

# 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](mailto: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.

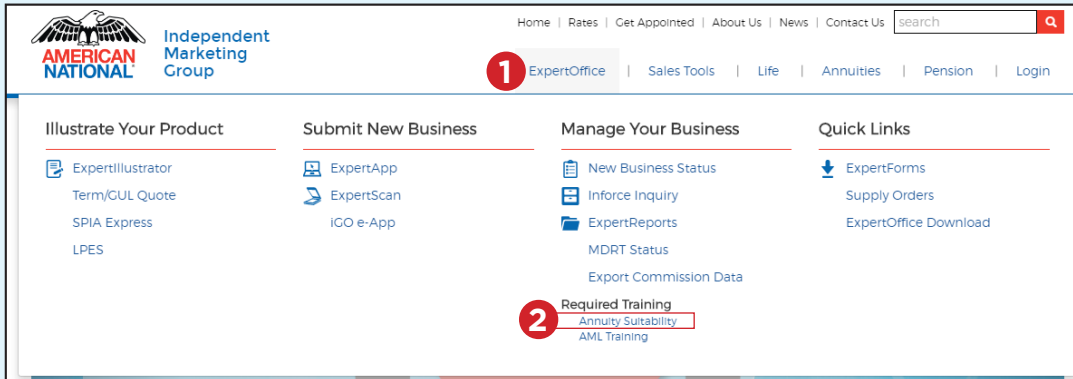
LIMRA	LyteSpeed Learning	The Success Family of CE Co
American Equity Investment Life Insurance Co	TesTeachers	BMO Harris Financial and BAI
Bankers Life & Casualty Co	Quest CE	American-Amicable Life Insurance Co of TX
The Independent Order of Foresters	National Guardian Life Insurance Co	IA American Life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

## 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](http://img.anicoweb.com)
- 2 Choose Annuity Suitability.



The screenshot shows the American National ExpertOffice website. The navigation menu includes: Home, Rates, Get Appointed, About Us, News, Contact Us, and a search bar. The main menu has: ExpertOffice (highlighted with a red circle 1), Sales Tools, Life, Annuities, Pension, and Login. The main content area is divided into four columns: Illustrate Your Product (ExpertIllustrator, Term/CUL Quote, SPIA Express, LPES), Submit New Business (ExpertApp, ExpertScan, IGO e-App), Manage Your Business (New Business Status, Inforce Inquiry, ExpertReports, MDRT Status, Export Commission Data), and Quick Links (ExpertForms, Supply Orders, ExpertOffice Download). A red circle 2 highlights the 'Required Training' section, which includes 'Annuity Suitability' and 'AML Training'.

## 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.

## Product Specific Annuity Suitability Training

Questions? Or want to check the status of your training? Call the IMG Field Support Center at 888-501-4043, option 1 or send an email to [imgfsc@americannational.com](mailto:imgfsc@americannational.com) or [click here](#) to review the Xcelerate Course Guide.

### Nationwide Suitability

American National now requires all of its producers in all states to complete American National's product specific annuity training prior to soliciting the sale of a particular annuity product.

When an annuity application is received and the producer has not completed the mandated product specific training, the annuity application will be rejected and returned to the producer. A new application will be required for submission after the training is completed.

### Appointed Agents

Annuity product training can now be accessed through Xcelerate by logging into ExpertOffice. After you have logged in, you will find the available courses under the My Learning Plan section of Xcelerate.

Once complete, you can find all completed courses within the My Transcript section of Xcelerate. American National will receive a record on your completion the following day.

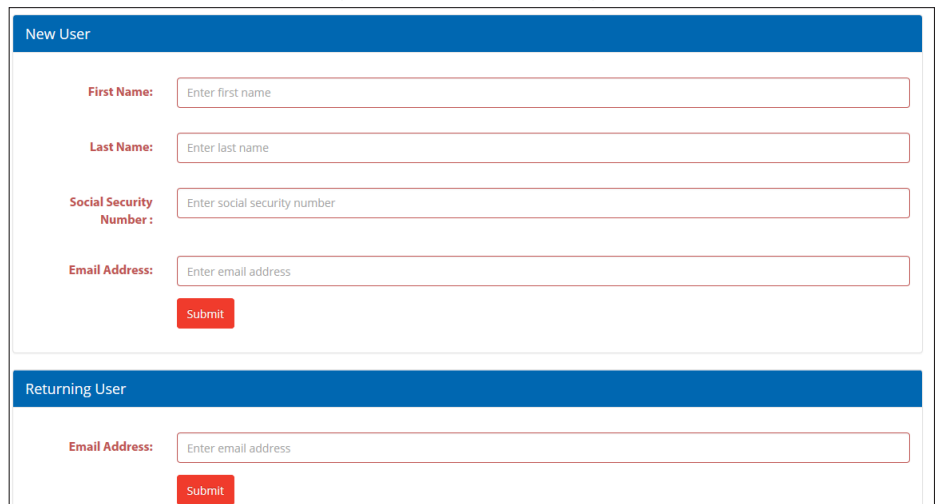
[Start Appointed Training](#)

### Non-Appointed Agents

If you are not appointed with American National yet, you can still take our product training.

