

# Guaranty (GILICO)

## 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.

### 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?

Agents can complete product training anytime. Product training and new business can be dated the same day.

**Product Training Directions:** Go to <https://secure.reged.com/trainingplatform/index.html>

- Sign in or create an account
- On the producer status page, click on 'Enter Product Code'
- Enter the code for the course you wish to complete (send the completion certificate to [licensing@ecamarketing.com](mailto:licensing@ecamarketing.com))
- Product Codes
  - GS (Guaranty Series)
  - FPS (FlexPlus Series)
  - ACS (Annuicare Series)
  - RW\_MYGA (RateWise)
- Optional but Recommended: Email product training certificate to [licensing@ecamarketing.com](mailto:licensing@ecamarketing.com)

### Additional Required Training

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

Guaranty does not require an AML certificate be provided. However, the carrier does require the agent sign as part of the agent contracting paperwork. The agent is certifying that the AML document was read and they will comply with the guidelines.

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

Annuicare Series products are underwritten by LTC. 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 Training requirements by state, see attached pages.

**STATE LTC APPOINTMENT REQUIREMENTS - Guaranty Income Life Insurance Co.**

STATE	License(s) Required to Sell LTC			LTC Continuing Education Requirements					Comments
	LIFE	HLTH/DIS	LTC	Initial Training Prior to Sale	Follow-up Training	Courses Cover State Law	DOI Must Approve Courses For Use	Reciprocity for NAIC Courses Approved for Use in Other States	
<i>Alabama</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter			Yes*	
<i>Arizona</i>	X	X		8 Hours	4 Hours - Every 2 year period		Yes	Yes - Non-Residents Only*	
<i>Arkansas</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter		No, however, approved courses are listed on the DOI website.	Yes*	
<i>California</i>	X	X		8 Hours	8 Hours - Every 2 year period		Yes	No	<b>50 Hr CE Requirement - 8 hours each license year. Tax-qualified Partnership courses are not acceptable.</b>
<i>Colorado</i>	X	X		16 Hours ( 8 hours general LTC training & 8 hours of partnership training delivered in a classroom setting)	5 Hours - Every 24 months	Yes	Yes	Yes - Non-Residents Only*	
<i>Florida</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter	Yes	Yes	Yes*	Approved courses are listed under Special Courses and Long-Term Care Partnership.
<i>Georgia</i>	X	X							Training required for partnership programs only.
<i>Illinois</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter		Yes	Yes - Non-Residents Only*	See IL DOI CE for approved courses. The Producer is required to complete ongoing training of no less than four (4) hours and must be completed before each subsequent renewal. Failure to complete subsequent ongoing training prior to license renewal, the producer will have 12 months from that license renewal date to complete the ongoing training without having to complete the 8 hour course again.

\*Excludes state specific courses for CA, CT, DE, IN, HI, MS, NM and NY.

**STATE LTC APPOINTMENT REQUIREMENTS - Guaranty Income Life Insurance Co.**

STATE	License(s) Required to Sell LTC			LTC Continuing Education Requirements					Comments
	LIFE	HLTH/DIS	LTC	Initial Training Prior to Sale	Follow-up Training	Courses Cover State Law	DOI Must Approve Courses For Use	Reciprocity for NAIC Courses Approved for Use in Other States	
<i>Indiana</i>	X	X		8 hours - Residents Only	5 hours each 2 years of the 4 year renewal period. - Residents Only		Yes	Yes - See Comments	Reciprocity for 8 hour training, no reciprocity for additional 7 hour training required for partnership policies.
<i>Iowa</i>	X	X		8 Hours	4 Hours - Every CE Term Thereafter		Yes	Yes*	
<i>Kansas</i>	X	X							Training required for partnership programs only.
<i>Kentucky</i>	X	X							Training required for partnership programs only.
<i>Louisiana</i>	X	X		8 Hours	4 Hours - each license renewal period			Yes*	
<i>Michigan</i>	X	X		<b>Effective 2/22/16 -</b> 8 Hours	4 Hours - Every CE Term			Yes*	Education must be classified as LTC-Partnership to qualify.
<i>Mississippi</i>	X	X							No current requirements.
<i>Missouri</i>	X	X							Training required for partnership programs only.
<i>Montana</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter			Yes*	
<i>Nebraska</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter			Yes*	
<i>Nevada</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter			Yes*	
<i>New Mexico</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter			Yes - Non-Residents Only*	
<i>North Carolina</i>	X	X	X						Training required for partnership programs only.

\*Excludes state specific courses for CA, CT, DE, IN, HI, MS, NM and NY.

