American Equity

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 <u>not</u> 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 must complete product training, regardless of state.

When can the product training be taken?
Product training can be completed anytime. Product training and new business can be dated the same day.

Product Training Directions: There are two sets of instructions based on whether or not an agent is currently active with the carrier. Each product AND rider has its own course. See next page for detailed instructions.

Additional Required Training

Anti-Money Laundering Training (AML):
See Approved AML Provider List for approved vendors (after product training instruction page). LIMRA is not accepted. American Equity does offer a free AML course on their website. Business cannot be issued until AML training is complete.

American Equity Product Training Instructions

For agents NOT currently active with American Equity:

1. Use web address https://agent.american-equity.com/StateProductTraining.asp
2. Log in and select your resident state, type in the resident state insurance license number, the last 4 digits of your social security number and your last name, click the *LOGIN* button
3. Select a product training module from the menu and click on the *Training* tab under the product name and description
4. View the product training presentation. Please Note: The Lifetime Income Benefit Rider is a separate training module that must also be completed for any product that includes this rider
5. After viewing the presentation, click the “x” in the upper right hand corner of the window to close the window and return to the menu
6. Select the *Training Questions* tab below the product name and description of the product you have just viewed
7. Answer the questions by clicking on the circle in front of the answer you choose
8. After you have answered all the questions click on the *SUBMIT* button at the bottom of the page to register the training with American Equity
9. If all your answers are correct* it will return you to the product training menu

*If your answers are not all correct the system will tell you and prompt you to answer the questions again until all are correct

10. You should see the word *Completed* in green next to the name of the product you completed training for

For agents with an active American Equity agent number:

1. Use web address http://www.american-equity.com/
2. At the home page select **American Equity Life** from the company list at the top if the page
3. Click on the *Interactive Agent* logo near the center of the page
4. Log in using your agent number as your log-in ID and your password. If you are logging in for the first time, your password will be your agent number plus the last 4 digits of your social security number. After you log in the website will prompt you to change your password.
5. From the menu at the right side of the screen select the **Training** tab
6. Select **Product Specific Training,** which will be the first choice on the menu in the center of the page
7. Select a product training module from the menu and click on the *Training* tab under the product name and description
8. View the product training presentation

Please Note: The Lifetime Income Benefit Rider is a separate training module that must also be completed for any product that includes this rider

9. After viewing the presentation, click the “x” in the upper right hand corner of the window to close the window and return to the menu
10. Select the Training Questions tab below the product name and description of the product you have just viewed
11. Answer the questions by clicking on the circle in front of the answer you choose
12. After you have answered all the questions click on the SUBMIT button at the bottom of the page to register the training with American Equity
13. If all your answers are correct* it will return you to the product training menu

*If your answers are not all correct the system will tell you and prompt you to answer the questions again until all are correct

14. You should see the word Completed in green next to the name of the product you completed Training for

American Equity's Approved AML Provider List

In order to add a provider to our approved list, an AML course outline, test questions and answer grid must be reviewed and approved by American Equity's AML Officer.

We will accept state insurance department certificates that show WebCE as the provider.

Certificate must include:

- Agent name
- Provider name
- Course name
- Date of completion
- Signature of Provider representative

Affordable Educators
American - Amicable
American Home Life Ins. Co
American Investors Company
Ameriprise
BAI Financial Services
Cape School
Capital Insurance Training (Web CE)
CFM Partners - Foresters Equity Services
E Trade
Fire Solutions
Genworth Financial - Kaplan Financial
Kaplan Financial Services
Lincoln Investment Planning
LM Kohn & Company
Money Concepts
Morgan Financial Advisors
National Regulatory Svcs
Reg Ed - course name "Anti-Money Laundering Annual Update 2014"
Quest CE
Sammonds Securities/Sigma Financial (RegEd)
Securities Training Corp.
SuccessCE
United Insurance Educators
WebCE Certificates

