

MN 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?

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?

Product training can be completed anytime; an agent number is not required to access the course. Training can be taken the same day new business is signed/dated.

Product Training Directions: Select link below to take product training (detailed instructions on next page) <https://learn.questce.com/naicsuitability>

Additional Required Training

Anti-Money Laundering Training (AML):

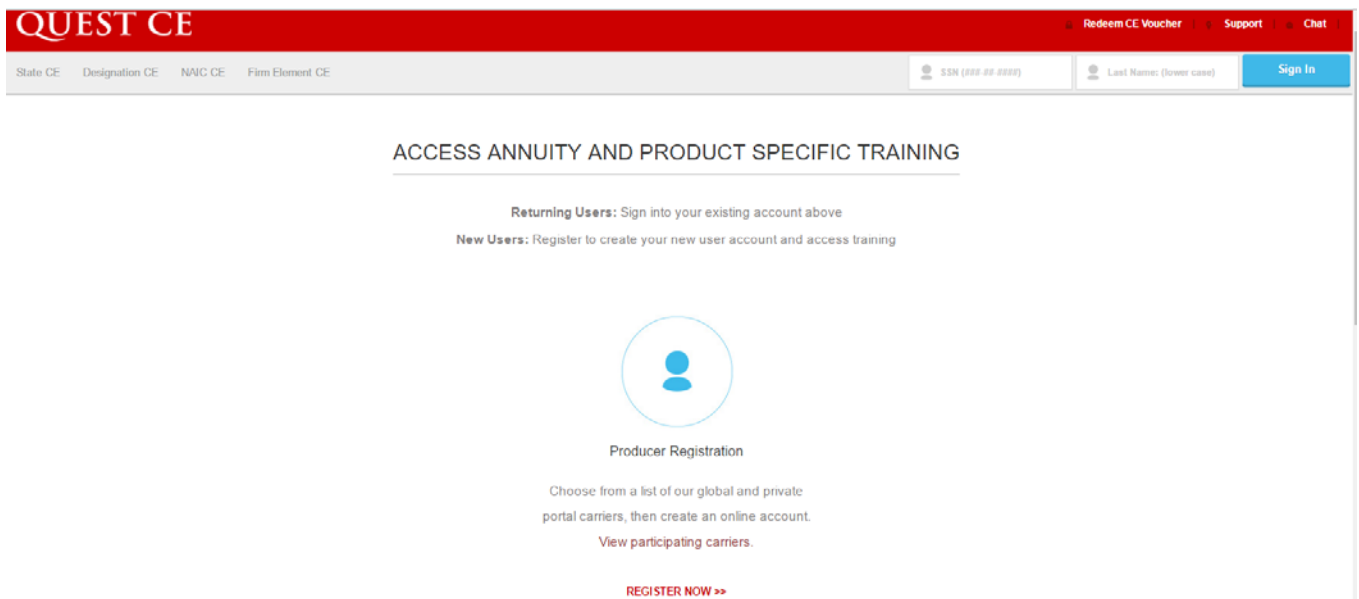
MN Life is currently not tracking AML training. This is subject to change in the future.

QUEST CE CLIENT USERGUIDE TO NAIC TRAINING PORTAL

- NAIC login directions for individual users accessing Carrier Product Specific Training and /or NAIC State Annuity Suitability Training
- Returning Users will login to their existing user account. New Users will be taken through a three step registration process to create a user account.
- To register or login, all users should be directed to: <https://learn.questce.com/naicsuitability>

