

VOYA Annuity

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?

All agents in every state must complete the product training.

When can the product training be taken?

Product training can be completed anytime. Training can be dated the same day new business is written. If a course is completed before contracting is approved, a completion certificate will be required. If a course is completed after agent contracting is approved, the carrier will automatically be notified of training.

Product Training Directions: To access the carrier training please go to www.brainshark.com/voya/pst

Contact VOYA Annuity Sales Desk for questions related to product training at 800-369-5301

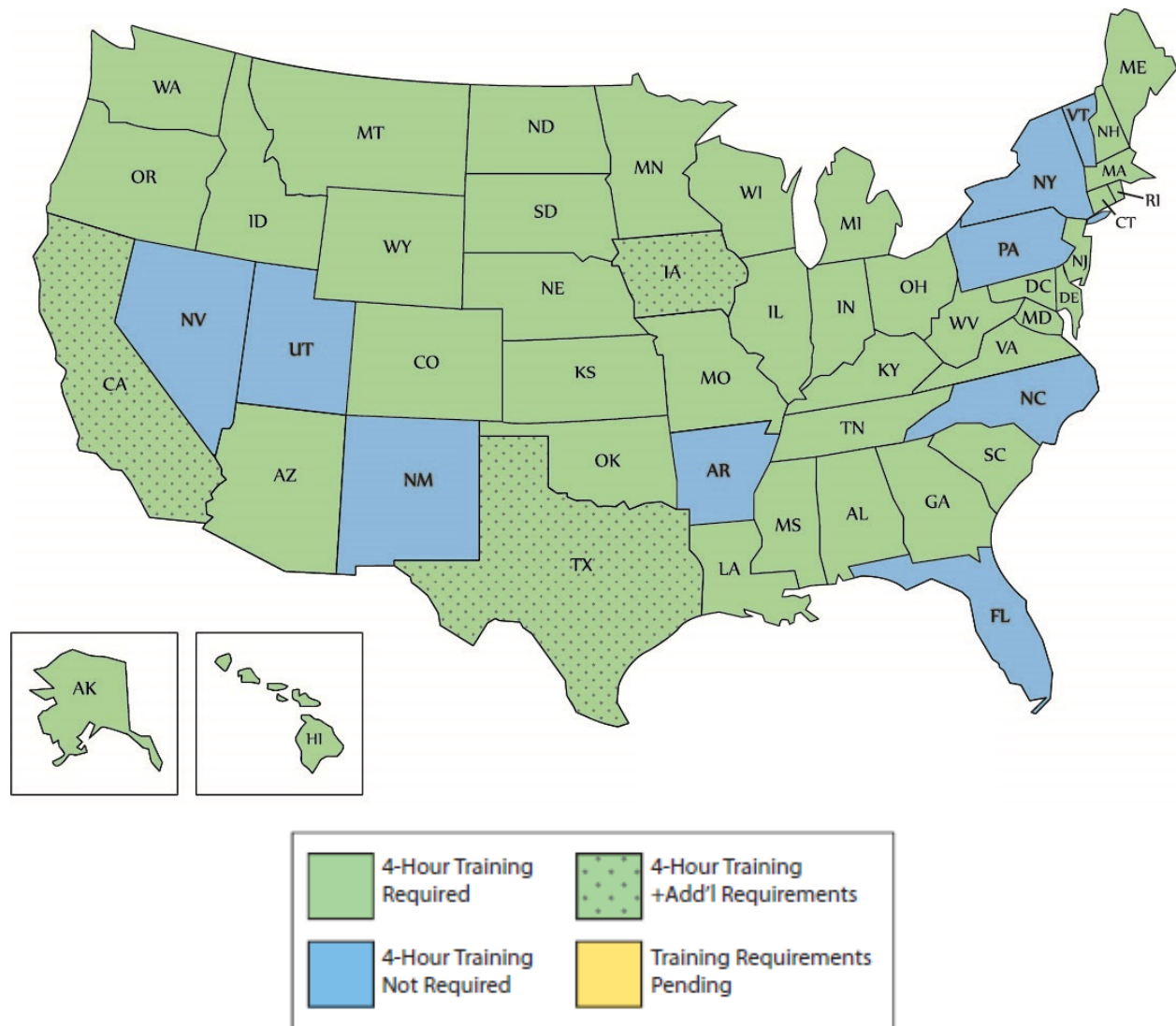
Additional Required Training

Anti-Money Laundering Training (AML):

LIMRA is the preferred AML provider. Completion through other vendors will be considered on a case by case basis. All agents are required to renew every two years. Premium will not be applied until AML training is in good order.

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