

# One America

## REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

**Life & 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 & Life Carrier Specific Product Training**

#### **Who should complete the product training?**

All agents soliciting annuities or the Asset Care II and Asset Care III whole life products, regardless of state, are required to complete the product training. Life producers that will not be participating in solicitation of the Asset Care II and Asset Care III whole life products, can bypass the Product Training requirements however; they must still abide by the rules set in place for the LTC state mandated training (see ADDITIONAL REQUIRED TRAINING).

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

Product Training is available at any time. The training can be taken the day that business is solicited.

**Product Training Directions:** See attached directions for the One America Training Portal

Training required for all annuity products as well as Asset Care II and Asset Care III, which are whole life products that have an annuity component.

### **Additional Required Training**

#### **Anti-Money Laundering Training (AML):**

AML is not tracked or enforced by One America. It is recommended that a copy of the AML Certificate be provided with the agent contract.

#### **Long-Term Care Training Certificate (LTC):**

All products are underwritten by LTC therefore, 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 requirements by state please check the state insurance website or check with the contracting department at ECA Marketing.

# NAIC Annuity Training

In order to sell annuity products, you may be required to take training.

- Log in to State Life Training Portal
  - New User?- Register
  - Returning user? Sign in with your username and password

<https://naic.pinpointglobal.com/OneAmerica/Apps/default.aspx>



**ONEAMERICA®**

First time visitors  
[Click here to register](#)

Returning users  
Username:  
  
Password:  
  
[Log In](#)

[Forgot credentials?](#)

Your username will be your NPN#. [Click here to retrieve your NPN#](#)

Your password will be your last name (all lowercase) plus the last 4 digits of your NPN#. ex: John Smith with an NPN of 12345678 will have an initial password of smith5678.

Passwords can be changed upon access to the site.

## Annuity Training and Certification

The companies of OneAmerica are providing its agents with a practical solution to meet requirements through this website.

### Welcome to the OneAmerica companies' Annuity Training Program

This site provides you the opportunity to satisfy the training requirements necessary to sell OneAmerica products in compliance with state regulation. Through this site we offer both annuity product specific and credit hour general annuity training course (available at your expense). The companies of OneAmerica are completed prior to accepting any annuity business.

### Why is Annuity Training Required?

In March 2010, the National Association of Insurance Commissioners (NAIC) adopted an amended Suitability Model Regulation (formerly the Consumer Protection in Annuity Transactions Model Regulation or the Suitability Transactions Model Regulation). The amended model regulation updates and revises previously established procedures for suitable individual annuity recommendations to help ensure that consumers' insurance interests are appropriately considered and protected. The definition of "Suitability Information" was expanded and must have a reasonable basis to determine that the recommendation to purchase, exchange or replace an annuity is in the best interests of the consumer. The amendments also require appropriate, modify previously established methods to supervise recommendations. Perhaps one of the most significant changes to the model regulation was the addition of training and education requirements for the sale of annuities. These requirements include product-specific training which explains all material features of an insurer's annuity products AND a general annuity training/certification course PRIOR to the solicitation or sale of an annuity product.

Several states have adopted or proposed language from the 2010 Suitability in Annuity Transactions Model Regulation with state variations and existing state annuity training requirements that may require additional training and your state(s) specific laws or regulations.

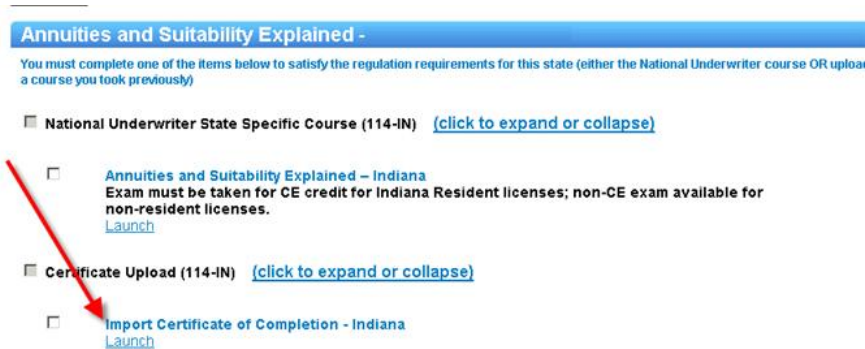
## State Specific Training

If your state requires producers to complete a one-time four hour annuity training course offered via Continuing Education vendors, you can attach the completion certificate to the training portal.

- 1) Select *View My State Specific Training* to attach 4 hour annuity CE certificate for annuity course previously completed



- a. Select Launch



- b. Complete fields regarding course found on completion certificate

**Certificate Upload**  
Please browse your local file system for a certificate to upload.  
You must also choose an approved CE vendor from the list below.

Valid file extensions are:

- Image GIF (.gif)
- Image JPG (.jpg)
- PDF (.pdf)

Certificate Date:   
*Must be in mm/dd/yyyy format.*

Course ID:

Certification Training Provider:

State:

Credit Hours:

*Valid file extensions are: PDF(.pdf), GIF(.gif), JPG(.jpg)*

I attest that I have completed the CE course indicated and I am uploading a valid certificate.