DIRECTIONS FOR RETURNING STUDENTS: Users with an existing account

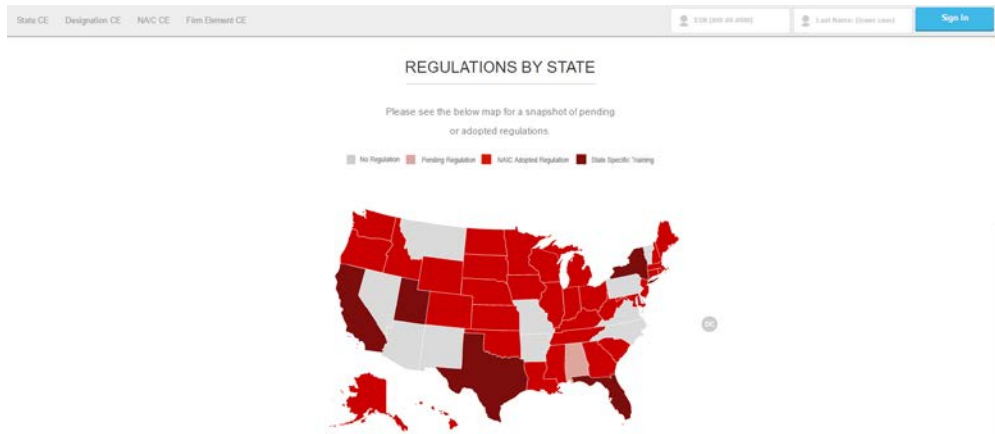
1. On your internet browser, go to <https://learn.questce.com/naicsuitability>
2. If you are returning to the site and have an existing account: Login to your existing account with your **SSN** and **last name** (lowercase) in the upper, right corner



The screenshot shows the Quest CE website interface. At the top, there is a red navigation bar with the Quest CE logo on the left and links for 'Redeem CE Voucher', 'Support', and 'Chat' on the right. Below the navigation bar is a grey header area containing links for 'State CE', 'Designation CE', 'NAIC CE', and 'Firm Element CE'. On the right side of this header, there are input fields for 'SSN (999-99-9999)' and 'Last Name: (lower case)', followed by a blue 'Sign In' button. The main content area is titled 'ACCESS ANNUITY AND PRODUCT SPECIFIC TRAINING'. Below this title, there are instructions for 'Returning Users' (to sign in) and 'New Users' (to register). A central graphic features a blue person icon inside a circle, with the text 'Producer Registration' underneath. Below this, it says 'Choose from a list of our global and private portal carriers, then create an online account.' and provides a link to 'View participating carriers.'. At the bottom of this section is a red button labeled 'REGISTER NOW >>'.

Scroll down to view the NAIC Map





3. Personal Profile Security Setup (One-time requirement for all accounts)

- Upon first login you will be prompted to create a Secure Profile by establishing three familiar security questions.
- Users who have already completed this Secure Account Set Up process, will simply gain access to their account and will not be prompted create and answer their account security questions again.

The screenshot shows the "Personal Profile Security Setup" form. At the top, there are three icons representing the setup steps: a star for "Password", an envelope for "Email Address", and a lock for "Security Questions". The "Security Questions" step is currently active. Below the icons, the title "Personal Profile Security Setup" is displayed. A message states: "To help us provide a secure environment for your information, please complete the security question setup below. * You must complete all 3 questions in order to proceed. * Each answer must contain 6 characters or more." The form contains three sections, each labeled "Question 1:", "Question 2:", and "Question 3:". Each section includes a dropdown menu with the text "Select one question" and a corresponding text input field for the answer.

4. Once logged in, you are able to start or continue any course previously added into your user dashboard.

User Dashboard View



Training

Welcome MacKenzie nold

Please use the menu to the left to keep your profile up to date.

Items To Be Completed

Training You have 3 training items to be completed.

NAIC Suitability Training (Product Specific)

Status	Title	Content	Exam
Not Started	Carrier Sample Product Course Title 1	Start	🔒
Not Started	Carrier Sample Product Course Title 2	Start	🔒

NAIC Suitability

Status	Category	Title	Content	Exam
Not Started	Wisconsin NAIC Requirement	Wisconsin Annuity Training Course (NAIC)	Start	🔒

5. **Add new Product Specific Training into your existing account:**

- If you are looking to access a new product training course that is not already listed on your user dashboard (homepage), click **Add Product Specific** from the menu options on the left. View the list of available product specific training courses. Check the box to select and add a product specific training course to your student dashboard.

