# Reliance Standard

## 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 is available at any time and must be taken prior to submitting the agent contracting. Reliance Standard will not review or process agent contracting unless the product training is in good order. A copy of the certificate must be submitted to ECA along with the agent contract. Reliance Standard prefers that agents do not solicit business until after the agent appointment/contract is complete. Taking the product training course and writing business on the same day is acceptable however, not preferred.

**Product Training Directions:** The training is available through the RegEd Annuity Training Platform.
1. Go to: https://secure.reged.com/TrainingPlatform/
2. Log in or register
3. On the Product Status page, select Enter Product Code
4. "Enter Product Code" and enter **RSL_PSTCOURSE_01**.

See attached pages for additional instructions.

**Additional Required Training**

**Anti-Money Laundering Training (AML):**
Reliance Standard will accept AML training from the vendors listed below. If the course was taken through another vendor, a copy of the certificate can be submitted for review. If Reliance Standard deems the outside vendor as nonacceptable the agent will be required to take the course with an approved vendor. Reliance Standard does not track renewals AML training; AML certificate only needs to be provided once. If AML is not in good order, commissions will be held.

| | | |
|---|---|---|
| LIMRA | QuestCE | Fire Solutions |
| RegEd | WebCE | Metlife Securities |
| SuccessCE | Kaplan | Securities America |

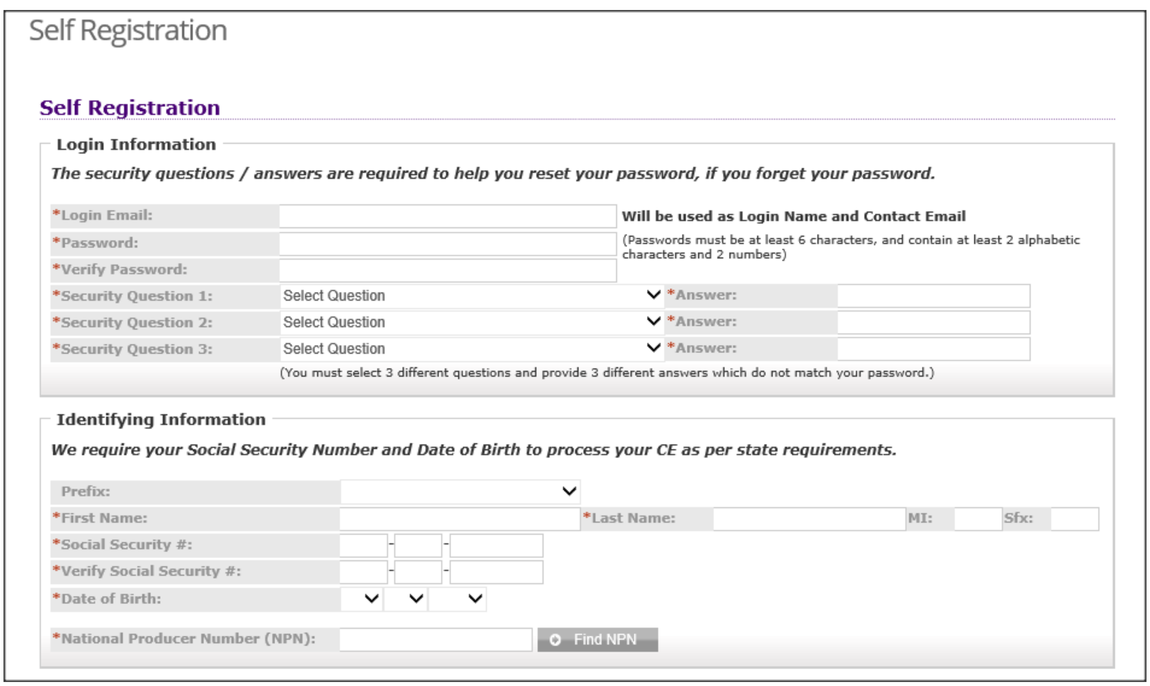
RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

**Reliance Standard's Product Specific Training Course is now available on RegEd!**

To Access RSL's training course, please go to [https://secure.reged.com/TrainingPlatform/](https://secure.reged.com/TrainingPlatform/)


If you already have an account with RegEd, enter your login credentials in the boxes in the upper right corner of the page. New Users can create a login by clicking the "**Register Online**" link.

New Users will be prompted to create a login, and enter identifying information on the screen shown below:


Self Registration

**Self Registration**

**Login Information**

*The security questions / answers are required to help you reset your password, if you forget your password.*

*Login Email: — **Will be used as Login Name and Contact Email**
*Password: — (Passwords must be at least 6 characters, and contain at least 2 alphabetic characters and 2 numbers)
*Verify Password:
*Security Question 1: Select Question — *Answer:
*Security Question 2: Select Question — *Answer:
*Security Question 3: Select Question — *Answer:
(You must select 3 different questions and provide 3 different answers which do not match your password.)

