American National

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, regardless of state, are required to take the product training.

When can the product training be taken?
Product training is available at any time. Completion of the training will not affect approval of the agent contracting. Product training can be taken/dated the same day that new business is solicited.

Product Training Directions: See attached XCELERATE SUITABILITY COURSE GUIDE for directions

Additional Required Training

Anti-Money Laundering Training (AML):
The following are courses that have been approved for basic AML training. To get credit for these courses producers must submit evidence of completion of the training or have the broker/dealer, bank or other insurance company provide a written certification that they have completed the training. Renewal required every 3 years. Issuing of new business will be held until AML has been deemed compliant.

LIMRA
American Equity Investment Life Insurance Co
Bankers Life & Casualty Co
The Independent Order of Foresters
RegEd
WebCE
Best Insurance Education Co
Kaplan
Legend Equities Corp
Centris FCO
American Investors Co
World Choice Securities
LyteSpeed Learning
TesTeachers
Quest CE
National Guardian Life Insurance Co
National Planning Corp (NPC)
Liberty Bank
Great Western Insurance Co
Triple-S Vida
A.D. Banker and Co
Fire Solutions
Signator Investors
AFLAC
The Success Family of CE Co
BMO Harris Financial and BAI
American-Amicable Life Insurance Co of TX
IA American Life Insurance Co
Pioneer Security Life Insurance Co
Pioneer American Insurance Co
Occidental Life Insurance Co of NC
Commerce Bank
Lincoln Heritage Life Insurance Co
Shelter Insurance Co
National Life
Auto-Owners Insurance Co

Xcelerate **Suitability Course Guide**

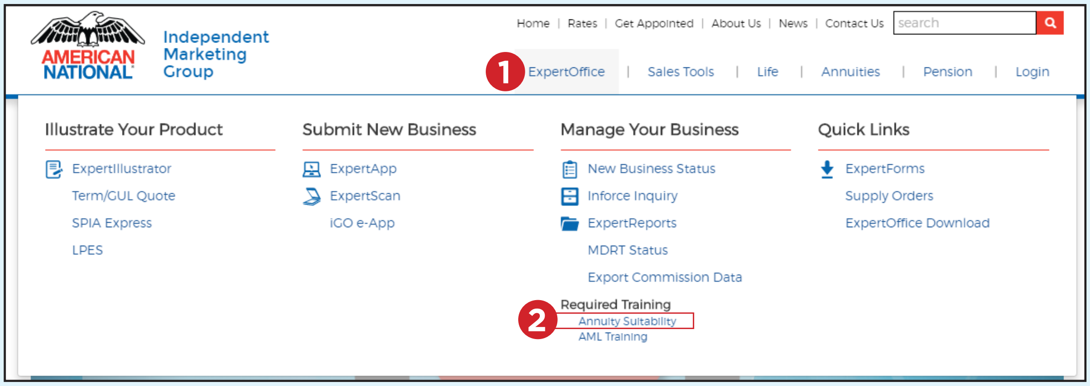
AMERICAN NATIONAL

What is Xcelerate?

Xcelerate is product training software that American National will be using to replace RegEd for required annuity suitability training going forward.

Where can I find Xcelerate?

1. Navigate to the ExpertOffice megamenu of img.anicoweb.com
2. Choose Annuity Suitability.

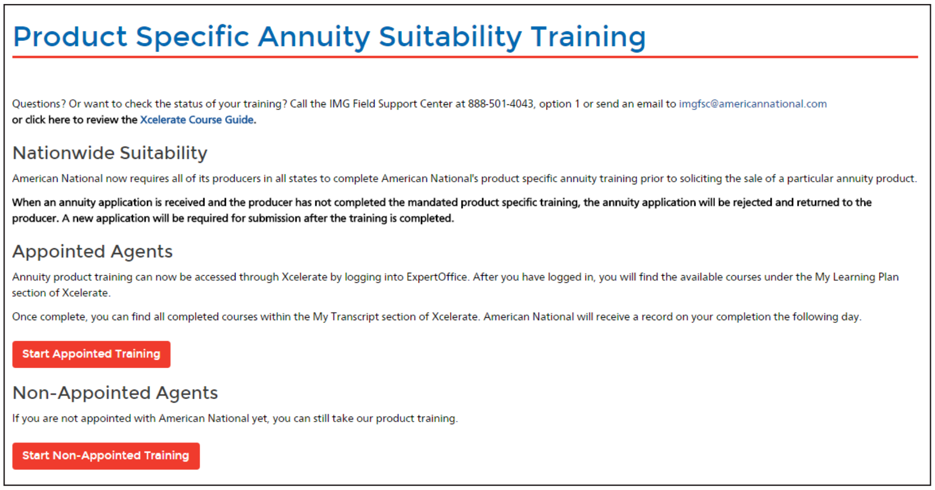


How do I login to Xcelerate?