6. **Please Note:** If you click the **Add Product Specific Tab** and do not see the **Product Training course you looking for**, you may need to return to your user dashboard page to verify your Carrier(s) and Broker Dealer are properly selected in your account

- First ensure you have the appropriate Carrier(s) added to your account though the **Manage Appointments** Tab on the side menu.
- Also verify that you have the appropriate Broker Dealer selected within your account settings through the **Broker Dealer** Tab.
- If you have the appropriate Carrier(s) and Broker Dealer setting in your account, the proper Product training courses will be available to you to select within the **Add Product Specific** Tab.

7. Once a course is added to your student dashboard page (homepage), click **Start** to access and work through the content portion of the course.

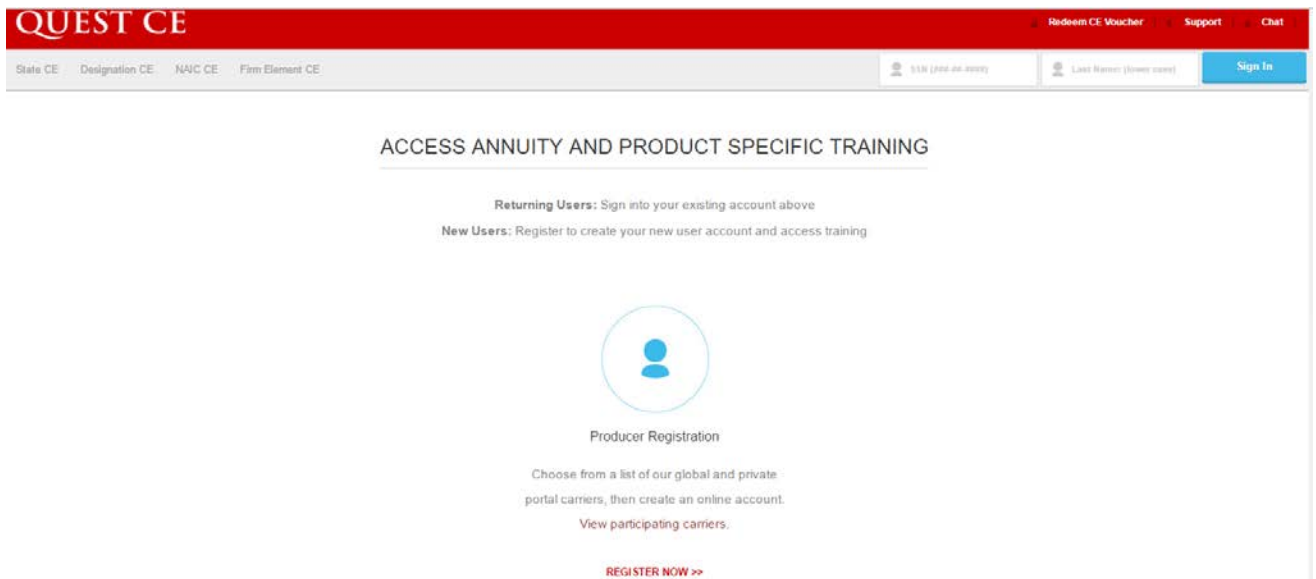
8. Once you have proceeded through all of the course content slides, click **Begin** (Located under *Exam*) to open the course attestation or multiple choice exam.

9. Click **Start Exam** to answer a one-question attestation or work through a multiple choice exam to mark the course fully complete. Your Carrier(s) will be notified of any respective course completion(s) once the course status is 'Complete'.



