

Prudential

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?

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.

NOTICE TO INDIANA PRODUCERS: If soliciting in the state of Indiana, the product training must be taken before Prudential will submit the state appointment.

Product Training Directions: See attached [PRUDENTIAL ANNUITIES NAIC PRODUCT TRAINING](#) for directions. Please email a copy of the certificate to licensing@ecamarketing.com.

RegEd Product Code: PrudentialIMO

Additional Required Training

Anti-Money Laundering Training (AML):

AML training will only be considered acceptable and in good order if taken through LIMRA within the past 24-months. Prudential will not accept AML from any other vendor. In addition to the general AML training through LIMRA, the Prudential "acknowledgement" within LIMRA (located in COMPANY PAGES) must be completed before business will issue.

AR, FL, NC, NM, NV, UT, VT Resident Producers; One-Time, 4-Hour NAIC Annuity Suitability Course:

Resident agents of non-NAIC regulated states must take a one-time, 4-Hour NAIC Annuity Suitability Course through a CE vendor prior to writing business. This is a requirement from Prudential and not the state. Exceptions will not be made, and business will be rejected if the training is not in good order. If you not taken a 4-Hour Annuity Course, please defer to your preferred CE vendor. The state in which you take the training does not matter as long as it is completed in one of the NAIC regulated states (see-attached NAIC ANNUITY SUITABILITY STATE TRAINING REQUIREMENT). If you have already taken the course, you do not need to re-take the training. Please email a copy of the certificate to licensing@ecamarketing.com or upload the document into SuranceBay.

SurePathSM and SurePathSM Income Fixed Indexed Annuity

PRUDENTIAL ANNUITIES[®] NAIC PRODUCT TRAINING

RegEd WEBSITE ACCESS:

Enter this website into your browser: <https://secure.reged.com/TrainingPlatform/>

Registration Process (if new to RegEd)

- Click the Register Online link on the right side of the home page and follow the instructions on the screen to create a profile.
- After registering, select the state in which you are selling or plan to sell annuity products. Supply the required information and Save.
- Proceed to the “Getting Started” instruction section below.

Log-In Process (if already registered with RegEd)

- Log in to RegEd with your Login Email Address and Password at the top right-hand corner of the page.
- Proceed to the “Getting Started” instruction section below.

Getting Started

- You will be brought to the Producer Status screen. Scroll down to the Carrier-Specific Product Training section.
- The training for the SurePath and SurePath Income products should be displayed. Select the training that you would like to take and click Go to Requirements.
 - If the training is not displayed, click on Enter Product Code on the left-hand side of the screen. Input “PrudentialIMO” and hit Submit.
- Review the Prudential Training Standard page and click Proceed at the bottom of the screen.
- The Training Presentation will begin.
- After completing the training, read through the disclosures and select Attest.
- Complete the Attestation by clicking I Agree and then hit Continue.
- After the course evaluation (not required), your Certificate of Completion will be displayed.
- Print the Certificate and keep it with your files. RegEd will notify Prudential electronically once you have completed the training.

IMPORTANT: In order to satisfy your product training, you must read through the disclosures and Attest. This is a necessary step in all states to satisfy your carrier-specific product training for Prudential Annuities.

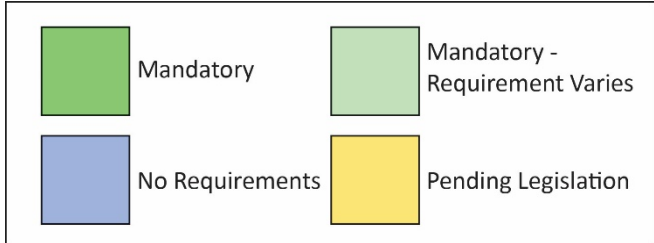
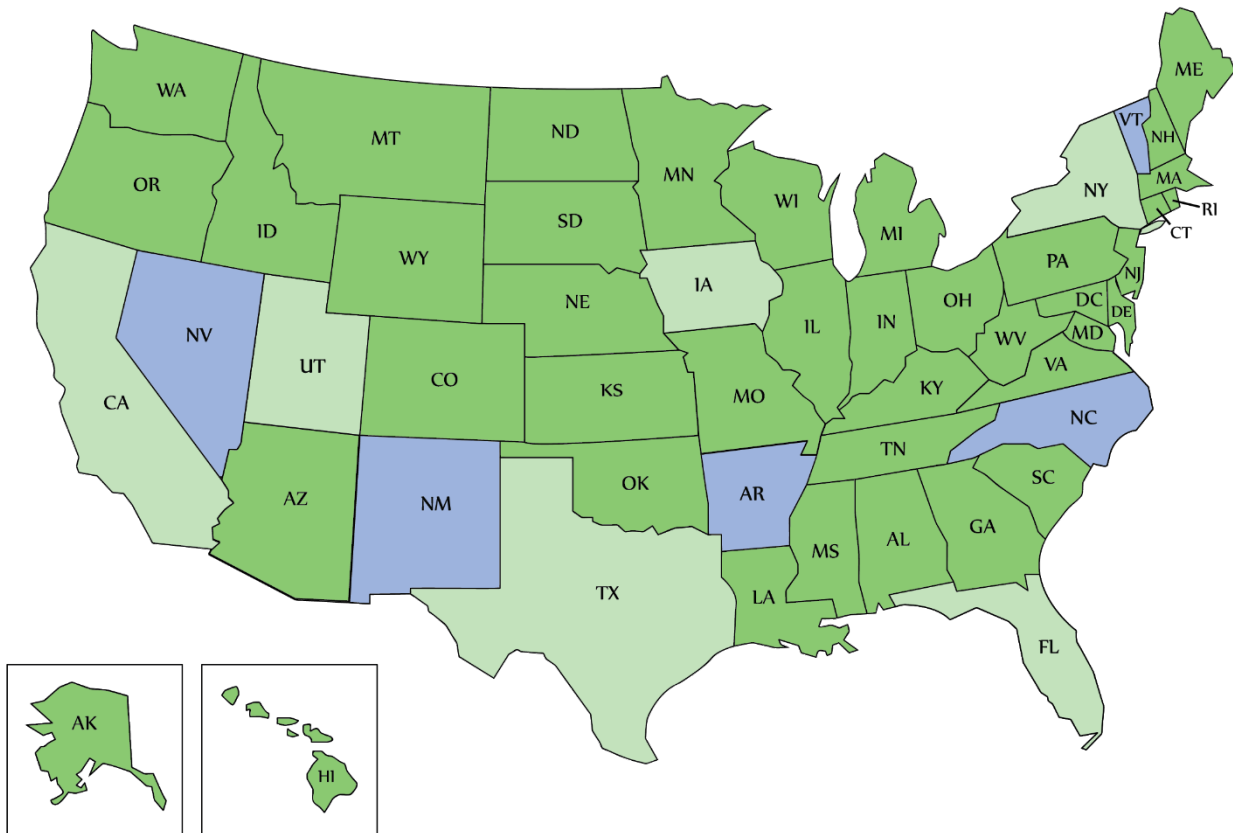
If you have questions about using RegEd to fulfill the Prudential Annuities product-specific training, **please contact our Annuities Service Center at (800) 513-0805 and press 2.** Representatives are available to assist you Monday through Thursday between 8 a.m. and 7 p.m., and Friday between 8 a.m. and 6 p.m. Eastern Time.

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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

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|-------------|--|
| *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 | |