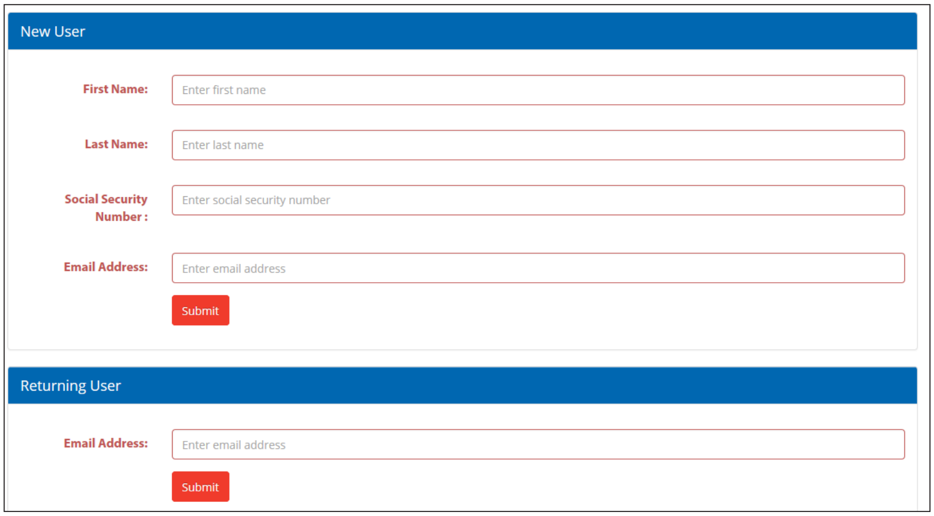
Appointed agents: Your ExpertOffice portal login credentials will log you into Xcelerate automatically. There will be no need for a special login for Xcelerate. Click the **Start Appointed Training** button to login and get started.

Agents that are in the process of becoming appointed: You can get started on your product training. Click the **Start Non-Appointed Training** button to login as a new user.

Remember the email address you used to do your training. If you do not complete your training and need to return, you can enter your email address into the Returning User section of Xcelerate to log back in.



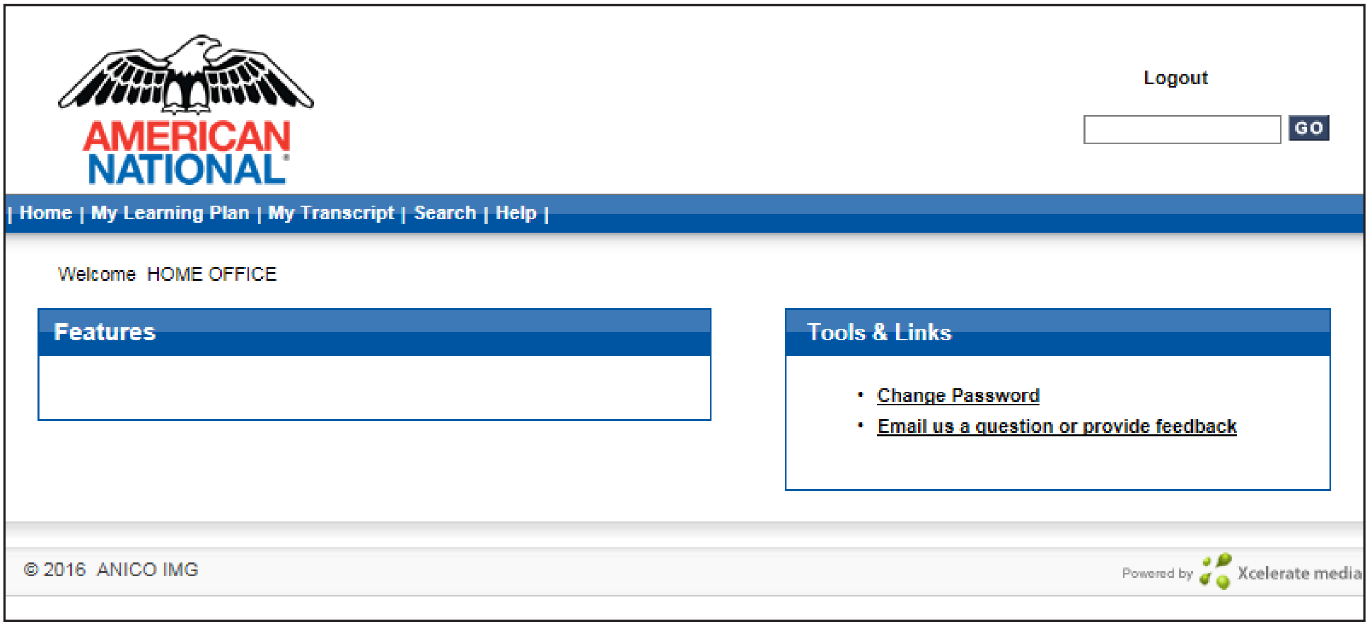
Login screen for agents in the process of becoming appointed