DIRECTIONS FOR NEW USERS: Registering/Creating a new account

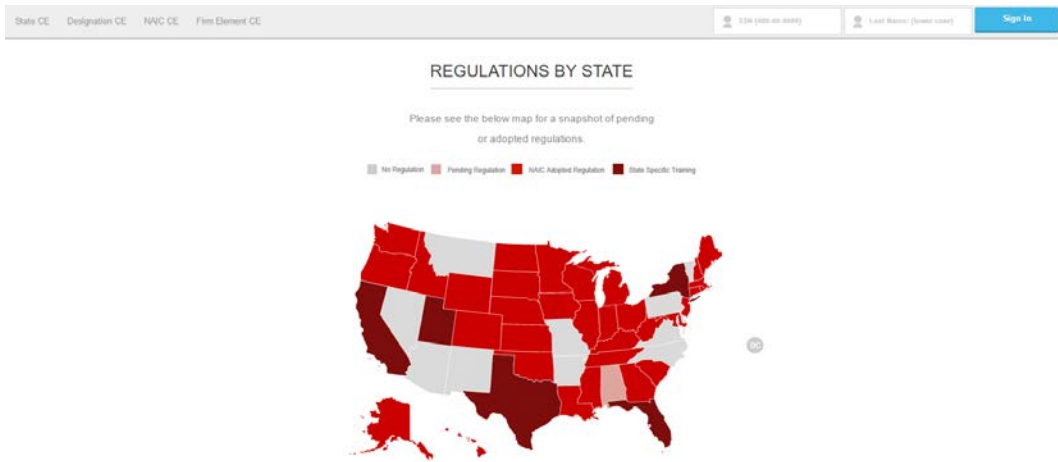
1. On your internet browser, go to <https://learn.questce.com/naicsuitability/>
2. Click **Register Now** or click the blue **Producer Registration** Icon in the center to create your account



The screenshot shows the Quest CE website interface. At the top, there is a red navigation bar with the Quest CE logo on the left and links for 'Redeem CE Voucher', 'Support', and 'Chat' on the right. Below this is a grey navigation bar with links for 'State CE', 'Designation CE', 'NAIC CE', and 'Firm Element CE'. On the right side of this bar, there are fields for 'EIN (200-00-XXXX)' and 'Last Name (lower case)', along with a blue 'Sign In' button. The main content area has a white background with the heading 'ACCESS ANNUITY AND PRODUCT SPECIFIC TRAINING'. Below this heading, there are instructions for 'Returning Users' (Sign into your existing account above) and 'New Users' (Register to create your new user account and access training). In the center, there is a circular icon with a blue person silhouette, labeled 'Producer Registration'. Below the icon, there is text: 'Choose from a list of our global and private portal carriers, then create an online account. View participating carriers.' At the bottom of this section, there is a red button labeled 'REGISTER NOW >>'.

Scroll down to view the NAIC Map





3. Enter your information into the required fields to create your account. Click **Register** to proceed.

- **User Profile Data Fields:** Name of your Business / Company, First Name, Last Name, Email, Phone, SSN, NPN, CRD#
- If the NPN and CRD fields are not applicable to you, you may enter a 0 to proceed.

