

One America

REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

Life & 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.

Annuity & Life Carrier Specific Product Training

Who should complete the product training?

All agents soliciting annuities or the Asset Care Annuity Funded Whole Life product, regardless of state, are required to complete the product training. Life producers soliciting the Asset Care product without being funded by an annuity can bypass the Product Training requirements however; they must still abide by the rules set in place for the LTC state mandated training (see ADDITIONAL REQUIRED TRAINING).

When can the product training be taken?

Product Training is available at any time. The training can be taken the day that business is solicited.

Product Training Directions: See attached directions for the One America Training Portal

Training required for all annuity products as well as Asset Care Annuity Funded Whole Life, which is a whole life product that has an annuity component.

Additional Required Training

Anti-Money Laundering Training (AML):

AML is not tracked or enforced by One America. It is recommended that a copy of the AML Certificate be provided with the agent contract.

Long-Term Care Training Certificate (LTC):

All products are underwritten by LTC therefore, 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 requirements by state please check the state insurance website or check with the contracting department at ECA Marketing.

NAIC Annuity Training

In order to sell annuity products, you may be required to take training.

- Log in to State Life Training Portal
 - New User?- Register
 - Returning user? Sign in with your username and password

<https://naic.pinpointglobal.com/OneAmerica/Apps/default.aspx>



ONEAMERICA®

First time visitors
[Click here to register](#)

Returning users
Username:

Password:

[Log In](#)

[Forgot credentials?](#)

Your username will be your NPN#. [Click here to retrieve your NPN#](#)

Your password will be your last name (all lowercase) plus the last 4 digits of your NPN#. ex: John Smith with an NPN of 12345678 will have an initial password of smith5678.

Passwords can be changed upon access to the site.

Annuity Training and Certification

The companies of OneAmerica are providing its agents with a practical solution to meet requirements through this website.

Welcome to the OneAmerica companies' Annuity Training Program

This site provides you the opportunity to satisfy the training requirements necessary to sell OneAmerica products in compliance with state regulation. Through this site we offer both annuity product specific and credit hour general annuity training course (available at your expense). The companies of OneAmerica are completed prior to accepting any annuity business.

Why is Annuity Training Required?

In March 2010, the National Association of Insurance Commissioners (NAIC) adopted an amended Suitability Model Regulation (formerly the Consumer Protection in Annuity Transactions Model Regulation or the Suitability Transactions Model Regulation). The amended model regulation updates and revises previously established procedures for suitable individual annuity recommendations to help ensure that consumers' insurance interests are appropriately considered and protected. The definition of "Suitability Information" was expanded and must have a reasonable basis to determine that the recommendation to purchase, exchange or replace an annuity is in the best interests of the consumer. The amendments also require appropriate, modify previously established methods to supervise recommendations. Perhaps one of the most significant changes to the model regulation was the addition of training and education requirements for the sale of annuities. These requirements include product-specific training which explains all material features of an insurer's annuity products AND a general annuity training/certification course PRIOR to the solicitation or sale of an annuity product.

Several states have adopted or proposed language from the 2010 Suitability in Annuity Transactions Model Regulation with state variations and existing state annuity training requirements that may require additional training and your state(s) specific laws or regulations.

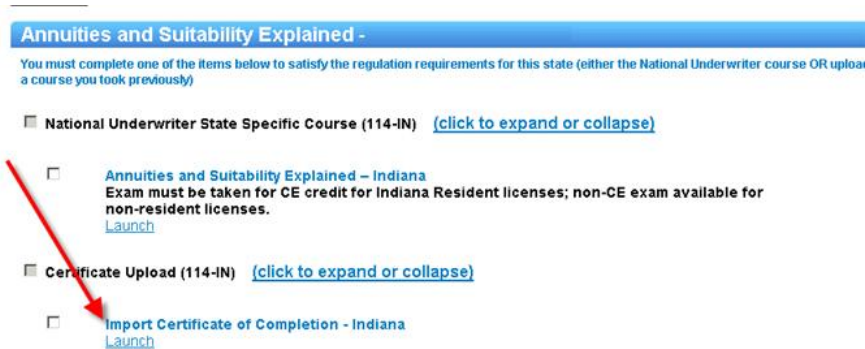
State Specific Training

If your state requires producers to complete a one-time four hour annuity training course offered via Continuing Education vendors, you can attach the completion certificate to the training portal.

- 1) Select *View My State Specific Training* to attach 4 hour annuity CE certificate for annuity course previously completed



- a. Select Launch



- b. Complete fields regarding course found on completion certificate

Certificate Upload
Please browse your local file system for a certificate to upload.
You must also choose an approved CE vendor from the list below.

Valid file extensions are:

- Image GIF (.gif)
- Image JPG (.jpg)
- PDF (.pdf)

Certificate Date:
Must be in mm/dd/yyyy format.

Course ID:

Certification Training Provider:

State:

Credit Hours:

Valid file extensions are: PDF(.pdf), GIF(.gif), JPG(.jpg)

I attest that I have completed the CE course indicated and I am uploading a valid certificate.

