American Equity

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 completed anytime. Product training and new business can be dated the same day.

Product Training Directions: There are two sets of instructions based on whether or not an agent is currently active with the carrier. Each product AND rider has its own course. See next page for detailed instructions.

In addition to the product specific training there is an additional course required for all agents called Suitability Training (course added January 2020).

Additional Required Training

Anti-Money Laundering Training (AML):
See Approved AML Provider List for approved vendors (after product training instruction page). LIMRA is not accepted. American Equity does offer a free AML course on their website. Business cannot be issued until AML training is complete.

American Equity Product Training Instructions

For agents NOT currently active with American Equity:

1. Use web address https://agent.american-equity.com/StateProductTraining.asp
2. Log in and select your resident state, type in the resident state insurance license number, the last 4 digits of your social security number and your last name, click the *LOGIN* button
3. Select a product training module from the menu and click on the *Training* tab under the product name and description
4. View the product training presentation. Please Note: The Lifetime Income Benefit Rider is a separate training module that must also be completed for any product that includes this rider
5. After viewing the presentation, click the "x" in the upper right hand corner of the window to close the window and return to the menu
6. Select the *Training Questions* tab below the product name and description of the product you have just viewed
7. Answer the questions by clicking on the circle in front of the answer you choose
8. After you have answered all the questions click on the *SUBMIT* button at the bottom of the page to register the training with American Equity
9. If all your answers are correct* it will return you to the product training menu

*If your answers are not all correct the system will tell you and prompt you to answer the questions again until all are correct

10. You should see the word *Completed* in green next to the name of the product you completed training for

For agents with an active American Equity agent number:

1. Use web address https://agent.american-equity.com/login.asp
2. Log in using your agent number as your log-in ID and your password. If you are logging in for the first time, your password will be your agent number plus the last 4 digits of your social security number. After you log in the website will prompt you to change your password.
3. From the menu at the right side of the screen select the **Training** tab
4. Select **Product Specific Training,** which will be the first choice on the menu in the center of the page
5. Select a product training module from the menu and click on the *Training* tab under the product name and description
6. View the product training presentation

Please Note: The Lifetime Income Benefit Rider is a separate training module that must also be completed for any product that includes this rider

7. After viewing the presentation, click the "x" in the upper right hand corner of the window to close the window and return to the menu
8. Select the Training Questions tab below the product name and description of the product you have just viewed
9. Answer the questions by clicking on the circle in front of the answer you choose
10. After you have answered all the questions click on the SUBMIT button at the bottom of the page to register the training with American Equity
11. If all your answers are correct* it will return you to the product training menu

*If your answers are not all correct the system will tell you and prompt you to answer the questions again until all are correct

14. You should see the word Completed in green next to the name of the product you completed Training for

American Equity's
Approved AML Provider List

In order to add a provider to our approved list, an AML course outline, test questions and answer grid must be reviewed and approved by American Equity's AML Officer.

We will accept state insurance department certificates that show WebCE as the provider.

Certificate must include:

- Agent name
- Provider name
- Course name
- Date of completion
- Signature of Provider representative

Affordable Educators

American - Amicable

American Home Life Ins. Co
American Investors Company

Ameriprise

BAI Financial Services

Cape School

Capital Insurance Training (Web CE)

CFM Partners - Foresters Equity Services

E Trade

Fire Solutions

Genworth Financial - Kaplan Financial

Kaplan Financial Services

Lincoln Investment Planning

LM Kohn & Company

Money Concepts

Morgan Financial Advisors

National Regulatory Svcs

Reg Ed - course name
"Anti-Money Laundering Annual Update 2014"

Quest CE

Sammonds Securities/Sigma Financial (RegEd)

Securities Training Corp.