QUEST CE THE NEXT GENERATION OF COMPLIANCE TRAINING SOLUTIONS

NAIC Suitability Training Registration

** Complete all required fields to create your account

Personal Information

Name of your Business / Company*

First Name*

Last Name*

* Must be lower case

Email*

Phone

Identification

Social Security Number*

National Producer Number*

* Click here to lookup your NPN

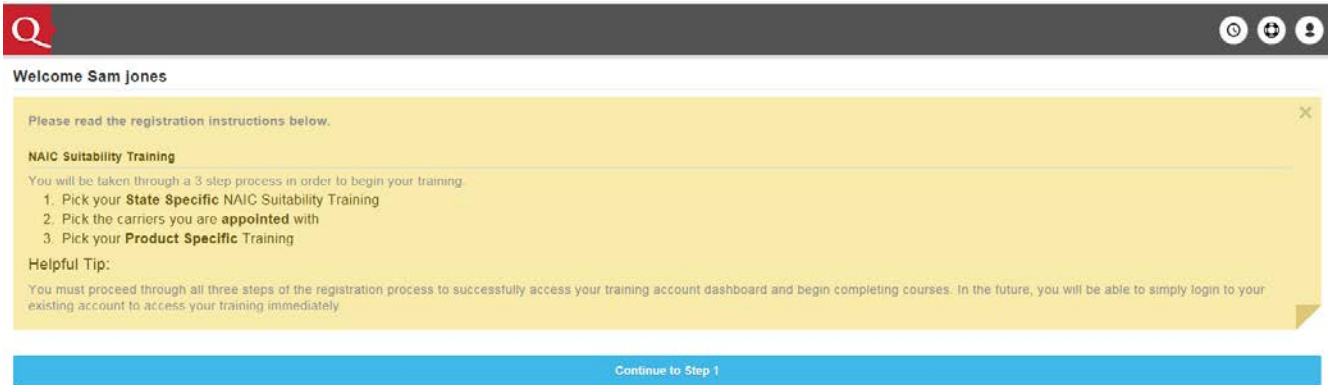
CRD Number*

Click here to lookup your CRD Number
 If you do not have a CRD Number please enter '000'

[register](#)



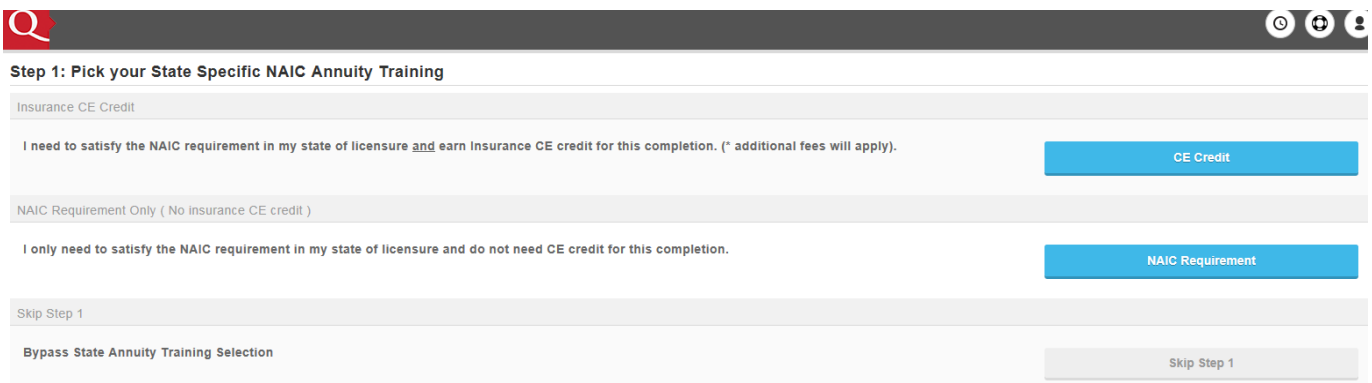
4. You will be taken through a three step registration process in order to select and begin your proper training. Click **Continue to Step 1**.



The screenshot shows a yellow instruction box with a close button in the top right corner. The text inside reads: "Please read the registration instructions below." followed by a section titled "NAIC Suitability Training". Below this, it states "You will be taken through a 3 step process in order to begin your training." and lists three steps: "1. Pick your State Specific NAIC Suitability Training", "2. Pick the carriers you are appointed with", and "3. Pick your Product Specific Training". A "Helpful Tip:" section follows, stating "You must proceed through all three steps of the registration process to successfully access your training account dashboard and begin completing courses. In the future, you will be able to simply login to your existing account to access your training immediately." At the bottom of the box is a blue button labeled "Continue to Step 1".

5. **Registration Step 1: State Specific NAIC Annuity Suitability Training**


- Follow the directions on the next page to select your: State Specific NAIC Annuity Suitability Training
- **If you are only looking to take product specific training (No State Annuity Training), you may select Skip Step 1, bypassing the State Annuity Course selection at this time.**



The screenshot shows a registration step selection screen with a dark header containing a logo and navigation icons. The main heading is "Step 1: Pick your State Specific NAIC Annuity Training". There are three options, each with a description and a button:

Option	Description	Button
Insurance CE Credit	I need to satisfy the NAIC requirement in my state of licensure <u>and</u> earn Insurance CE credit for this completion. (* additional fees will apply).	CE Credit
NAIC Requirement Only (No insurance CE credit)	I only need to satisfy the NAIC requirement in my state of licensure and do not need CE credit for this completion.	NAIC Requirement
Skip Step 1	Bypass State Annuity Training Selection	Skip Step 1





Step 1 - Pick your state specific NAIC Suitability Training


Please choose the State in which you'd like to view courses:

Please choose...

