

# Legacy Marketing Group (LMG) – Americo and Ameritas

## 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](mailto:licensing@ecamarketing.com)) once complete.

### Annuity Carrier Specific Product Training

#### Who should complete the product training?

All agents, regardless of state, are required to take to product training.

#### When can the product training be taken?

Product training is available at any time.

**Americo:** The training must be taken prior to or the date of the new business sale.

**Ameritas:** Agent contracting will not be approved until the product training has been completed. The training must be taken prior to or the date of the new business sale.

**Product Training Directions:** The training will not be accessible under your personal login until an agent number has been issued but can be taken in advance through the Register-Guest Access using product training code: legacy12.

1. Go to <http://www.legacynet.com> – login
2. Select “Product Training Requirements” – red tab, located on the right hand side
3. Choose the appropriate product from list
4. Select “Step 1” to view the course - .pdf document will download, review
5. Select “Step 2” for certificate – enter your email address
6. Forward approval email to [licensing@ecamarketing.com](mailto:licensing@ecamarketing.com) or print and provide with agent contract

### Additional Required Training

**Anti-Money Laundering Training (AML):** Legacy Marketing will accept most AML providers; the certificate is mandatory for consideration. AML renewal is required every two years. Failure to comply with AML regulations will result in unprocessed business.

**LIMRA Notice:** AML through LIMRA is acceptable as long as proof of completion is provided. LMG does not subscribe to LIMRA therefore; cannot obtain electronic transcripts. Please send a “print screen/screen shot” of the “Anti-Money Laundering” tab and the “Resources” tab along with the agent contract. If unable to provide proof, AML through another provider will be mandatory.



## 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:

<b>*CALIFORNIA</b>	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.
<b>**IOWA</b>	Agents selling indexed annuities must take a 4-hour course specific to indexed annuity products.
<b>***TEXAS</b>	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	