

Delaware Life

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 taken anytime. Training can be taken the same day new business is dated.

Product Training Directions: See "PRODUCER TRAINING INSTRUCTIONS" on next page.

IMPORTANT NOTICE

Delaware Life is unable to confirm completion of the carrier specific product training until the agent contract has been finalized. If new business will be solicited prior to finalization of the agent contract, please email the certificate to licensing@ecamarketing.com or include with the agent contracting forms.

Failure to do so will result in a processing delay of the new business application.

Additional Required Training

Anti-Money Laundering Training (AML):

Delaware will accept LIMRA (no certificate required), RegEd, WebCE, QuestCE and some broker dealer courses for AML training. New business will not process until AML is compliant. This training needs to be renewed every two years.

Producer Training Instructions

Annuity Product Training

To complete your Delaware Life Annuity Training (AT) and your Product Specific Training (PST) for Pinnacle MYGA®, Retirement Chapters 10®, Retirement Stages 7®, Target Income 10® and Assured Income 7® please go to:

www.reged.com/trainingplatform

- If you are not an active user of the site, you will be required to complete a new registration.
- After login, select the “Producer Status” button on the left hand side to complete your training.
- **Annuity Training:** If your state does not require AT, or, if you have already completed this training, you will only need to complete the product-specific course. If you have not taken state-required Annuity Training, select the state and the course (#390) from the list and begin.
- **Product Specific Training:** From the list, select product-specific training and begin the course.*
- Once you have completed the training, Delaware Life will be automatically notified by RegEd—you do not need to send anything to us. We advise you to keep confirmation of the completed training for your records.
- You may write business effective the day training is complete.

* If no PTS is assigned, the following may be done to access the training manually.

1. Click on the “Enter Product Code” button from the menu on the left hand side of the screen
2. On the next screen enter the code for the applicable product and “Submit”. The training course should display under *Carrier-Specific Product Training*.

Pinnacle MYGA®: DLMYGA

Retirement Chapters 10®: DLRC10

Retirement Stages 7®: DLRS7N

Target Income 10®: DLT110

Assured Income 7®: DLAI7

Anti-Money Laundering Training

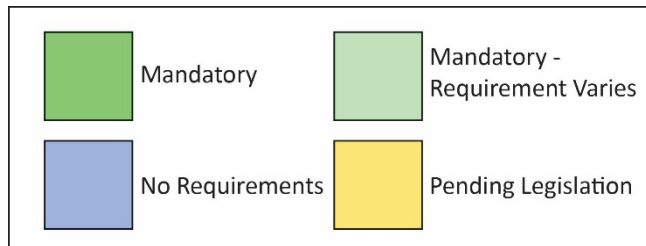
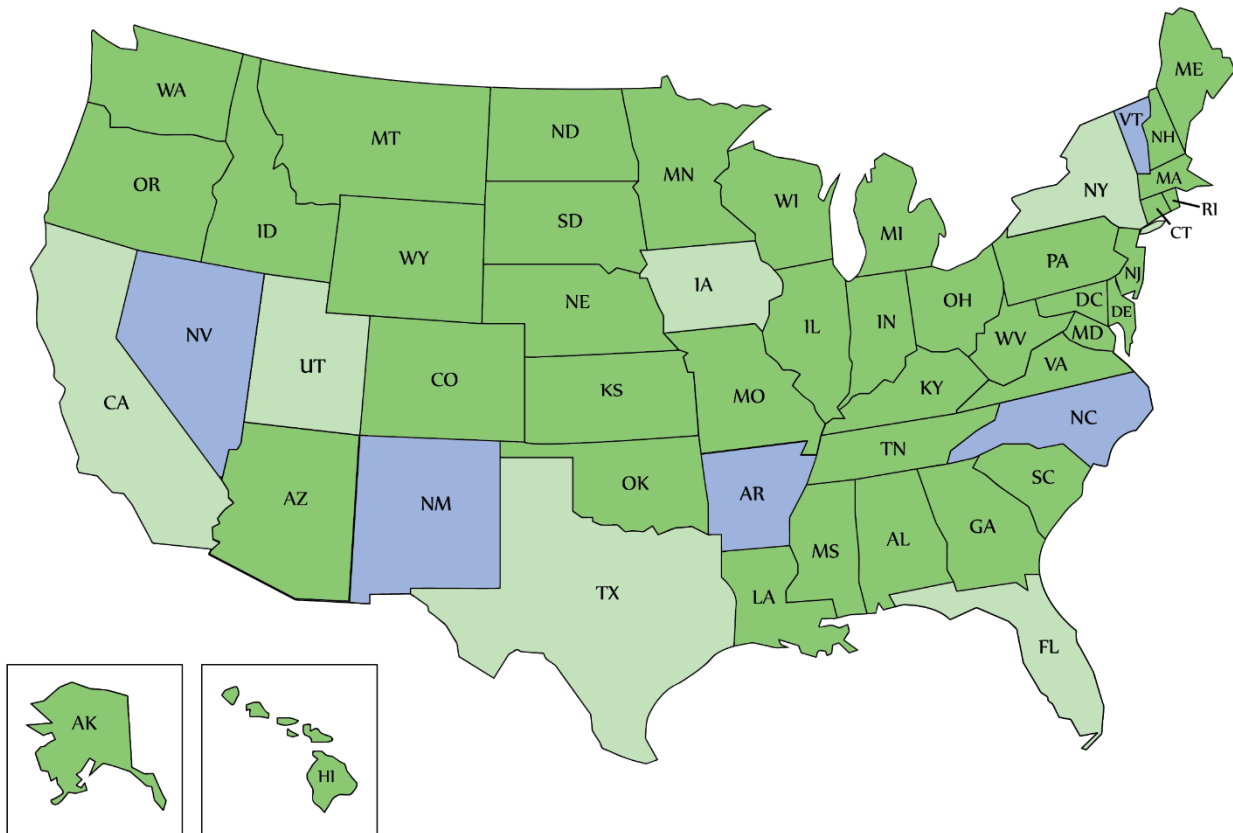
Anti-Money Laundering Training must be completed within two years prior to soliciting any cash-value life insurance or annuity products, and may be completed in one of the following three ways:

1. LIMRA (<https://aml.limra.com>)

- You must complete the basic course: AML for Insurance Producers, and a refresher course at least every 2 years if you sell cash-value life insurance or annuity products. Acceptable refresher courses include: 2010 Willful Blindness, 2011 Know Your Customer, 2012 Money Laundering Stages, 2013 Money Laundering Red Flags, 2014 Ramifications of Money Laundering, 2015 Fraud in Money Laundering, 2016 Elder Financial Abuse and Money Laundering, 2017 Preventing Money Laundering, and 2018 The Importance of Knowing Your Customer. Please identify the title of the course you completed when submitting your contracting paperwork.
 - The AML training through LIMRA is free of charge.
 - Confirmation of completion will be provided directly to our Licensing team.
2. If you are affiliated with a federally regulated entity that is already subject to the training program rule (broker-dealer, bank, wirehouse, etc.), you may submit a copy of your AML training certificate from that entity. You must be actively affiliated with the firm through which you completed the training course.
 3. AML training will also be accepted from RegEd, QuestCE, WebCE and Kaplan. A copy of your certification must be submitted.

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.



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, resident and non-resident agents are required by the insurer to take an undefined hourly vendor training specific to “Suitability & Best Practices in Life Insurance & Annuity Transactions” prior to soliciting new business or servicing in-force policies originally issued in NY.
*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	