What will I see when I login to Xcelerate?

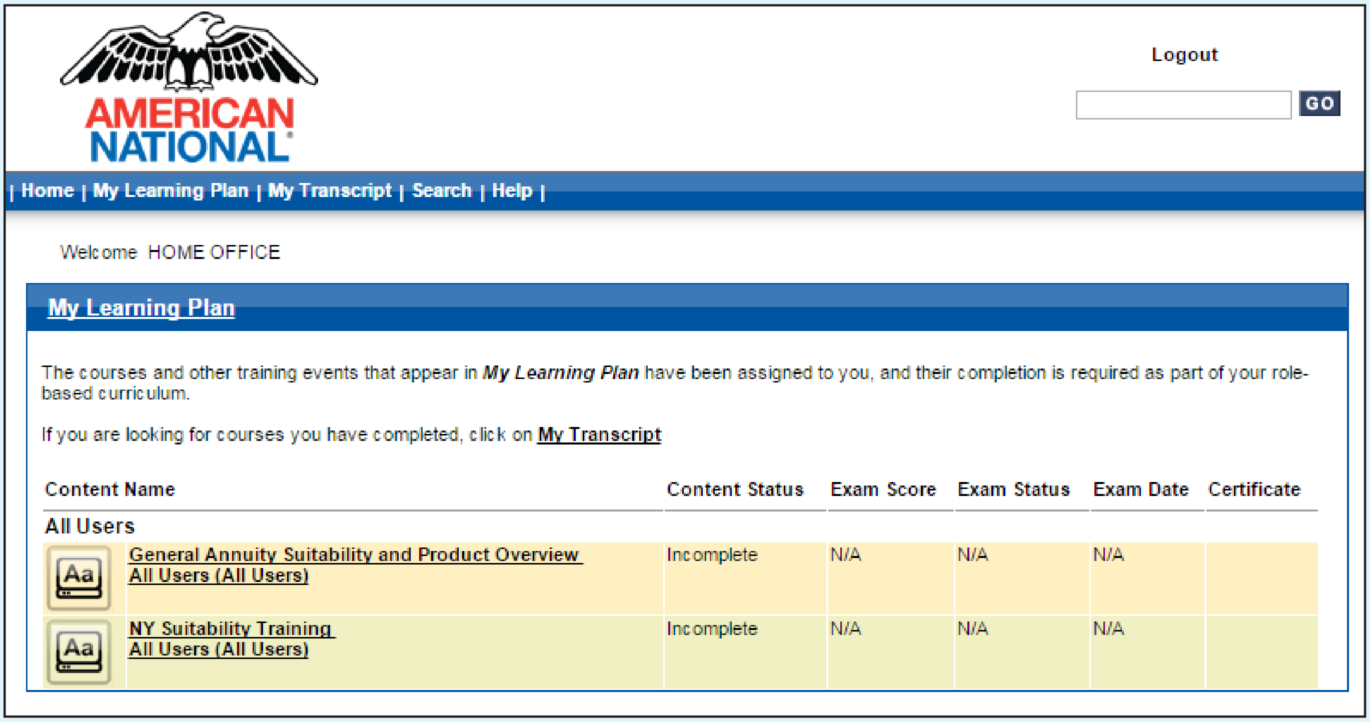
After you login, you will see a variety of options in the top navigation bar, including:

- **My Learning Plan** - Any courses you have not completed will be available here.
- **My Transcripts** - The status of completed courses will be listed here.



What is My Learning Plan?