[Start Non-Appointed Training](#)

## Login screen for agents in the process of becoming appointed



The screenshot shows the Xcelerate login screen. It is divided into two sections: 'New User' and 'Returning User'. The 'New User' section has four input fields: 'First Name' (Enter first name), 'Last Name' (Enter last name), 'Social Security Number' (Enter social security number), and 'Email Address' (Enter email address). Below these fields is a red 'Submit' button. The 'Returning User' section has one input field: 'Email Address' (Enter email address). Below this field is a red 'Submit' button.

## 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.

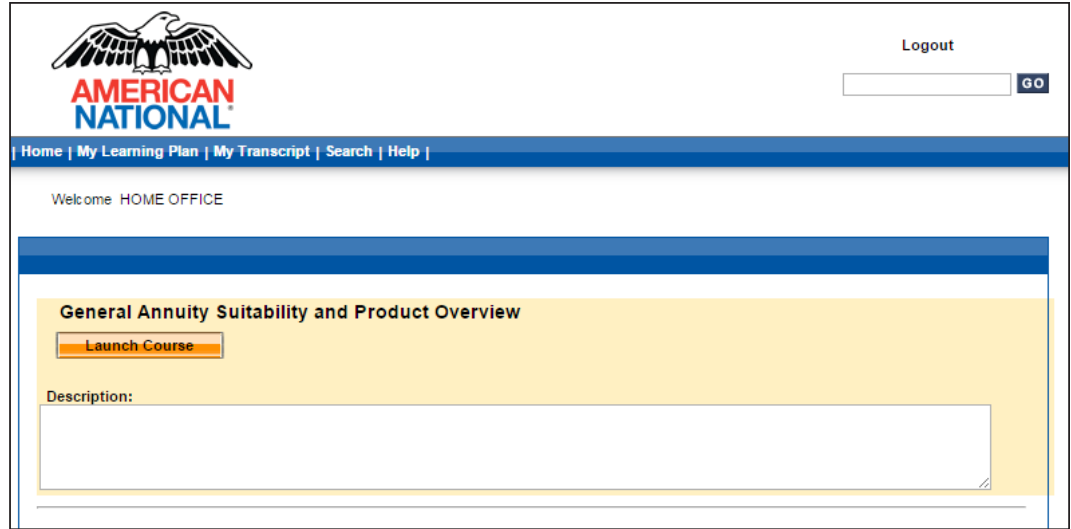
All Users (All Users)
 Incomplete | N/A | N/A | N/A |  |
<img alt='Aa icon' data-bbox='115 850 145 880' /> <a href='\"#\">NY Suitability Training</a>  
All Users (All Users)
 Incomplete | N/A | N/A | N/A |  |

 The table rows are highlighted in yellow and light green respectively."/>

## How do I launch a course?

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

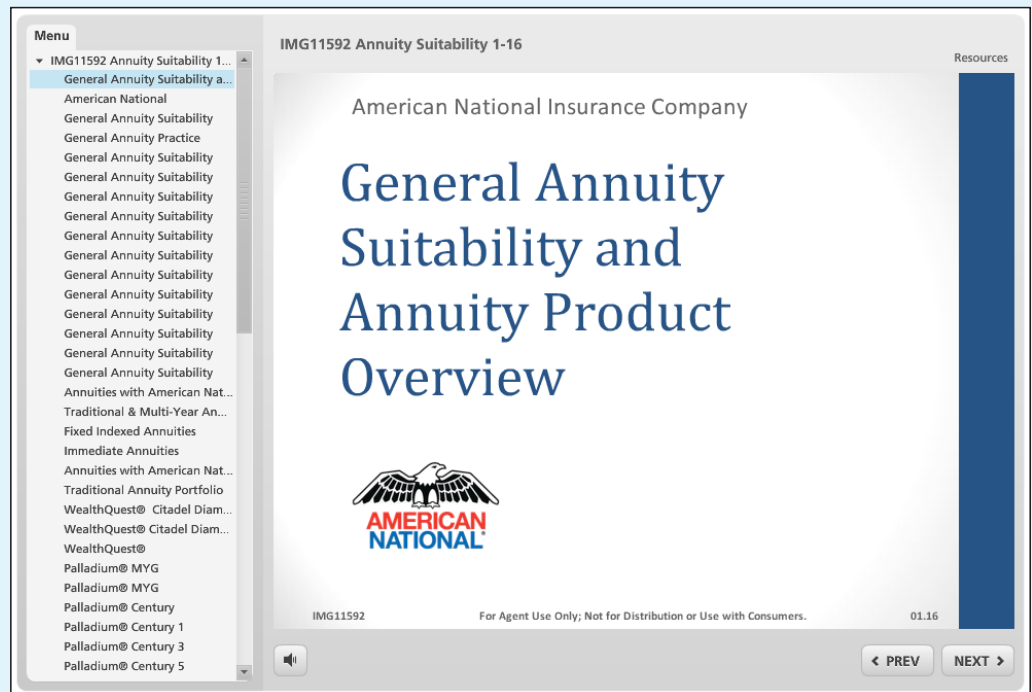
Once you choose your course, you will see the screen below. Click the "Launch Course" button to begin your suitability course.