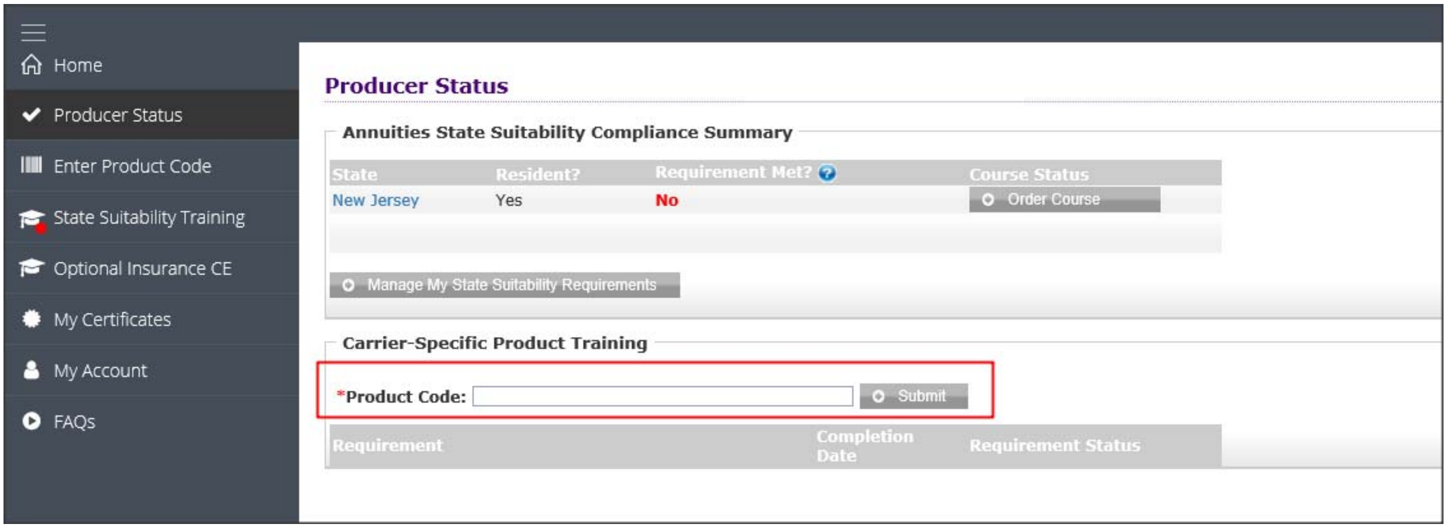
**Identifying Information**

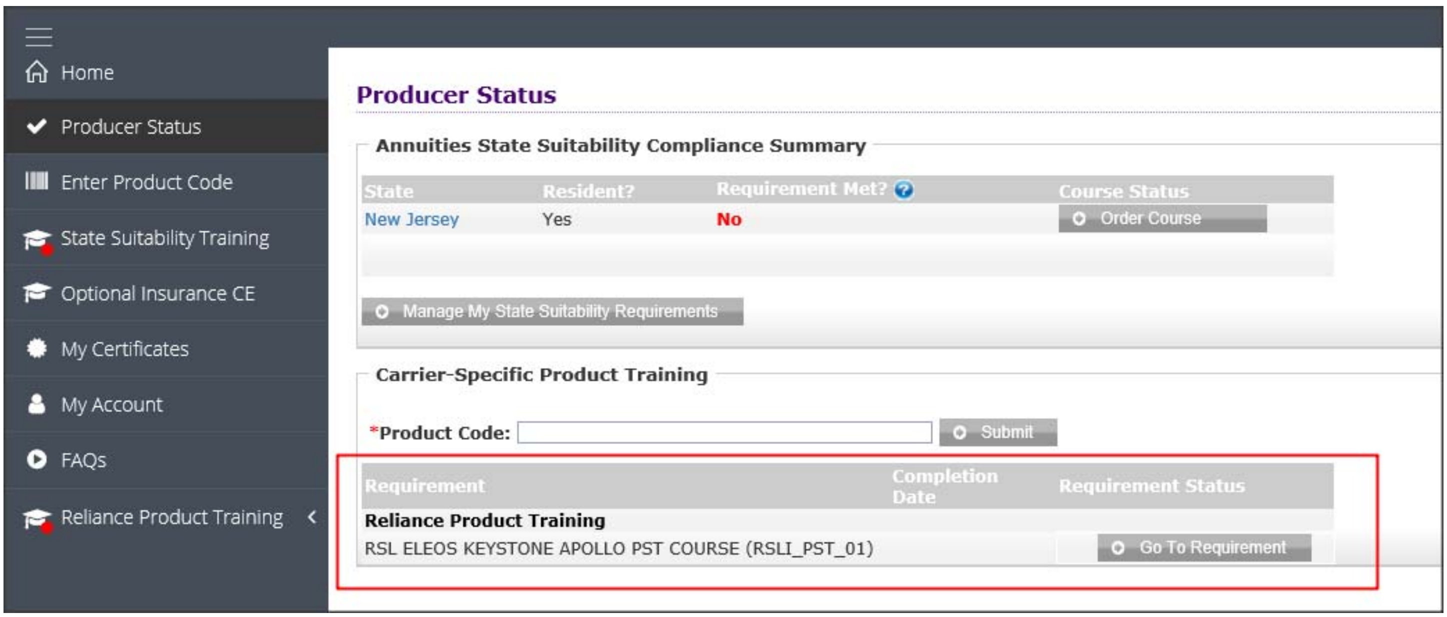
*We require your Social Security Number and Date of Birth to process your CE as per state requirements.*

Prefix:
*First Name: — *Last Name: — MI: — Sfx:
*Social Security #:
*Verify Social Security #:
*Date of Birth:
*National Producer Number (NPN): — Find NPN

Once registered and logged in, you will be presented with a dashboard. If Reliance Standard Life's course is not already listed as a requirement on your dashboard, you can search for Reliance Standard's course by entering our Product Code (search box shown below.)