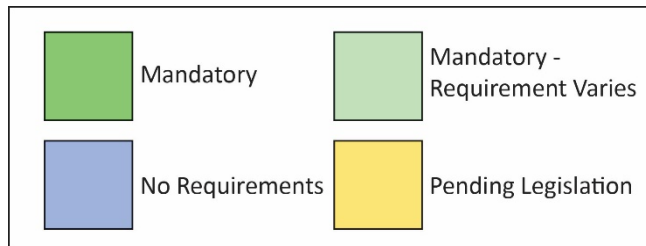
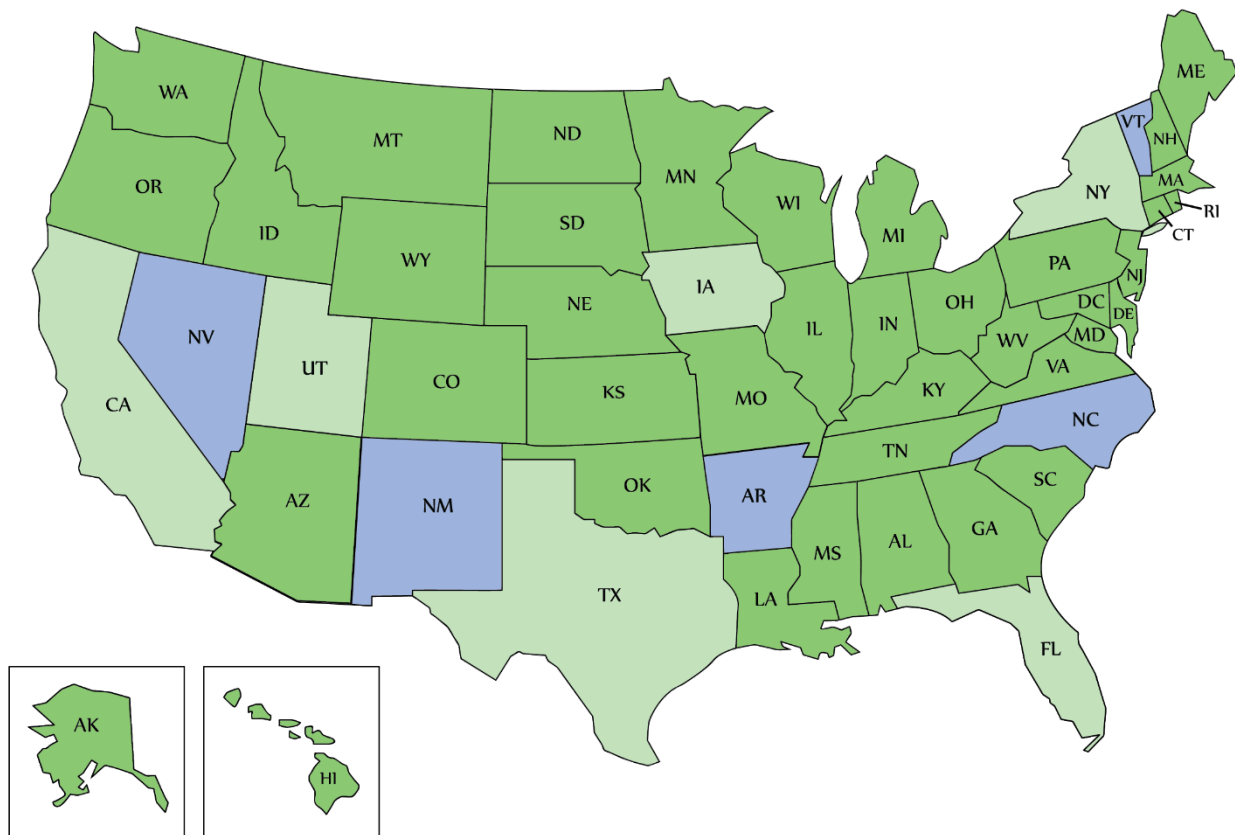
**STATE LTC APPOINTMENT REQUIREMENTS - Guaranty Income Life Insurance Co.**

STATE	License(s) Required to Sell LTC			LTC Continuing Education Requirements					Comments
	LIFE	HLTH/DIS	LTC	Initial Training Prior to Sale	Follow-up Training	Courses Cover State Law	DOI Must Approve Courses For Use	Reciprocity for NAIC Courses Approved for Use in Other States	
<i>North Dakota</i>	X	X							Training required for partnership programs only.
<i>Ohio</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter	Yes	Yes	Yes - Non-Residents Only*	
<i>Oklahoma</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter			Yes*	
<i>Oregon</i>	X	X		8 Hours	4 Hours - Every 2 year period thereafter			Yes*	
<i>South Carolina</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter			Yes*	
<i>Tennessee</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter	Yes	Yes	Yes - Non-Residents Only*	Producers exempt from CE requirements aren't required to do the follow-up training.
<i>Texas</i>	X	X							Training Required for partnership programs only.
<i>Utah</i>	X	X		3 hours	3 Hours - Every 24 months thereafter			Yes*	No non-resident requirement
<i>Washington</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter			Yes*	
<i>Wyoming</i>	X	X		8 Hours	4 Hours - Every 24 months thereafter			Yes*	

\*Excludes state specific courses for CA, CT, DE, IN, HI, MS, NM and NY.

# 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](mailto: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, 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	