## 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.**

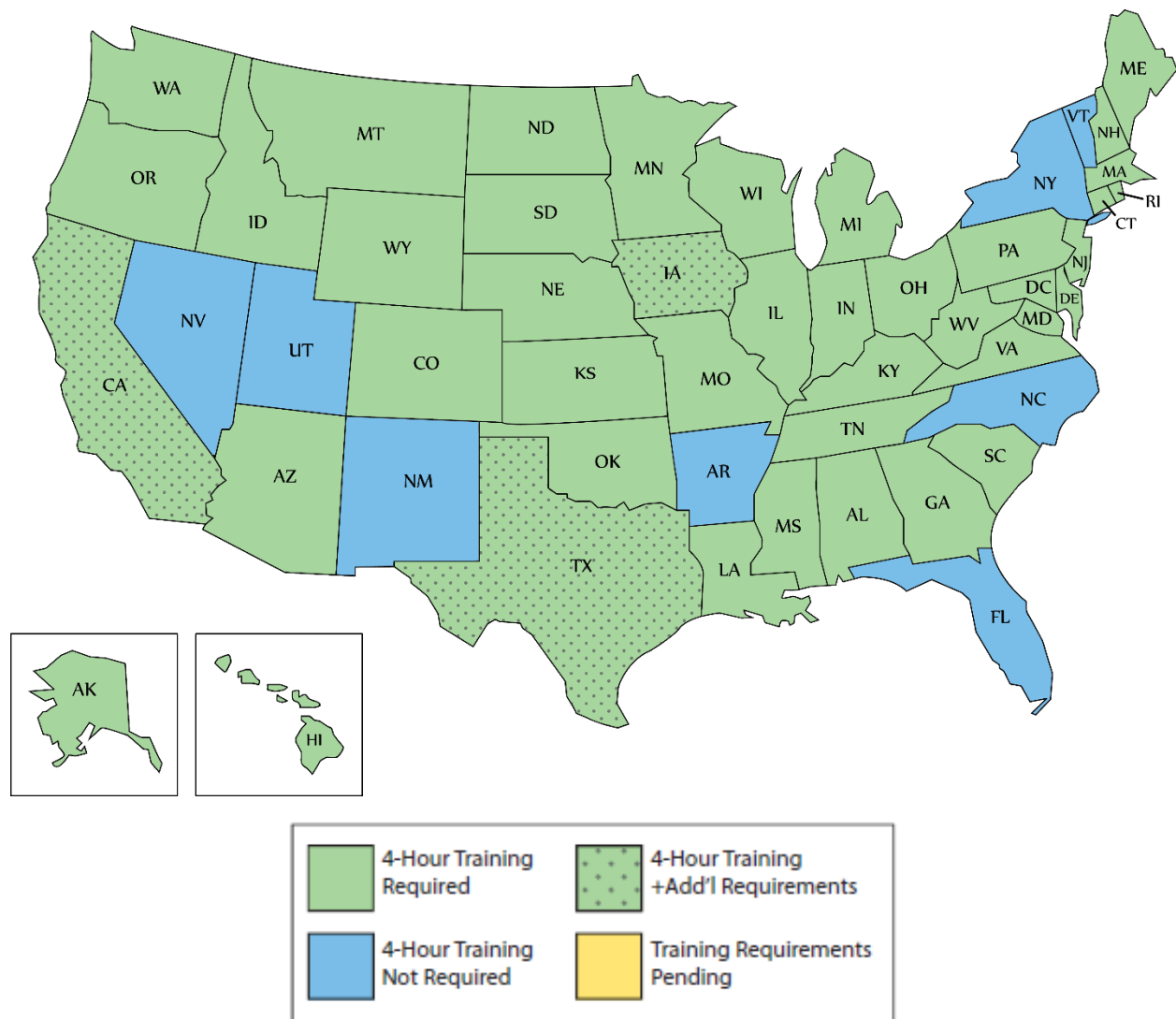
American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York.

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# 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](mailto: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:

<b>*CALIFORNIA</b>	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.
<b>**IOWA</b>	Agents selling indexed annuities must take a 4-hour course specific to indexed annuity products.
<b>***TEXAS</b>	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	