

EquiTrust

REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

Annuity & Life 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.

Annuity & Life Carrier Specific Product Training

Who should complete the product training?

All agents soliciting annuities, regardless of state, are required to take the product training module.

When can the product training be taken?

New agents and active transferring agents will need to complete at least one of the EquiTrust Product Training modules before the agent appointment can be approved. If the product training is not completed within 30-days from the date Agent Contracting is received, the appointment request will be closed. Product training modules will be available after the agent contract has been submitted to the carrier. Once an agent number has been issued, EquiTrust will send an email directly to the agent with login information. Product Training can be completed the same day that new business is solicited.

Product Training Directions:

1. Go to: <https://agents.equitrust.com/>
2. Annuity Agent Login
3. Required Training

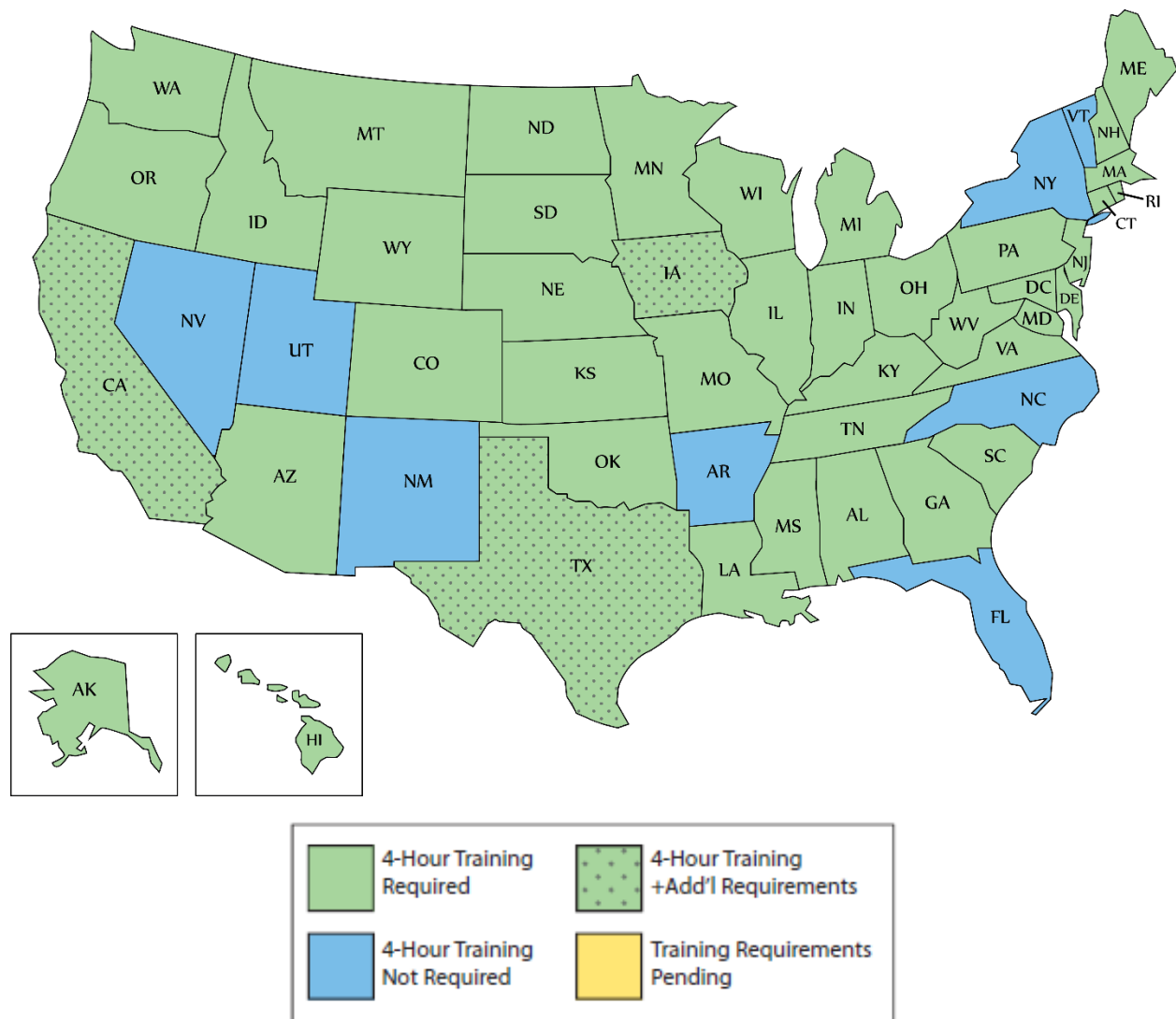
Additional Required Training

Anti-Money Laundering Training (AML):

LIMRA is the only AML vendor that EquiTrust will accept. All agents are required to take a 1-time AML course through LIMRA; EquiTrust does not require any on-going renewal courses. For agents that have not previously taken AML with LIMRA, EquiTrust will email login information after the first piece of new business has been submitted. AML taken through any other vendor will be declined and the agent considered "non-compliant". AML Training, in good standing order, is required before new business will issue.

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:

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| *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 | |