** Just pick 1 state to begin and you can add more later if needed.*

I have already fulfilled my state NAIC requirement or would like to proceed to select product training.
NOTE: You may access the NAIC State Specific Training course at anytime.

6. **Registration Step 2:** Select your Broker Dealer, BGA or Independent Firm Name from the drop down list. Then select the Carrier(s) you are appointed with from the list below. Click **Continue** to proceed.



Step 2 – Select your Broker Dealer/ BGA/ Independent Firm from the drop down list. Then select the Carrier(s) you are appointed with from the list below:

Broker Dealer
Please choose...


Carriers:

<input type="checkbox"/> AIG Annuities	<input type="checkbox"/> New York Life Insurance Company
<input type="checkbox"/> Catholic Order of Foresters	<input type="checkbox"/> Pacific Life Insurance Company
<input type="checkbox"/> Commonwealth Annuity and Life Insurance Company	<input type="checkbox"/> Pacific Life Insurance Company of New York
<input type="checkbox"/> Genworth Life and Annuity Insurance Company	<input type="checkbox"/> Protective Life Insurance Company
<input type="checkbox"/> John Hancock	<input type="checkbox"/> Prudential Annuities
<input type="checkbox"/> Lincoln Financial Group	<input type="checkbox"/> RiverSource
<input type="checkbox"/> Massachusetts Mutual Life Insurance Company	<input type="checkbox"/> The Hartford
<input type="checkbox"/> Metropolitan Life Insurance Company	<input type="checkbox"/> Transamerica Life Insurance Company
<input type="checkbox"/> National Western Life Insurance Company	

7. **Registration Step 3:** Select your appropriate Product Specific training courses.

- Check the boxes for the product courses you wish to add into your account.
- Click **Select Courses** to proceed to your user dashboard page (homepage).

(Sample view below - Actual product courses listed will vary based on the Carrier(s) & Broker Dealer selected previously)



Step 3 - Pick your Product Specific Training:

Please choose the product specific training courses you'd like added to your profile:

Carrier Sample Product Course Title 1
Description: The following course covers Sample Carrier's Annuity Products
NOTE: This course is not eligible for state or designation continuing education credits.

Carrier Sample Product Course Title 2
Description: The following course covers Sample Carrier's Annuity Products
NOTE: This course is not eligible for state or designation continuing education credits.

Carrier Sample Product Course Title 3
Description: The following course covers Sample Carrier's Annuity Products
NOTE: This course is not eligible for state or designation continuing education credits.

8. **Personal Profile Security Setup** (One-time requirement for all user accounts)



- Upon first login you will be prompted to create a Secure Profile by establishing three familiar security questions.
- Users who have already completed this Secure Account Set Up process, will simply gain access to their account and will not be prompted create and answer their account security questions again.

Personal Profile Security Setup

To help us provide a secure environment for your information, please complete the security question setup below.
* You must complete all 3 questions in order to proceed.
* Each answer must contain 6 characters or more.

Question 1:
Select one question

Question 2:
Select one question

Question 3:
Select one question

9. After the profile security questions you will land on your account dashboard page. The Product Specific Training Course(s) you have selected, as well as any State Annuity Training course selected within the registration process, will be available for you to start and complete.
10. Click **Start** to access and work through the content portion of each course.

User Dashboard Page View



Training

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Please use the menu to the left to keep your profile up to date.

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NAIC Suitability

Status	Category	Title	Content	Exam
Not Started	Wisconsin NAIC Requirement	Wisconsin Annuity Training Course (NAIC)	Start	🔒

- Once you have read and navigated through all content slides for a particular course, click **Begin** (*Located under Exam*) to open the course attestation or exam. (Exams will remain locked until you complete the content portion of a course first)
- Click **Start Exam** to answer a one-question attestation or multiple choice exam to mark the course fully *Complete*.

