

Symetra

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 take product training, regardless of state.

When can the product training be taken?

Product training can be completed anytime. Training can be dated the same day new business is written.

Product Training Directions: <https://www.symetra.com/training> (turn off pop-up blocker before starting course)

- Training can be taken through RegEd or Kaplan (Kaplan is preferred)
- Instructions for new and existing users for both RegEd and Kaplan are listed on the training page.
- Each product has its own course (10-15 minutes each).

Additional Required Training

Anti-Money Laundering Training (AML):

Symetra accepts all vendors for AML training. RegEd and Kaplan are the preferred vendors. Once an agent has an account on the Symetra website, they can take a free AML course through RegEd or Kaplan that will feed over to the carrier automatically. AML training is required to be renewed every two years. AML must be compliant before business is written.

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 | |