1. Certificate Date
2. Course ID
3. Vendor
4. State
5. Credit Hours
6. Select Browse to select certificate saved on your PC
7. Select Submit

State Life Product Training

1) To complete the Sate Life product training select *View My Product Training* from Home page

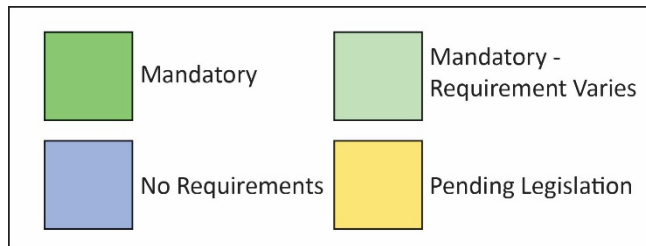
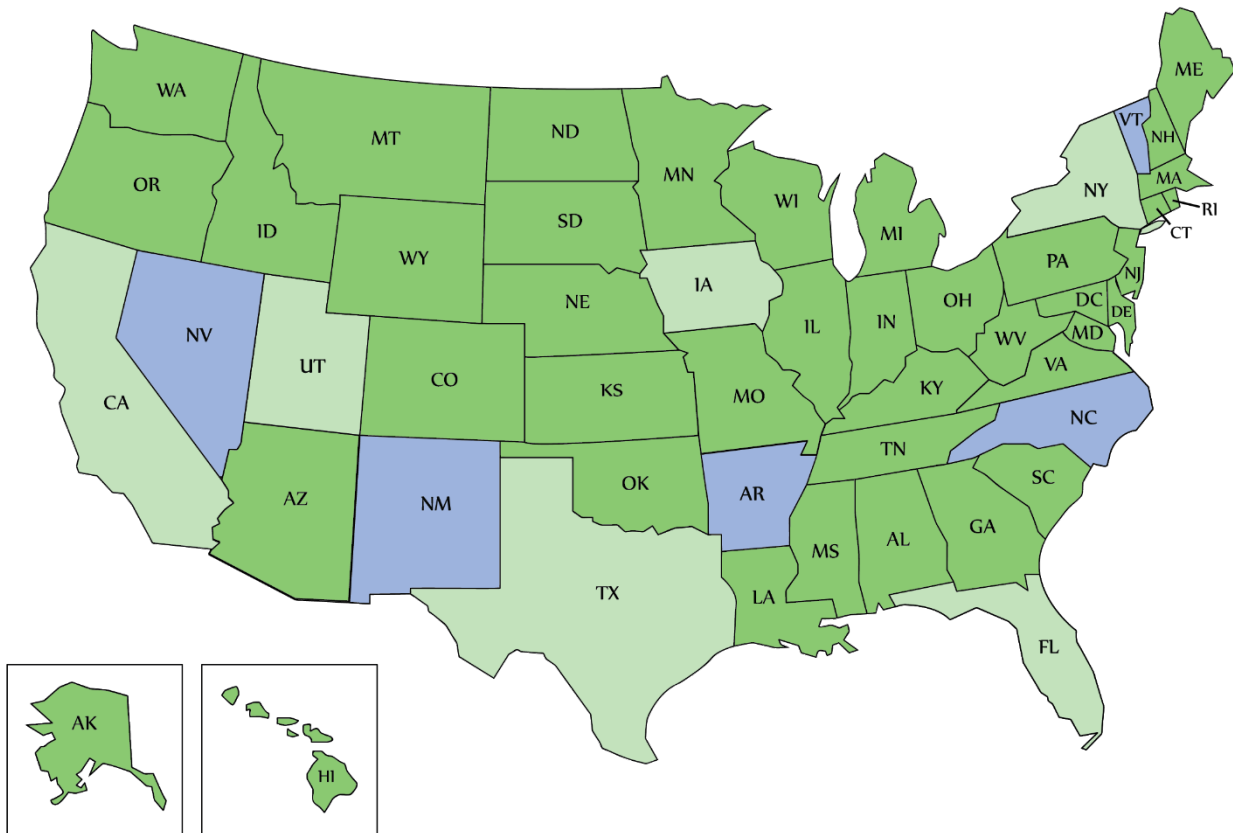
The screenshot shows a dashboard titled "My Training Status". It is divided into two main sections: "State Specific Training" and "Company Specific Product Training". Each section has a progress bar and text indicating "1 Course(s) Remaining" and "0% Completed". Under "State Specific Training", there is a link "View My State Specific Training". Under "Company Specific Product Training", there is a link "View My Product Training" which is highlighted with a red arrow.

2) Select Launch.- Course will open in a separate window

The screenshot shows the OneAmerica website interface. On the left is a blue navigation sidebar with the OneAmerica logo and links for "Home", "My State Specific Training", "My Product Training", and "My Transcript". The main content area has a "Welcome" message and a "My Training" section. Below this is a "Refresh" button and a blue header for "OneAmerica Product Specific Training". Underneath, there is a list of training courses. The first course is "Care Solutions" with a "click to expand or collapse" link. Below it is "Care Solutions Training (12SLCS2)" with a "Launch" link. A red arrow points to the "Launch" link.

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	