

# Protective Life Insurance Company

## 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.

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.

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### **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?**

The product training will not be available until the following day after the agent code has been issued. Once issued, Protective will send an email direct to the agent with login instructions. Product training can be completed the same day that new business is solicited.

**Product Training Directions:** An email from Protective will be sent with instructions the following day after the agent code has been issued. Protective utilizes QuestCE for product training.

Go to: <https://learn.questce.com/naicsuitability>

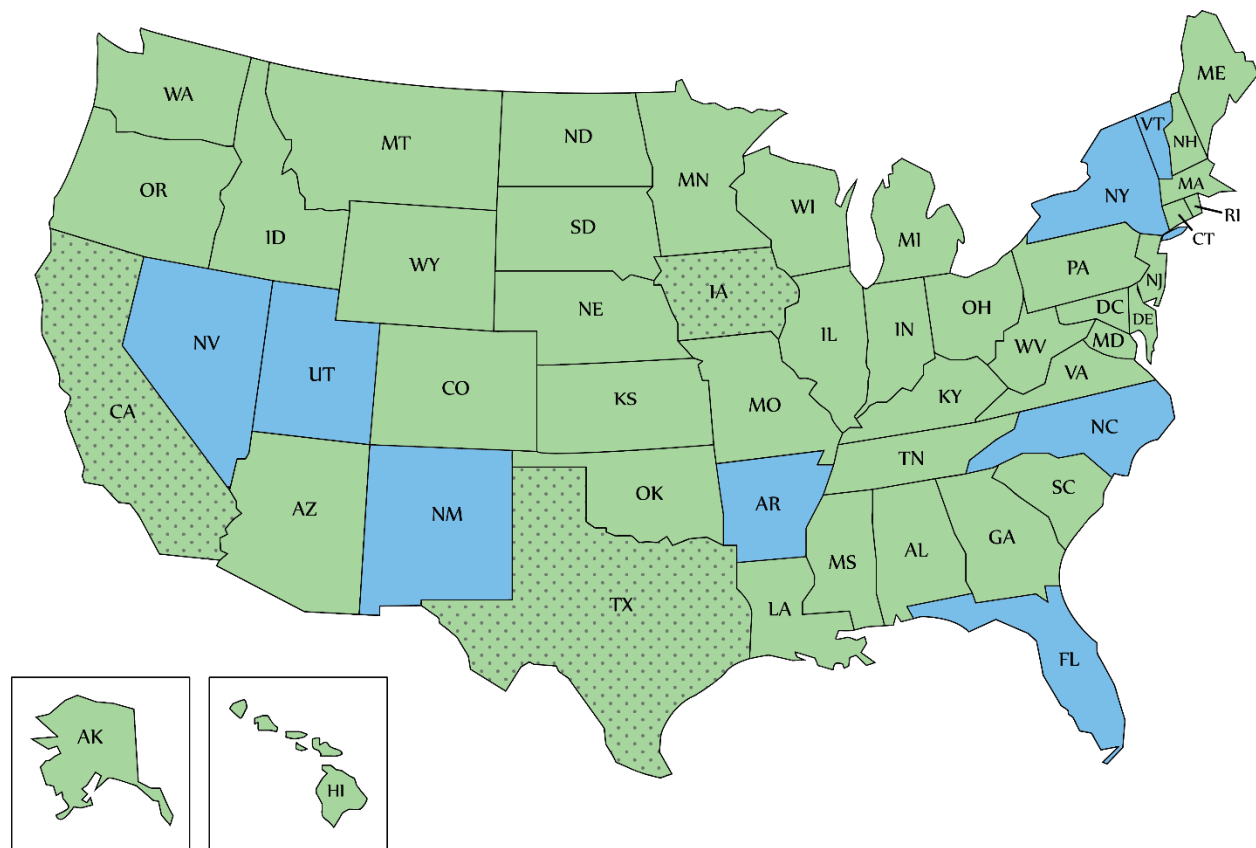
### **Additional Required Training**



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

LIMRA is the preferred AML vendor (no certificate needed). Protective will accept other vendors as long as a certificate is provided. Agents are required to maintain AML training every 24-months. New Business will not issue and commissions will not pay until AML is in good standing order.

# 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.



|                                                                                     |                                 |                                                                                     |                                        |
|-------------------------------------------------------------------------------------|---------------------------------|-------------------------------------------------------------------------------------|----------------------------------------|
|  | 4-Hour Training<br>Required     |  | 4-Hour Training<br>+Add'l Requirements |
|  | 4-Hour Training<br>Not Required |  | Training Requirements<br>Pending       |

## 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 |         |