SuccessCE

United Insurance Educators

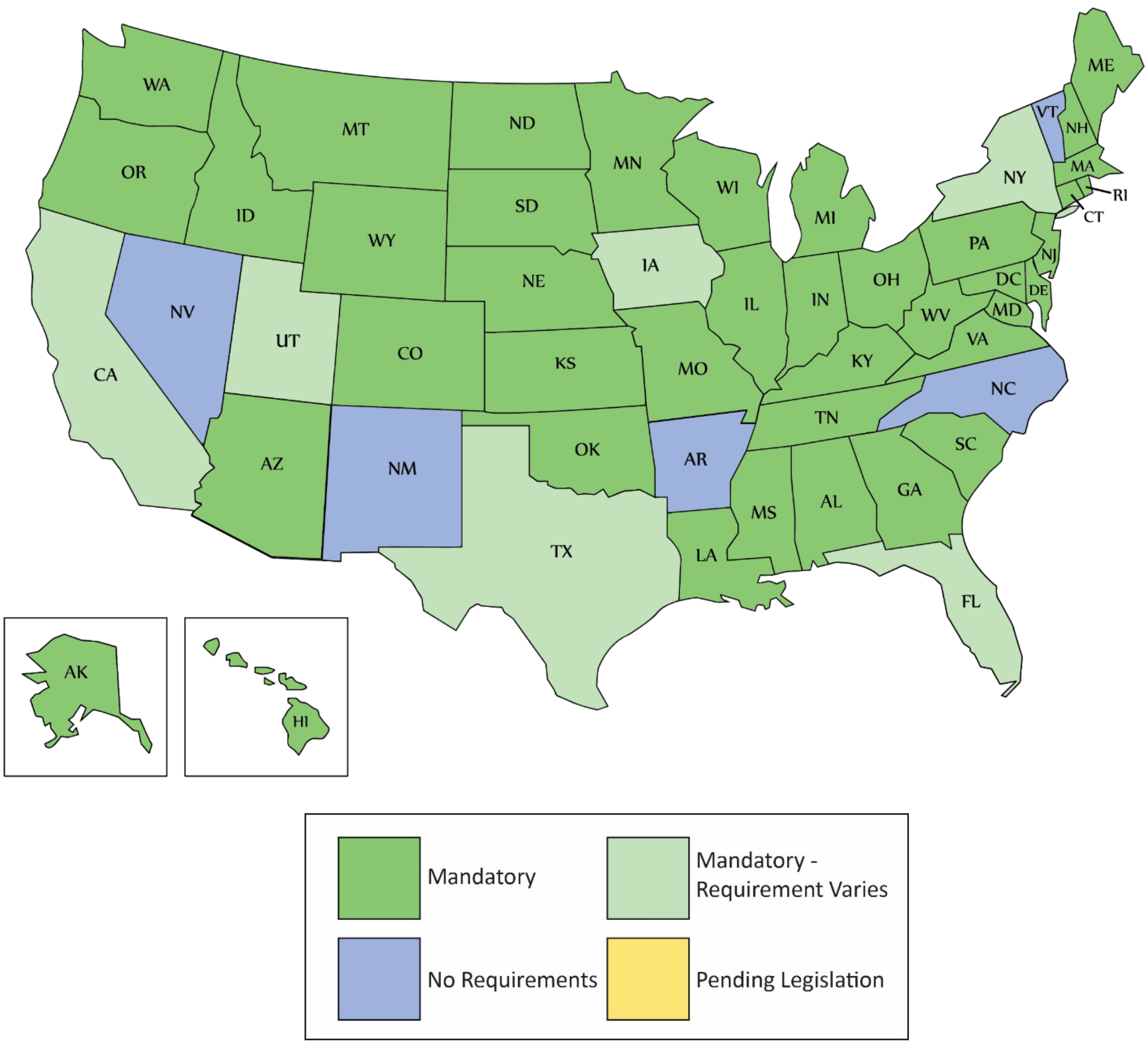
WebCE Certificates

American Equity Investment Life Insurance Company®
6000 Westown Pkwy, West Des Moines, IA 50266

www.american-equity.com • Call us at 888-221-1234

NAIC ANNUITY SUITABILITY STATE TRAINING REQUIREMENT

The following states have adopted some version of the NAIC Suitability in Annuity Transactions Model Regulation, 4-Hour Annuity Training. CE must be taken through a state-approved vendor prior to soliciting business. Please provide a copy of your annuity CE training certificate to ECA Marketing (licensing@ecamarketing.com). For further information, refer to the tables on the following page or contact your licensing representative.



REVISED: 6/27/2019
Subject to change based on state and carrier requirements
ECA producer use only – not for public distribution

Mandatory 4-Hour Annuity CE:

ALABAMA	HAWAII	MARYLAND	NEW JERSEY	TENNESSEE
ALASKA	IDAHO	MASSACHUSETTS	NORTH DAKOTA	*TEXAS
ARIZONA	ILLINOIS	MICHIGAN	OHIO	VIRGINIA
*CALIFORNIA	INDIANA	MINNESOTA	OKLAHOMA	WASHINGTON
COLORADO	*IOWA	MISSISSIPPI	OREGON	WEST VIRGINIA
CONNECTICUT	KANSAS	MISSOURI	PENNSYLVANIA	WISCONSIN
DELAWARE	KENTUCKY	MONTANA	RHODE ISLAND	WYOMING
DIST. OF COLUMBIA	LOUISIANA	NEBRASKA	SOUTH CAROLINA	
GEORGIA	MAINE	NEW HAMPSHIRE	SOUTH DAKOTA	

Mandatory – Requirement Varies:

Interpretation of the state ruling can vary by insurer

***CALIFORNIA**	Resident and non-resident agents soliciting annuities in CA must complete an initial 8-hour CA state specific course along with a 4-hour refresher course every two years prior to license renewal. CA does not allow reciprocity for the annuity training between states.
FLORIDA	Resident and non-resident agents are not required to take any version of the 4-Hour NAIC Annuity Training to sell annuities in FL. The 5-hour "Law and Ethics Update" course covers the senior suitability requirement. FL resident agents soliciting cross border sales will be required to take a one-time 4-hour annuity training course in states that have implemented the NAIC guidelines. Insurers are responsible for providing product-specific training.
***IOWA**	In addition to a 4-Hour NAIC Annuity Training course, agents selling indexed annuities in IA must take a one-time 4-hour course specific to indexed annuity products.
NEW YORK	Effective 8/1/19 for Annuities and 2/1/20 for Life, NY has amended Regulation 187 (Suitability and Best Interests) to include agent training. NY has not instituted an hourly CE requirement, however, some insurers require resident and non-resident agents take an undefined hourly vendor CE course specific to "Suitability & Best Practices in Life Insurance & Annuity Transactions" and/or insurer provided product specific training prior to soliciting business.
***TEXAS**	Resident and non-resident agents must complete a one-time 4-hour annuity CE course. In addition, resident agents must take 8 hours of ongoing CE specifically relating to annuities each license period. Licensees that are exempt from CE are not exempt from the initial 4-hour annuity training. Exemptions apply to the ongoing 8 hours of CE required each license period. TX will accept most annuity CE courses taken in other states.
UTAH	No specific hourly requirements have been implemented. Solicitation of annuity products in the state of UT will not be allowed until the agent has taken a product specific training provided by the insurer.

No Requirement – States exempt from Annuity CE requirement:

Agents may be subject to insurer provided product specific training

ARKANSAS	NEVADA	VERMONT
NEW MEXICO	NORTH CAROLINA	