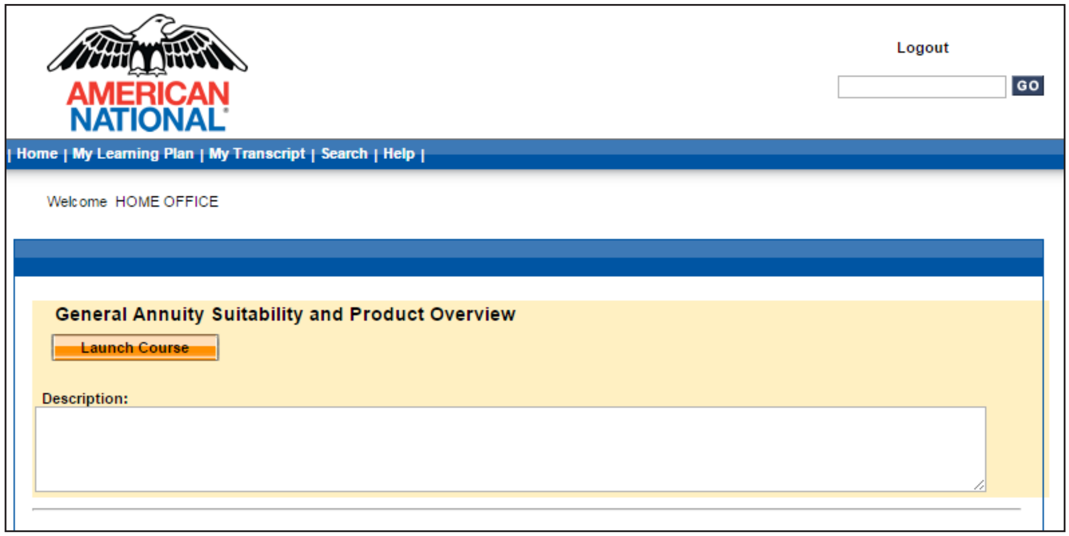
My Learning Plan allows you to view and launch any incomplete suitability training course.



How do I launch a course?

You can choose a course from the "My Learning Plan" page.

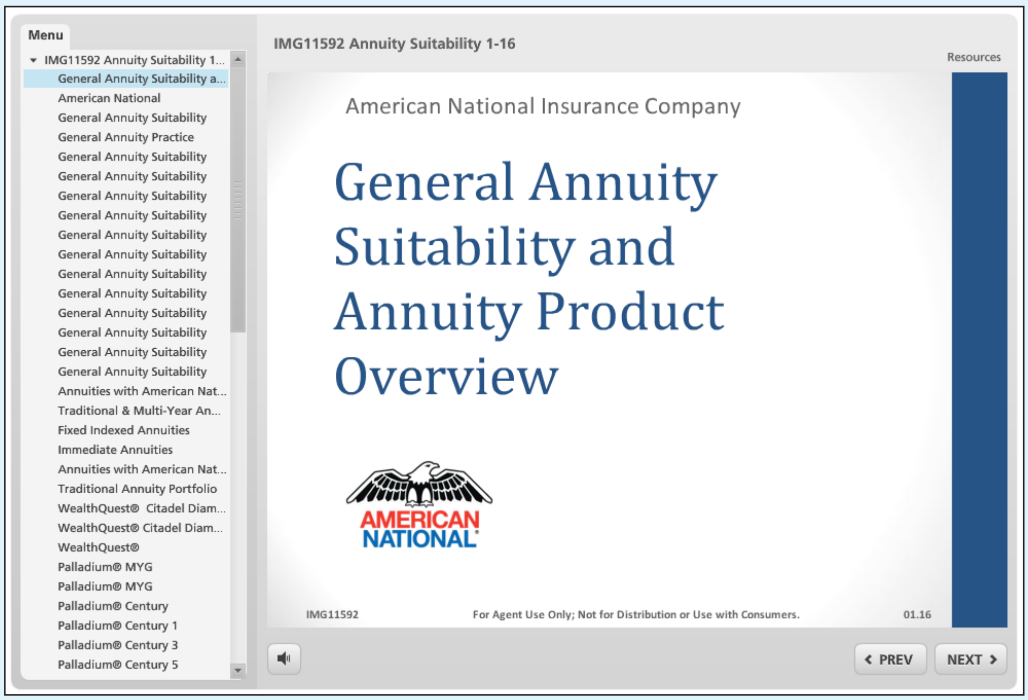
Once you choose your course, you will see the screen below. Click the "Launch Course" button to begin your suitability course.



