

Colorado Bankers

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?

The product training will be available 1-2 business days after the agent contracting submitted to the carrier from ECA.

Product Training Directions: Full access to the CB Life website, including the E-App, will be available the next morning after the product training and Anti-Money Laundering (AML) requirements have been satisfied.

1. CBL will send an email from do_not_reply@cblife.com – check junk/spam folder if unable to locate
NOTE: If unable to locate email after and agent code has been issued, access can be gained by going directly to www.cblife.com. Select Sign In < Agent Forgot Password < User ID (agent number) < Email Address (email used in contract) < Submit – This process will prompt CBL to immediately send an email, from the email follow the directions below.
2. Username will be provided in the email (agent number) > Create Profile and set password
3. After creating a password, the website will automatically log off
4. Login into www.cblife.com
5. Select “HERE” to begin product training
6. Under “MY TRAINING” select the product > Launch
7. Close training once complete – CBL will an auto-notification
8. Optional but recommended: Email certificate to licensing@ecamarketing.com

Additional Required Training

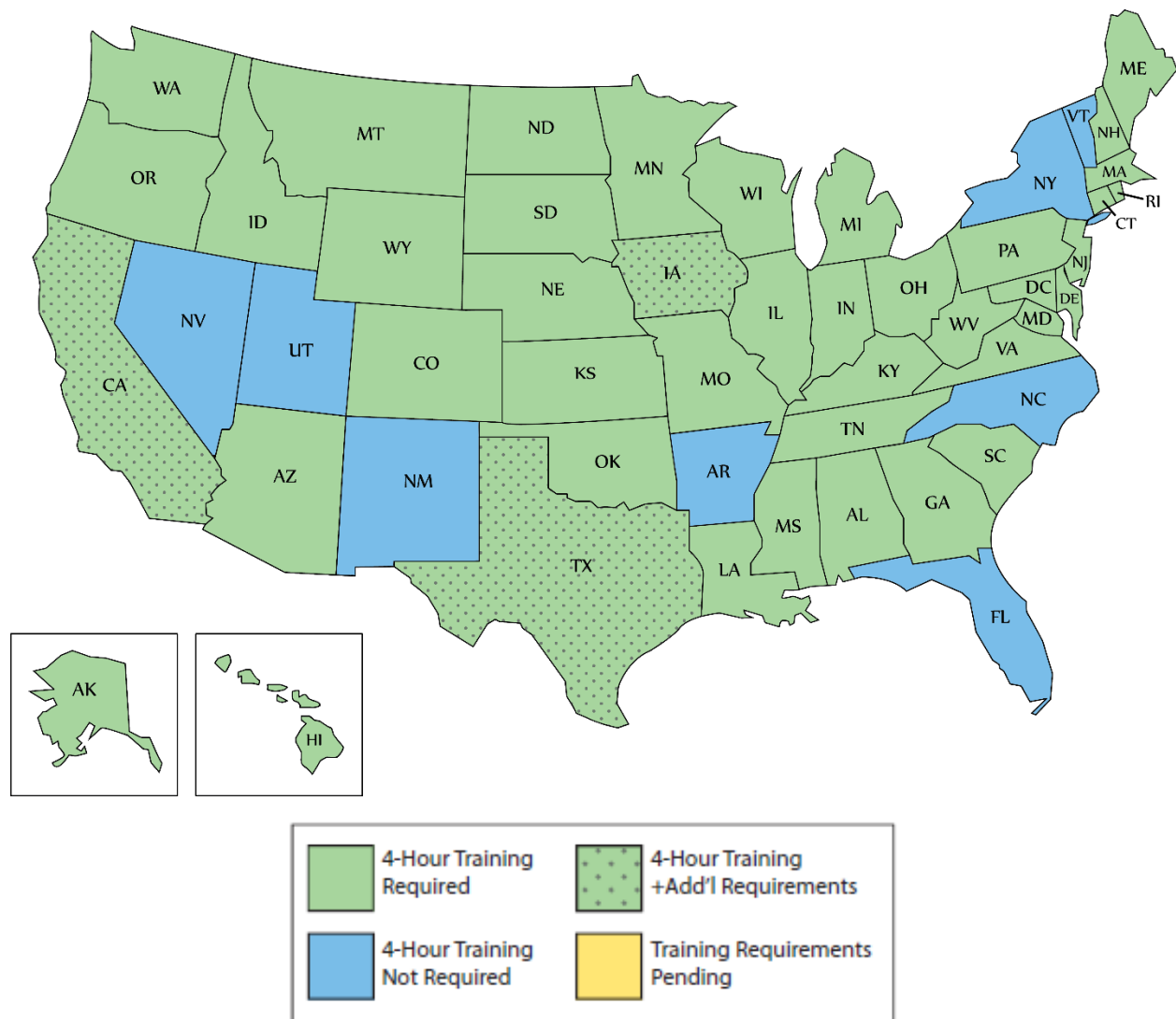
Anti-Money Laundering Training (AML):

LIMRA is the preferred provider (no certificate required). CBL will accept AML from outside sources; must be an accredited vendor and a certificate must be submitted. AML from an outside source will require Compliance review and approval. AML must be in good order prior to issuing of new business. Renewal based upon 2-year term.

LIMRA Recommendation (not required): To ensure the fastest turn-a-round time to gain access to the E-App, please include a “print screen/screen shot” of the transcript showing the most recent completion date and course title. CBL is able to obtain the electronic verification from LIMRA but verification can take to 3-5 business days for processing. If proof provided with the contract, the AML requirement will be immediately satisfied.

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	