

Pacific Guardian (PGL)

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, regardless of state, are required to take the product training.

When can the product training be taken?

The training is available at any time and is included in the agent contracting packet. Solicitation of business can be done the same day the training is signed/dated.

Product Training Directions:

1. Go to: https://www.pacificguardian.com/sites/default/files/pgl_mygaagenttraining_110121.pdf
2. Review the presentation
3. Sign the CERTIFICATION – located within this document or on the last page of the presentation
4. Email the CERTIFICATION to licensing@ecamarketing.com or include with the agent contracting packet

SuranceBay Notice: If completing the contracting through SuranceBay, review of the product training module will be provided within the system, including signing of the PRODUCT TRAINING CERTIFICATION. The date of completion will be the date that the contract was digitally “confirmed” by the agent.

Additional Required Training

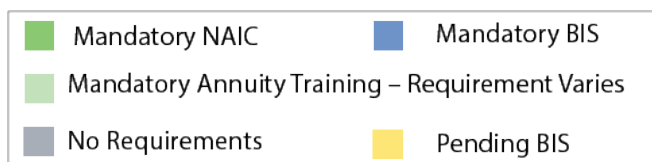
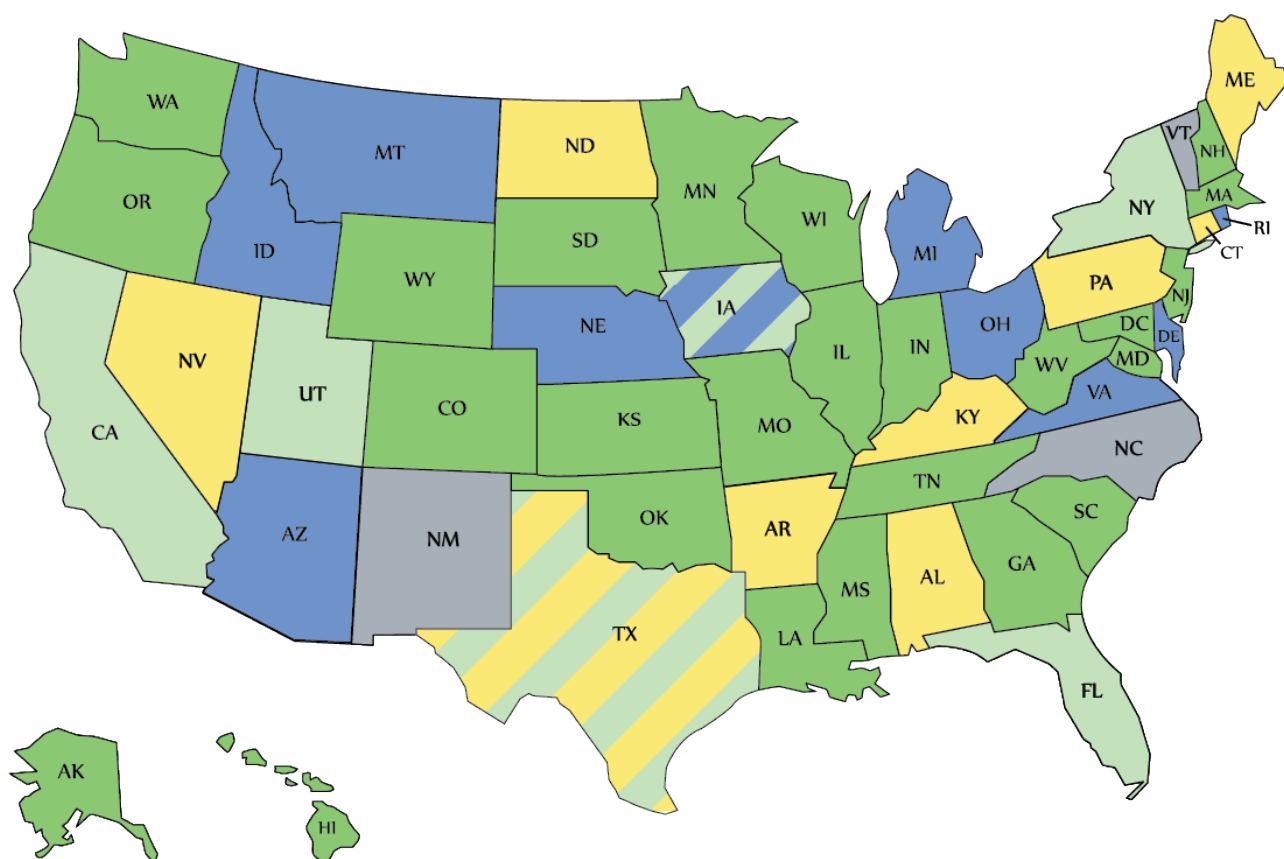
Anti-Money Laundering Training (AML):