life.american-equity.com

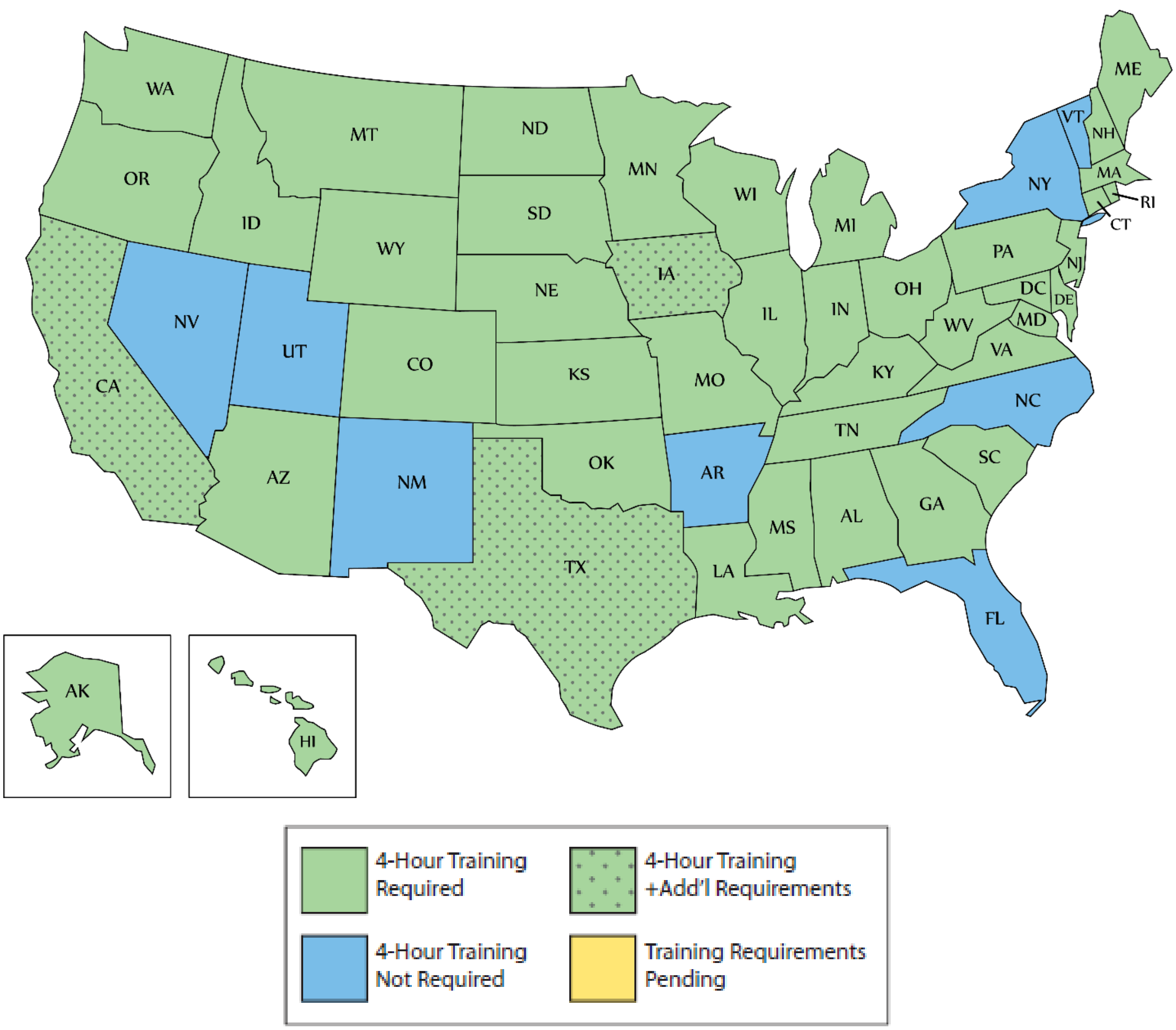
AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY™

Call us at 888-221-1234

6000 Westown Pkwy, West Des Moines, IA 50266

NAIC 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	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:

***CALIFORNIA**	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.
****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. Interpretation of the ruling varies by carrier.

States exempt from training requirement:

ARKANSAS	NEW MEXICO	UTAH
FLORIDA	NEW YORK	VERMONT
NEVADA	NORTH CAROLINA	