

Guaranty (GILICO)

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?

Only agents in NAIC regulated states must complete product training (see attached Annuity Suitability Training Requirement). States that do not require a 4-hour state training but still require carrier product training include: FL, MT, NY and UT.

When can the product training be taken?

Agents can complete product training anytime. Product training and new business can be dated the same day.

Product Training Directions: Go to <https://secure.reged.com/trainingplatform/index.html>

- Sign in or create an account
- On the producer status page, click on 'Enter Product Code'
- Enter the code for the course you wish to complete (send the completion certificate to licensing@ecamarketing.com)
- Product Codes
 - GS (Guaranty Series)
 - FPS (FlexPlus Series)
 - ACS (Annuicare Series)
 - RW_MYGA (RateWise)
- Optional but Recommended: Email product training certificate to licensing@ecamarketing.com

Additional Required Training

Anti-Money Laundering Training (AML):

Guaranty does not require an AML certificate be provided. However, the carrier does require the agent sign as part of the agent contracting paperwork. The agent is certifying that the AML document was read and they will comply with the guidelines.

Long-Term Care Training Certificate (LTC):

Annuicare Series products are underwritten by LTC. All producers in states that mandate LTC CE must be in compliance and current with the necessary training prior to soliciting business. A copy of the Certificate must be provided with the agent contract. To view LTC Training requirements by state, see attached pages.

STATE LTC APPOINTMENT REQUIREMENTS - Guaranty Income Life Insurance Co.

| STATE | License(s) Required to Sell LTC | | | LTC Continuing Education Requirements | | | | | Comments |
|-------------------|---------------------------------|----------|-----|---|--------------------------------------|-------------------------|--|---|---|
| | LIFE | HLTH/DIS | LTC | Initial Training Prior to Sale | Follow-up Training | Courses Cover State Law | DOI Must Approve Courses For Use | Reciprocity for NAIC Courses Approved for Use in Other States | |
| <i>Alabama</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | | | Yes* | |
| <i>Arizona</i> | X | X | | 8 Hours | 4 Hours - Every 2 year period | | Yes | Yes - Non-Residents Only* | |
| <i>Arkansas</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | | No, however, approved courses are listed on the DOI website. | Yes* | |
| <i>California</i> | X | X | | 8 Hours | 8 Hours - Every 2 year period | | Yes | No | 50 Hr CE Requirement - 8 hours each license year. Tax-qualified Partnership courses are not acceptable. |
| <i>Colorado</i> | X | X | | 16 Hours (8 hours general LTC training & 8 hours of partnership training delivered in a classroom setting) | 5 Hours - Every 24 months | Yes | Yes | Yes - Non-Residents Only* | |
| <i>Florida</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | Yes | Yes | Yes* | Approved courses are listed under Special Courses and Long-Term Care Partnership. |
| <i>Georgia</i> | X | X | | | | | | | Training required for partnership programs only. |
| <i>Illinois</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | | Yes | Yes - Non-Residents Only* | See IL DOI CE for approved courses. The Producer is required to complete ongoing training of no less than four (4) hours and must be completed before each subsequent renewal. Failure to complete subsequent ongoing training prior to license renewal, the producer will have 12 months from that license renewal date to complete the ongoing training without having to complete the 8 hour course again. |

*Excludes state specific courses for CA, CT, DE, IN, HI, MS, NM and NY.

STATE LTC APPOINTMENT REQUIREMENTS - Guaranty Income Life Insurance Co.

| STATE | License(s) Required to Sell LTC | | | LTC Continuing Education Requirements | | | | | Comments |
|-----------------------|---------------------------------|----------|-----|---------------------------------------|---|-------------------------|----------------------------------|---|---|
| | LIFE | HLTH/DIS | LTC | Initial Training Prior to Sale | Follow-up Training | Courses Cover State Law | DOI Must Approve Courses For Use | Reciprocity for NAIC Courses Approved for Use in Other States | |
| <i>Indiana</i> | X | X | | 8 hours - Residents Only | 5 hours each 2 years of the 4 year renewal period. - Residents Only | | Yes | Yes - See Comments | Reciprocity for 8 hour training, no reciprocity for additional 7 hour training required for partnership policies. |
| <i>Iowa</i> | X | X | | 8 Hours | 4 Hours - Every CE Term Thereafter | | Yes | Yes* | |
| <i>Kansas</i> | X | X | | | | | | | Training required for partnership programs only. |
| <i>Kentucky</i> | X | X | | | | | | | Training required for partnership programs only. |
| <i>Louisiana</i> | X | X | | 8 Hours | 4 Hours - each license renewal period | | | Yes* | |
| <i>Michigan</i> | X | X | | Effective 2/22/16 - 8 Hours | 4 Hours - Every CE Term | | | Yes* | Education must be classified as LTC-Partnership to qualify. |
| <i>Mississippi</i> | X | X | | | | | | | No current requirements. |
| <i>Missouri</i> | X | X | | | | | | | Training required for partnership programs only. |
| <i>Montana</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | | | Yes* | |
| <i>Nebraska</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | | | Yes* | |
| <i>Nevada</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | | | Yes* | |
| <i>New Mexico</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | | | Yes - Non-Residents Only* | |
| <i>North Carolina</i> | X | X | X | | | | | | Training required for partnership programs only. |

*Excludes state specific courses for CA, CT, DE, IN, HI, MS, NM and NY.