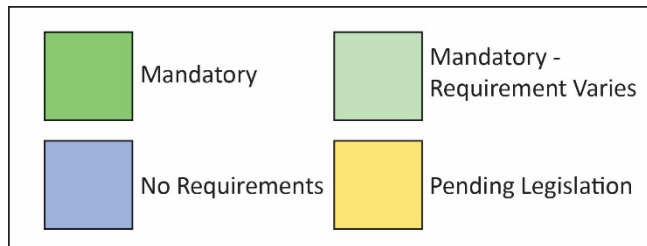
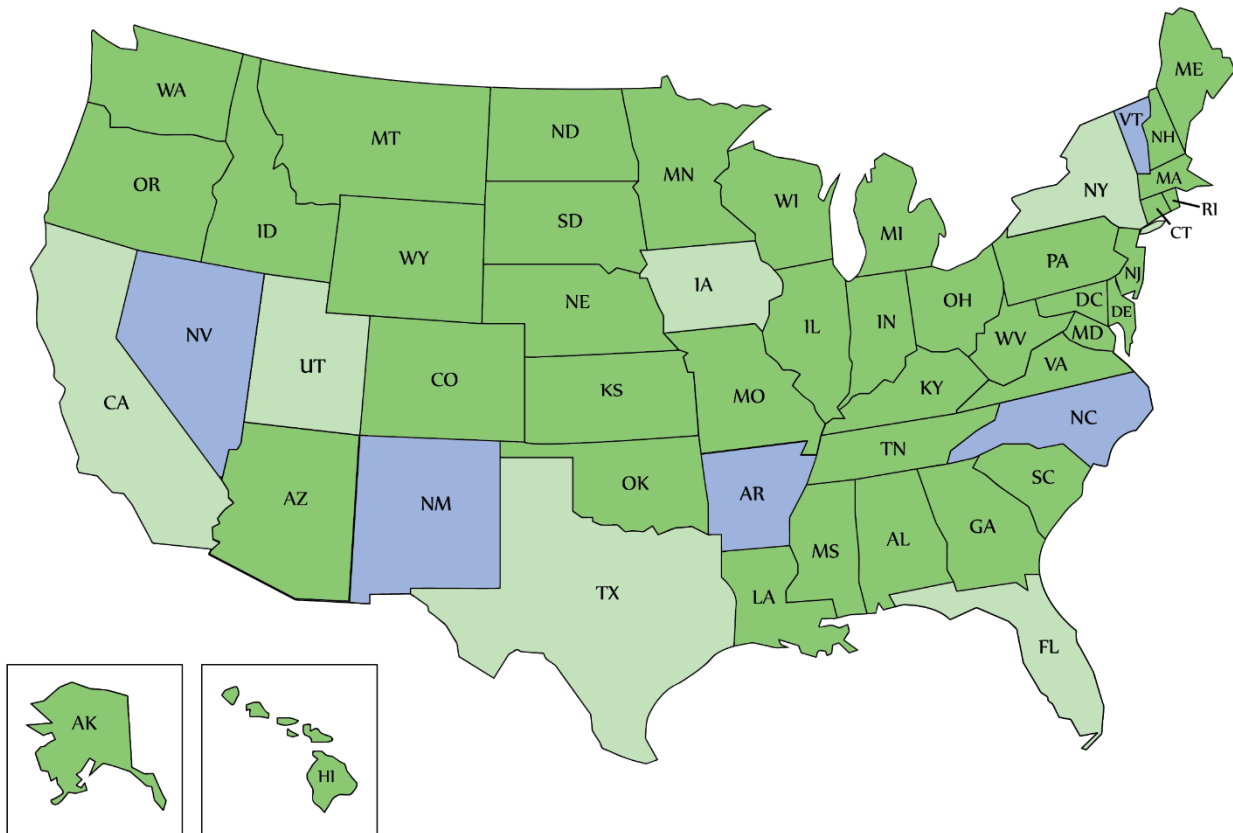
Please Note:

- You will not need to register fully the next time you access your NAIC training account. You will simply login to your existing account which you created today.
- Your Carrier(s) will be notified of any respective course completion(s) once the course status is **Complete**.



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, 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	