**Reliance Standard's Product Code is: RSL_PSTCOURSE_01**



After reading the course materials, you will attest that you've completed the course.  Once the course is completed, notification will automatically be sent to RSL.  You do not need to send a course certificate.

You have now completed the study material
for RSL ELEOS KEYSTONE APOLLO PST COURSE.

In order to receive credit for completing this course you must complete an Attestation.

Please click the ATTEST button below to begin the Attestation.

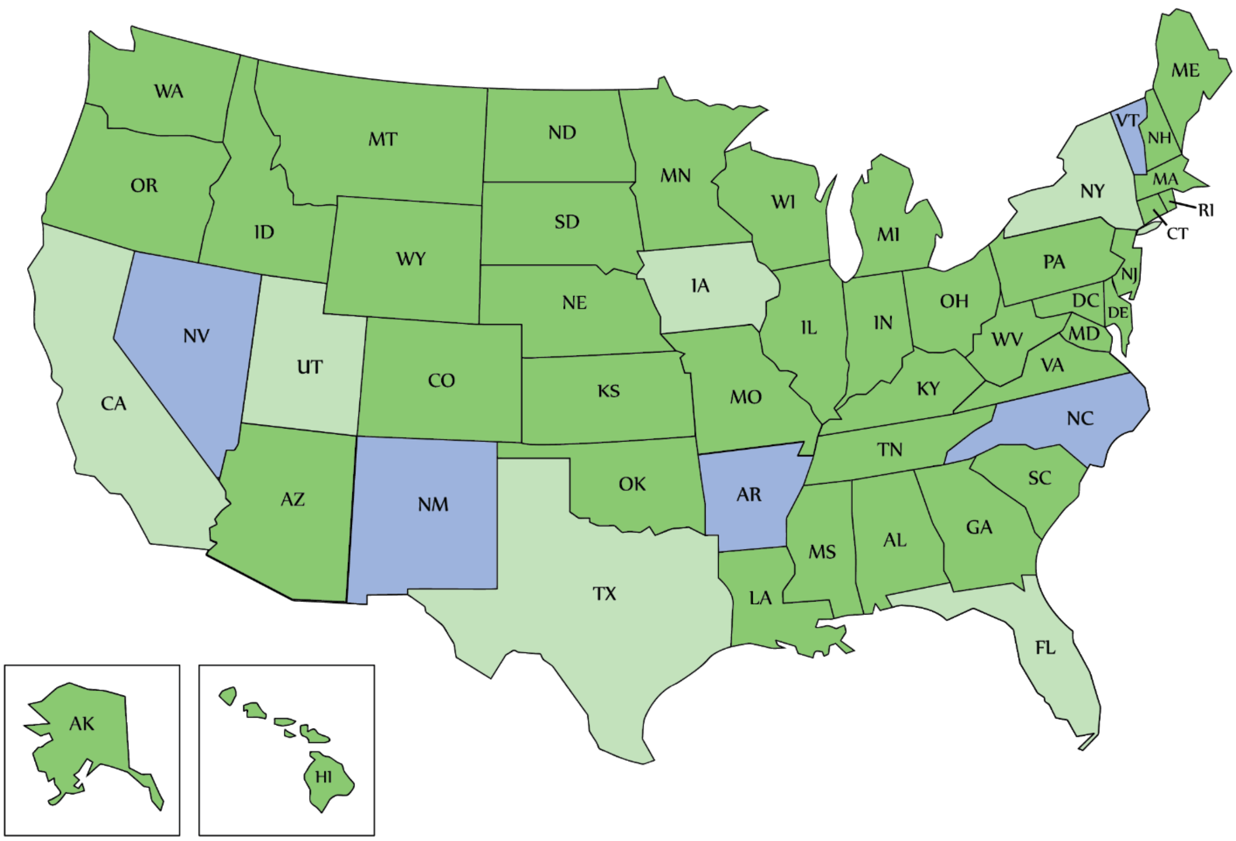
Attest

**If you have any questions regarding Product Specific Training, please contact the Retirement Services Sales Desk at (800) 435-7775 ext 3696.**

Reliance Standard Life
2001 Market Street, Suite 1500
Philadelphia, PA 19103

# 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.

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|---|---|
| Mandatory | Mandatory - Requirement Varies |
| No Requirements | Pending Legislation |

## Mandatory 4-Hour Annuity CE:

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

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|---|---|---|
| ARKANSAS | NEVADA | VERMONT |
| NEW MEXICO | NORTH CAROLINA | |