

Global Atlantic (Forethought)

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. The training can be taken/dated the same day that new business is solicited.

Product Training Directions: See attached [ANNUITY PRODUCT TRAINING](#) for directions

Additional Required Training

Anti-Money Laundering Training (AML):

At the time of contracting all agents are required to read Global Atlantic's AML Guidelines for Producers and certify that they have read the guidelines and will comply with them. Agents are also required to complete AML training through a third party provider at the time of contracting and then on a rolling 24-month basis. A certificate of completion must be provided, dated within the past 2-years. Certificate needs to contain the producer's full name, AML course name, AML vendor name, and date of completion. Agents that have not completed the appropriate training and certification, will be asked to do so prior to new business being issued.

Long-Term Care Training Certificate (LTC):

The ForeCare product is underwritten by LTC therefore, all producers in states that mandate LTC CE must be in compliance and current with the necessary training prior to writing the ForeCare Annuity. A copy of the certificate must be provided with the agent contract.

To view LTC Training requirements by state please check the state insurance website or check with the contracting department at ECA Marketing.

Annuity Product Training

Producers will need to complete product specific training prior to soliciting our products in all states. Global Atlantic has partnered with RegEd for product specific training and continuing education for all agents. Please follow the instructions to complete the product training.

New to RegEd?

1. Begin registration by logging onto: <https://secure.reged.com/TrainingPlatform>
2. After Registering, select the state in which you are selling or plan to sell annuity products. Supply the necessary information and **Save**
3. Advance to **Accessing Product Training**

Already Registered?

1. Log-in to RegEd with your User ID and Password
2. Advance to **Accessing Product Training**

Accessing Product Training

1. Once logged-in to RegEd, you will be at the Producer Status screen. Scroll down to the Carrier-Specific Product Training section
2. The training for **Global Atlantic Annuity Product Training** should be displayed. Select the training that you would like to take and click **Go to Requirements**
 - A. If the training is not displayed, click **Enter Product Code** on the left side of the screen. Enter the code for the product you will be selling then click **Submit**

a. FTFCARE	ForeCare Fixed Annuity with Long-Term Care Benefits
b. INCOME150SE	Income 150+ SE Fixed Index Annuity
c. SecureForeAll	SecureFore Fixed Annuities
d. ALLCHOICE	Choice Accumulation II and Choice Income II Fixed Index Annuities
e. ForeCertain	ForeCertain Income Annuity
3. Review the Training Standard page and click **Proceed** at the bottom of the screen
4. The Training Presentation will start
5. Complete the training, read through the disclosures, and select **ATTEST**
6. Complete training verification by clicking **A-Yes** and then **Continue**
7. After the course evaluation (this is not required), your Certificate of Completion will appear
8. Print your Certificate and keep it for your records. RegEd electronically notifies Global Atlantic that you have completed the training.

IMPORTANT: In order to satisfy your product training, you must read through the disclosures and **ATTEST**. This is a necessary step in all states to satisfy your carrier-specific annuity product training.

If you have any questions about using RegEd to fulfill the product-specific training, please contact Global Atlantic Annuity Services at (877) 244-7526 (Option 2, then 2). Representatives are available to assist you Monday through Friday 8:30 am-6:00 pm Eastern Time.

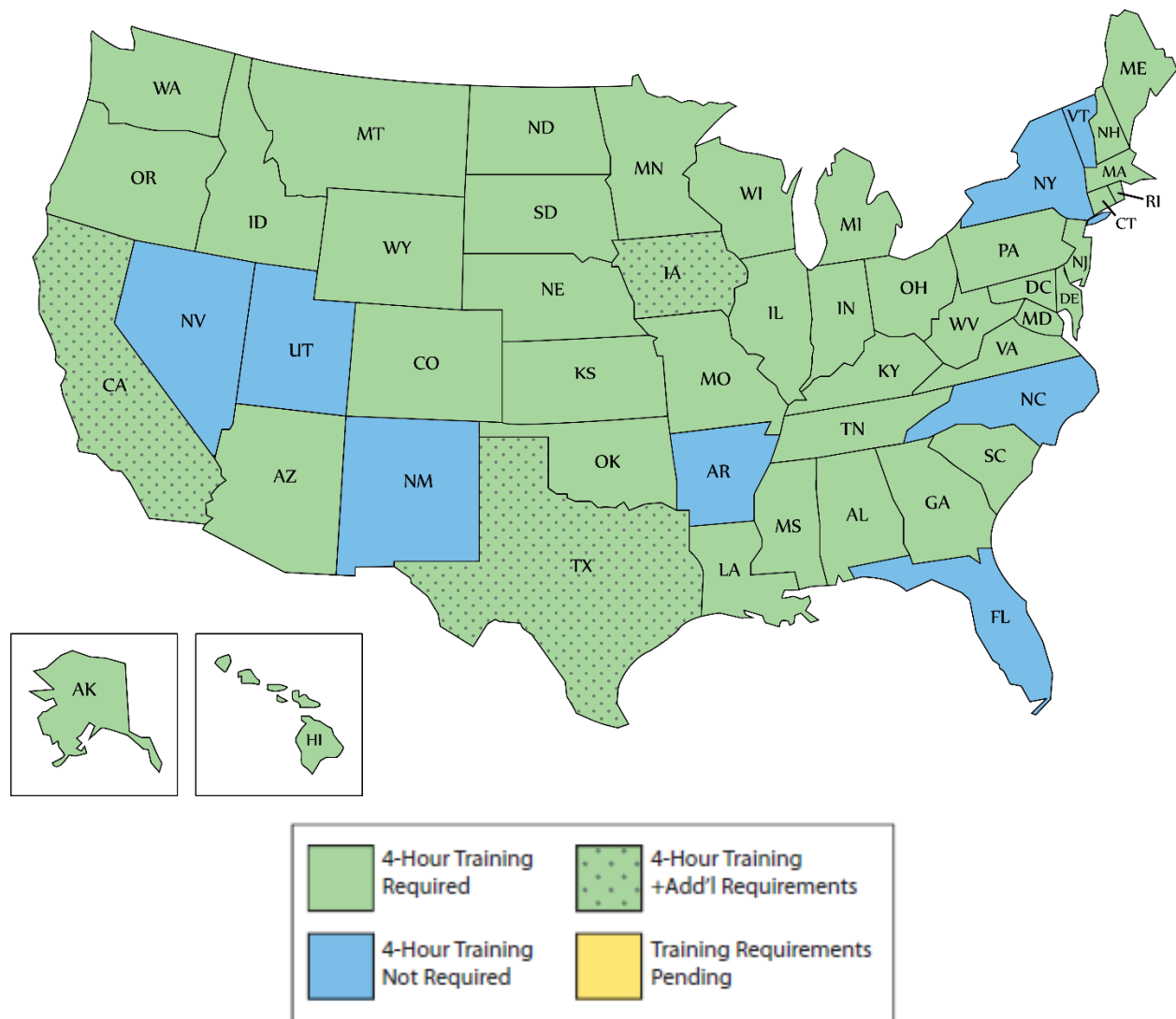
globalatlantic.com

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.

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	