

Investors Heritage

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 must complete product training, regardless of state.

When can the product training be taken?

Product training can be taken at any time. Training and new business can be dated/taken the same day.

Product Training Directions:

1. Go to <https://secure.reged.com/TrainingPlatform/>
2. If you have previously used RegEd and have a username and password, complete the Login at the top right of the screen.
3. If you do not have a username and password then choose "Register Online" under the "Producers Get Started" section.
4. Once in the website you may need to confirm some info. Complete everything required.
5. In the next screen you should see on the left hand side either "Enter Product Code" or a picture of a bar code. Select this option and enter the code below:
Product Code = Heritage Builder 357
6. You then should see the Investors Heritage Heritage Builder Annuity Training (IHUILDER357) course. Select the course and complete it.
7. Optional but recommended: Email certificate to licensing@ecamarketing.com

Additional Required Training

Anti-Money Laundering Training (AML):

Investors Heritage accepts all vendors for AML training as long as a certificate is provided (no certificate needed for LIMRA). AML completion date must be within the past 24-months in order to be accepted. Business will not issue until AML is in good order.

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:

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| ARKANSAS | NEW MEXICO | UTAH |
| FLORIDA | NEW YORK | VERMONT |
| NEVADA | NORTH CAROLINA | |