Y	N
DISTRICT OF COLUMBIA	Y	Y
FLORIDA*	Y	N
GEORGIA	N	Y
HAWAII	Y	Y
IDAHO	Y	Y
ILLINOIS	Y	Y
INDIANA	Y	Y
IOWA	Y	Y
KANSAS	Y	Y
KENTUCKY	Y	Y
LOUISIANA	Y	Y
MAINE	N	Y
MARYLAND	Y	Y
MASSACHUSETTS	N	Y
MICHIGAN	Y	Y
MINNESOTA	Y	Y
MISSISSIPPI	Y	Y
MISSOURI	N	N
MONTANA	N	N
NEBRASKA	Y	Y
NEVADA	N	N
NEW HAMPSHIRE	N	Y
NEW JERSEY	Y	Y
NEW MEXICO	N	N
NEW YORK	Y	N
NORTH CAROLINA	N	N
NORTH DAKOTA	Y	Y
OHIO	Y	Y
OKLAHOMA	Y	Y
OREGON	Y	Y
PENNSYLVANIA	N	N
RHODE ISLAND	Y	Y
SOUTH CAROLINA	Y	Y
SOUTH DAKOTA	Y	Y
TENNESSEE	Y	Y
TEXAS	Y	Y
UTAH	Y	N
VERMONT	N	N
VIRGINIA**	N	Y - Effective 1/1/18
WASHINGTON	Y	Y
WEST VIRGINIA	Y	Y
WISCONSIN	Y	Y
WYOMING	N	Y

* Florida - To be compliant, producer is required to complete the 5-hour CE update courses for lines of authority. This is a requirement to maintain a license and is not a separate requirement.

Virginia Resident agents are required to take a course after 4/1/2017 and before 1/1/2018. **Non-Resident agents may use certificate for "substantially similar" course completed in their home state.

Please note that Sentinel Products are not available in all states at this time. Refer to our Product Availability map at www.sslco.com for availability.

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	