PGL will accept all reputable vendors. If taken anywhere other than LIMRA, please provide a copy of the certificate. Per PGL’s AML guidelines, all courses are considered expired on December 31st, 2-years following the most recent training completion date. AML is requirement for contracting. PGL will not issue an agent number or finalize the contract until AML is in good order.

NAIC ANNUITY SUITABILITY AND BEST INTEREST STANDARD STATE TRAINING REQUIREMENTS

The following states have adopted some version of the NAIC Suitability in Annuity Transactions Model Regulation, 4-Hour Annuity Training and/or the revised regulation, Best Interest Standard (BIS). For states that have implemented the Best Interest Standard, all licensed producers are required to take either a 1-hour supplementary training or a new 4-hour training that includes the Best Interest Standard.

Training must be taken through a state-approved vendor prior to soliciting business. Please provide a copy of your 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 Annuity Training - 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.
IOWA	In addition to the 4-Hour NAIC Annuity and Best Interest Standard training courses, 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. Training taken for the state of NY is specific to the state of NY, reciprocity is not allowed.
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 or Best Interest Standard. Exemptions apply to the ongoing 8 hours of CE required each license period. TX will accept most annuity 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.

Mandatory - Best Interest Standard:

EXISTING PRODUCERS have the option to complete either a new 4-hour training that includes BIS or a 1-hour supplementary training specific to BIS. Most states allow **EXISTING PRODUCERS** a 6-month grace period for completion - *grace period allowance can vary by insurer*. The 1-hour course will no longer be available after the **EXISTING PRODUCER** release date. **NEW PRODUCERS** must complete a full 4-hour training that includes BIS.

STATE	NEW PRODUCERS	EXISTING PRODUCERS
ARIZONA	1/1/2021	6/30/2021
DELAWARE	8/1/2021	2/1/2022
IDAHO	7/1/2021	2/1/2022
IOWA	1/1/2021	7/1/2021
MICHIGAN	6/29/2021	12/29/2021
MONTANA	10/1/2021	4/1/2022
NEBRASKA	7/1/2021	12/31/21
OHIO	2/14/2021	8/14/2021
RHODE ISLAND	4/1/2021	10/1/2021
VIRGINIA	9/1/2021	3/1/2022

Pending – Best Interest Standard:

STATE	NEW PRODUCERS	EXISTING PRODUCERS
ALABAMA	1/1/2022	7/1/2022
ARKANSAS	1/1/2022	1/1/2022
CONNECTICUT	3/1/2022	9/1/2022
KENTUCKY	TBD – Pending Legislation	TBD – Pending Legislation
MAINE	1/1/2022	7/1/2022
NEVADA	TBD – Pending Legislation	TBD – Pending Legislation
NORTH DAKOTA	1/1/2022	7/1/2022
PENNSYLVANIA	TBD – Pending Legislation	TBD – Pending Legislation
TEXAS	1/1/2022	1/1/2022



PACIFIC GUARDIAN LIFE

CERTIFICATION

By signing this attestation form:

I have completed and understand the provisions of the Pacific Guardian Life Diamond Head MYGA product-specific training.

Signature _____

Date _____

Printed name _____

Agent NPN _____

Please sign this certification form and include with your Producer Onboarding Packet.

Return your packet to:

Pacific Guardian Life
Attn: Producer Services
1440 Kapiolani Boulevard, Suite 1700
Honolulu, Hawaii 96814
producerservices@pacificguardian.com