

Reliance Standard

REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

Annuity Carrier Specific Product Training and state mandated **NAIC Annuity Training** (see NAIC ANNUITY SUITABILITY AND BEST INTEREST STANDARD STATE TRAINING REQUIREMENTS 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. See attached pages for additional instructions.

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 corresponding code
 - RSL_PSTCOURSE_01** – All other products
 - RSLI_PST_02** – Reliance Guarantee (only)
5. Email certificate to licensing@ecamarketing.com – MUST be submitted in conjunction with agent contract

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
RegEd
SuccessCE

QuestCE
WebCE
Kaplan

Fire Solutions
Metlife Securities
Securities America

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/>



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):

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

Producer Status

Annuities State Suitability Compliance Summary

State	Resident?	Requirement Met?	Course Status
New Jersey	Yes	No	Order Course

Manage My State Suitability Requirements

Carrier-Specific Product Training

*Product Code: Submit

Requirement	Completion Date	Requirement Status
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Producer Status

Annuities State Suitability Compliance Summary

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Manage My State Suitability Requirements

Carrier-Specific Product Training

*Product Code: Submit

Requirement	Completion Date	Requirement Status
Reliance Product Training RSL ELEOS KEYSTONE APOLLO PST COURSE (RSLI_PST_01)		Go To Requirement

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

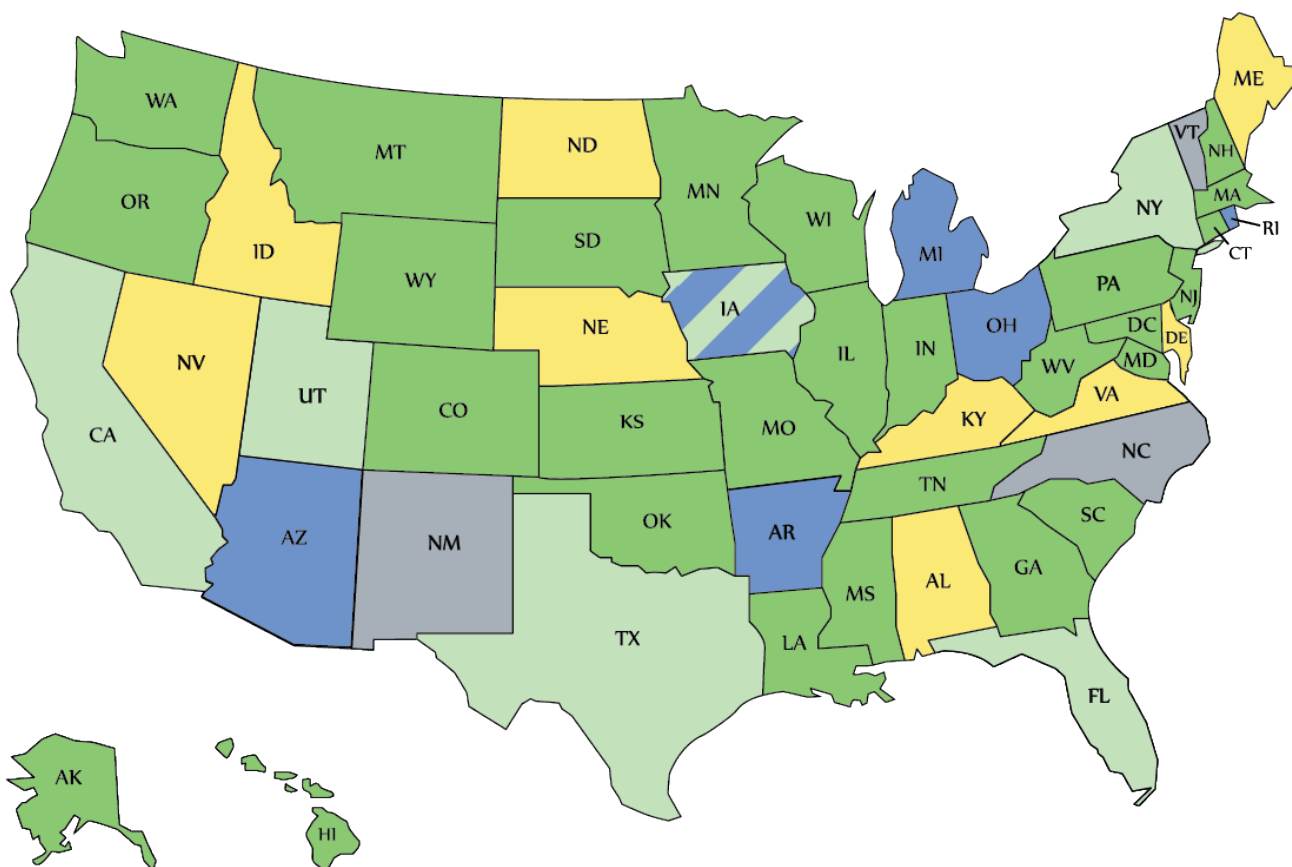
If you have any questions regarding Product Specific Training, please contact the Retirement Services Sales Desk at (800) 435-7775 ext 3696.

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

NAIC ANNUITY SUITABILITY 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 NAIC	■ Mandatory BIS
■ Mandatory Annuity Training – Requirement Varies	■ Pending BIS
■ No Requirements	

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. 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*. NEW PRODUCERS must complete a full 4-hour training that includes BIS.

STATE	NEW PRODUCERS	EXISTING PRODUCERS
ARIZONA	1/1/2021	6/30/2021
ARKANSAS	12/29/2020	6/29/2021
IOWA	1/1/2021	7/1/2021
MICHIGAN	12/29/2020	6/29/2021
OHIO	2/14/2021	8/14/2021
RHODE ISLAND	4/1/2021	10/1/2021

Pending – Best Interest Standard:

STATE	NEW PRODUCERS	EXISTING PRODUCERS
ALABAMA	TBD – Pending Legislation	TBD – Pending Legislation
DELAWARE	8/1/2021	2/1/2022
IDAHO	TBD – Pending Legislation	TBD – Pending Legislation
KENTUCKY	TBD – Pending Legislation	TBD – Pending Legislation
MAINE	TBD – Pending Legislation	TBD – Pending Legislation
NEBRASKA	TBD – Pending Legislation	TBD – Pending Legislation
NEVADA	TBD – Pending Legislation	TBD – Pending Legislation
NORTH DAKOTA	1/1/2022	7/1/2022
VIRGINIA	TBD – Pending Legislation	TBD – Pending Legislation