How do I navigate a course?

Once the course launches, navigate through the course by clicking the next button on the bottom right of the page.

You must complete the presentation in its entirety in order to receive credit.



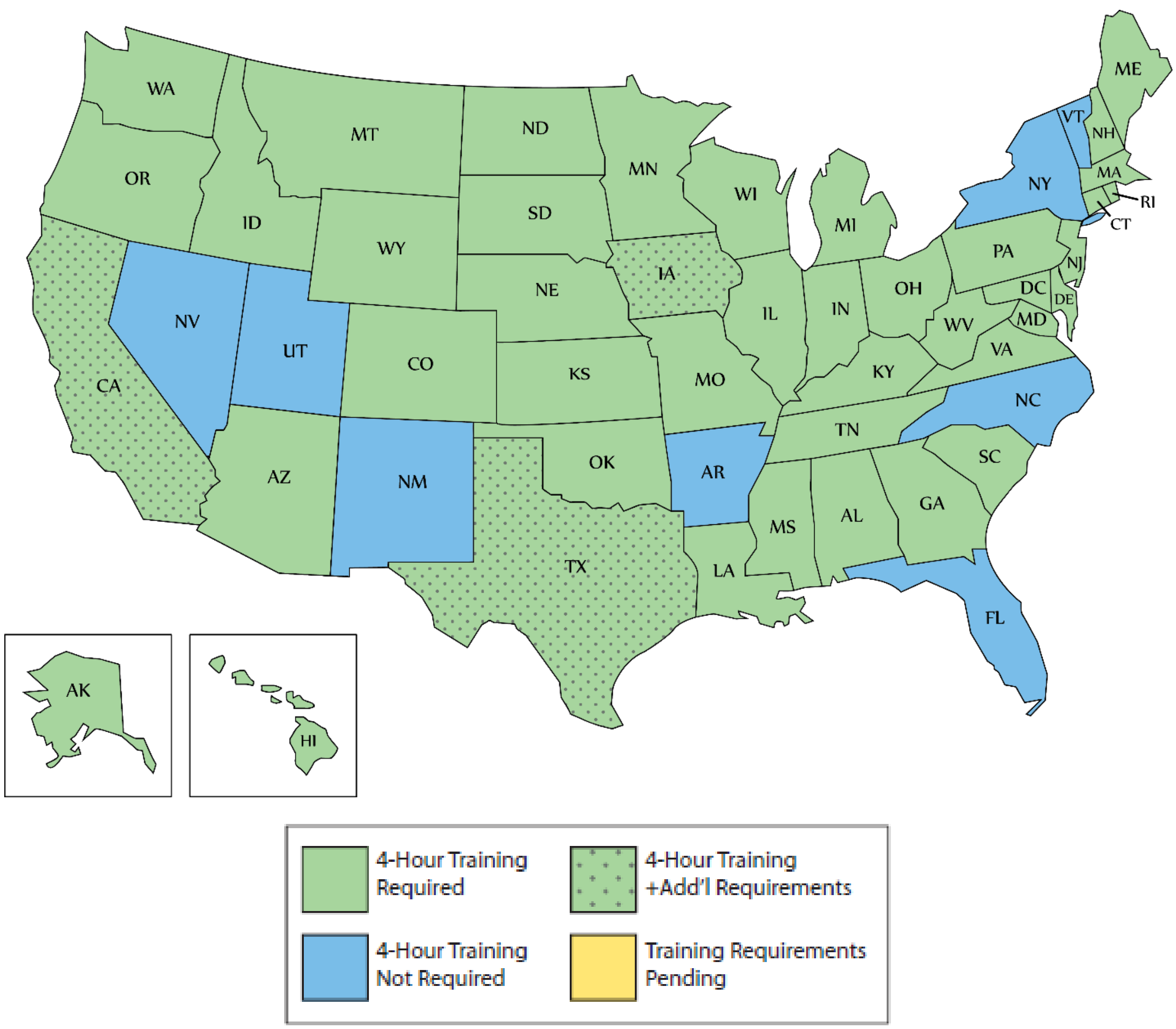
For more information, contact the IMG Field Support Center at 888-501-4043, option 1.

AMERICAN NATIONAL

888-501-4043 | img.anicoweb.com

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.



REVISED: 12/17/2018
Subject to change based on state and carrier requirements
ECA producer use only – not for public distribution

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	