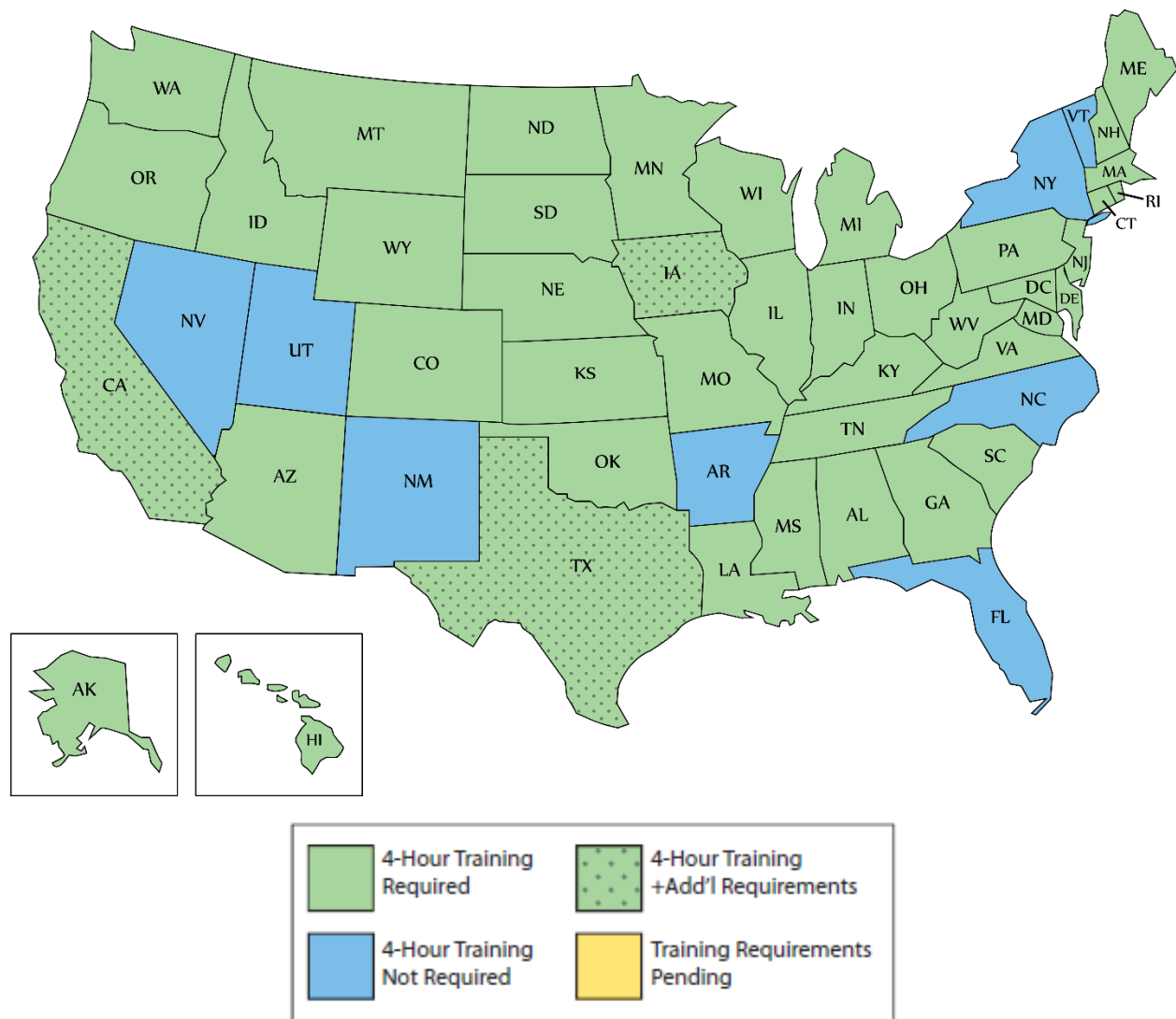
STATE LTC APPOINTMENT REQUIREMENTS - Guaranty Income Life Insurance Co.

| STATE | License(s) Required to Sell LTC | | | LTC Continuing Education Requirements | | | | | Comments |
|-----------------------|---------------------------------|----------|-----|---------------------------------------|--|-------------------------|----------------------------------|---|---|
| | LIFE | HLTH/DIS | LTC | Initial Training Prior to Sale | Follow-up Training | Courses Cover State Law | DOI Must Approve Courses For Use | Reciprocity for NAIC Courses Approved for Use in Other States | |
| <i>North Dakota</i> | X | X | | | | | | | Training required for partnership programs only. |
| <i>Ohio</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | Yes | Yes | Yes - Non-Residents Only* | |
| <i>Oklahoma</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | | | Yes* | |
| <i>Oregon</i> | X | X | | 8 Hours | 4 Hours - Every 2 year period thereafter | | | Yes* | |
| <i>South Carolina</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | | | Yes* | |
| <i>Tennessee</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | Yes | Yes | Yes - Non-Residents Only* | Producers exempt from CE requirements aren't required to do the follow-up training. |
| <i>Texas</i> | X | X | | | | | | | Training Required for partnership programs only. |
| <i>Utah</i> | X | X | | 3 hours | 3 Hours - Every 24 months thereafter | | | Yes* | No non-resident requirement |
| <i>Washington</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | | | Yes* | |
| <i>Wyoming</i> | X | X | | 8 Hours | 4 Hours - Every 24 months thereafter | | | Yes* | |

*Excludes state specific courses for CA, CT, DE, IN, HI, MS, NM and NY.

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 | |