1. Certificate Date
2. Course ID
3. Vendor
4. State
5. Credit Hours
6. Select Browse to select certificate saved on your PC
7. Select Submit

## State Life Product Training

1) To complete the Sate Life product training select *View My Product Training* from Home page

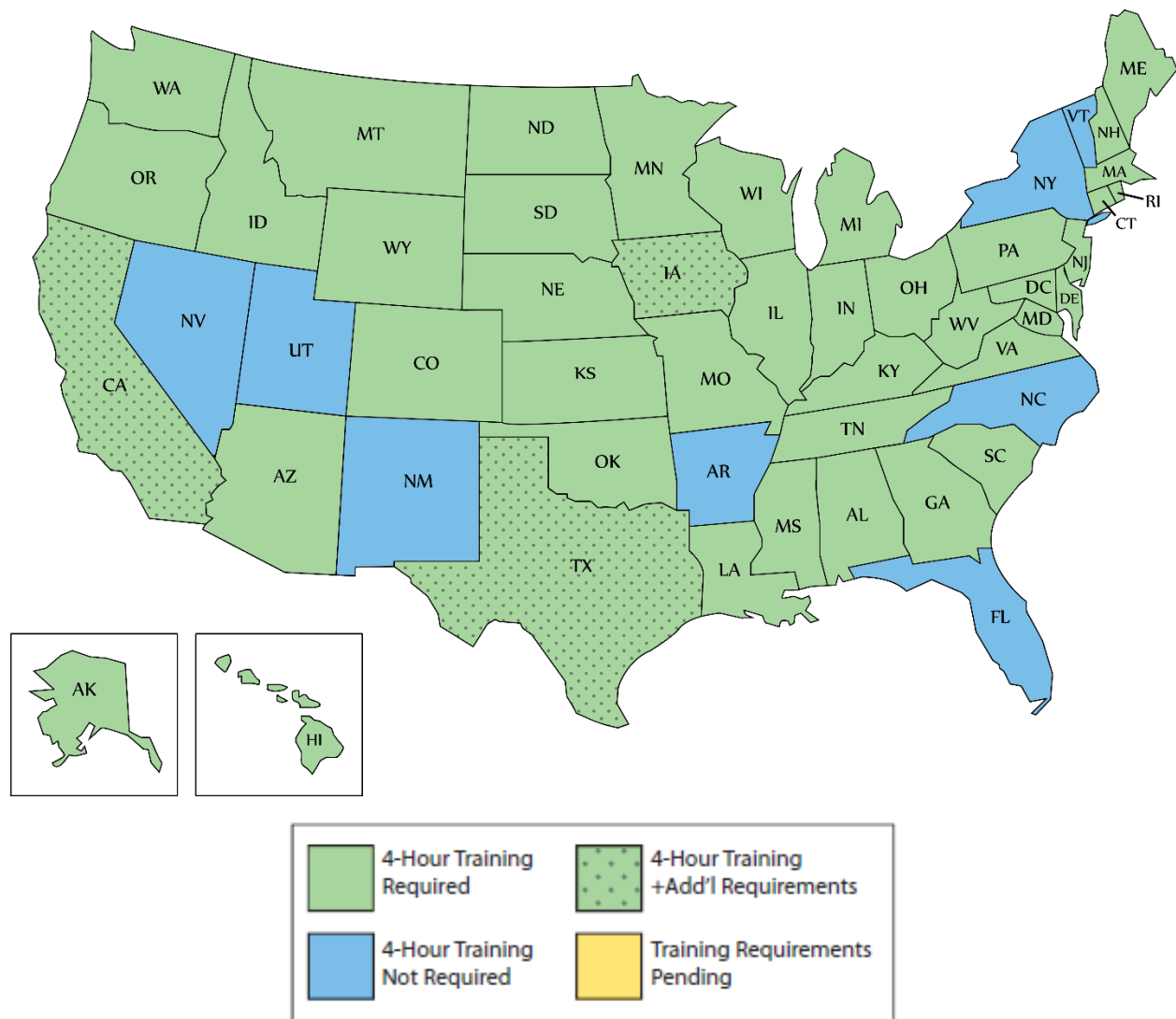
The screenshot shows a 'My Training Status' section with two columns. The left column is titled 'State Specific Training' and shows '1 Course(s) Remaining' and '0% Completed' with a link 'View My State Specific Training'. The right column is titled 'Company Specific Product Training' and shows '1 Course(s) Remaining' and '0% Completed' with a link 'View My Product Training'. A red arrow points to the 'View My Product Training' link.

2) Select Launch.- Course will open in a separate window

The screenshot shows the OneAmerica website's 'My Training' page. On the left is a blue navigation menu with links: Home, My State Specific Training, My Product Training, and My Transcript. The main content area has a 'Welcome' message, a photo of three people, and a 'My Training' heading. Below this is a 'Refresh' button and a blue bar for 'OneAmerica Product Specific Training'. Underneath, there is a section for 'Care Solutions' with a 'click to expand or collapse' link. A red arrow points to the 'Care Solutions Training (12SLCS2)' entry, which has a 'Launch' link below it.

# 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](mailto: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:

<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	