

# Sentinel

## 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](mailto: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.

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### **Annuity Carrier Specific Product Training**

#### **Who should complete the product training?**

Please see "NAIC Model Regulation Annuity Suitability Requirements" document from Sentinel (on the next page) to confirm whether product training is required in a specific state.

#### **When can the product training be taken?**

Product training can be taken anytime. Product training can be completed the same day new business is solicited.

#### **Product Training Directions:**

- Go to <https://sslco.admin-portal.org/training/> and find the Agent Training link about halfway down the page. An agent number is not needed to login and complete the training.
- If new to the site, register to create an account. For step-by-step instructions, see information on pages two thru three of this document.
- Once registration is complete, the course page is viewable and the agent can select which course to complete.
- Once required training is completed, the certificate will automatically be recorded by the carrier.

### **Additional Required Training**

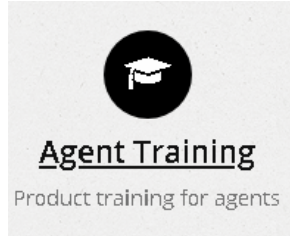
#### **Anti-Money Laundering Training (AML):**

Sentinel does not require an AML certificate be provided. However, the carrier does require the agent to sign as part of the agent contracting paperwork. The agent is certifying that the AML document was read and they will comply with the guidelines. This will need to be re-certified every two years on the Sentinel website.

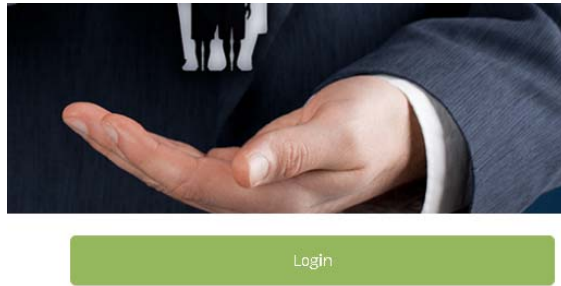
# Sentinel Agent Training

Go to <https://sslco.admin-portal.org>

Find the Agent Training link about halfway down the page:



Click Login near the bottom right:



Even if you haven't previously registered, put in an email and social/tax ID or agent number:

## Login In

If you've previously registered, please login below:

E-mail:

agentemail@email.com

SSN/Tax ID or Agent #:

012345678

Sign In

If you haven't previously registered, it will ask for a few pieces of information:

## Registration

Please fill out the information below to access the training material

E-mail\*:

agentemail@email.com

Email is not registered. Please register to login.

First Name\*:

Last Name\*:

Your Phone\*:

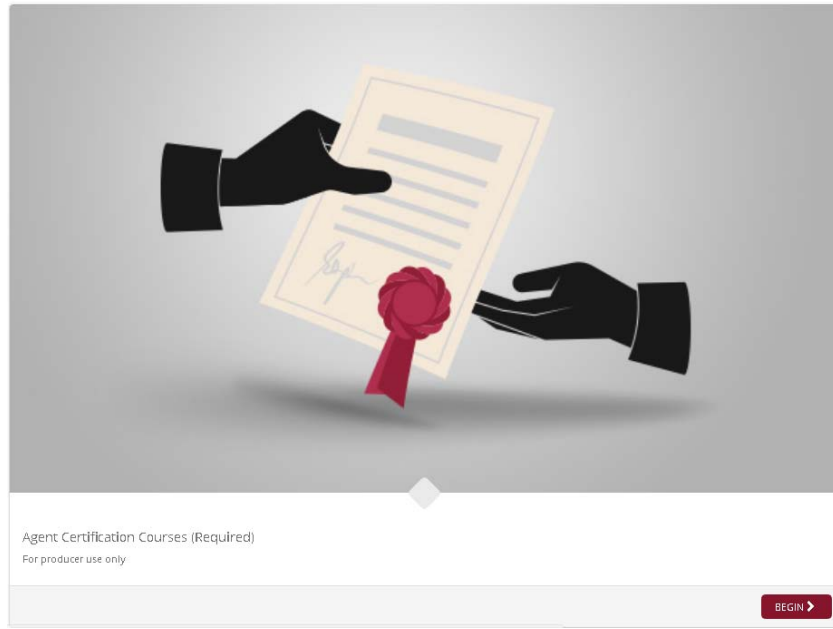
Resident State\*:

Alabama

Social Security/Tax ID -or- Agent #\*\*:

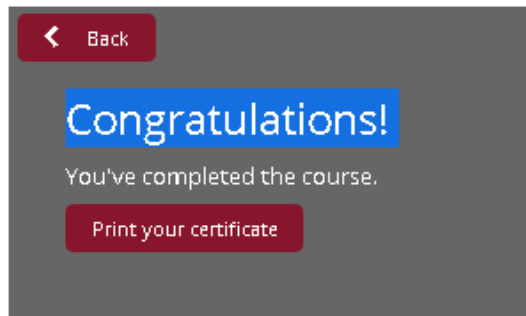
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The agent training is located in the option on the left and looks like this:



Find the course you need for the product you are going to write or the AML, and click “Begin”

It will take you through a set of slides, and have a certificate at the end. When you finish, you will have the option to print or save your certificate by choosing “Print your certificate”



We will be able to look up your training, but you may want to save the certificate just in case.



If you want to go back and take more trainings, click “Back” and repeat the steps



# NAIC MODEL REGULATION ANNUITY SUITABILITY REQUIREMENTS

STATE	Product Specific Training Required	NAIC Annuity Training Required (One-Time 4 Hour)
ALABAMA	N	Y
ALASKA	Y	Y
ARIZONA	N	N
ARKANSAS	N	N
CALIFORNIA	Y	Y
COLORADO	Y	Y
CONNECTICUT	Y	Y
DELAWARE	Y	N
DISTRICT OF COLUMBIA	Y	Y
FLORIDA*	Y	N
GEORGIA	N	Y
HAWAII	Y	Y
IDAHO	Y	Y
ILLINOIS	Y	Y
INDIANA	Y	Y
IOWA	Y	Y
KANSAS	Y	Y
KENTUCKY	Y	Y
LOUISIANA	Y	Y
MAINE	N	Y
MARYLAND	Y	Y
MASSACHUSETTS	N	Y
MICHIGAN	Y	Y
MINNESOTA	Y	Y
MISSISSIPPI	Y	Y
MISSOURI	N	N
MONTANA	N	N
NEBRASKA	Y	Y
NEVADA	N	N
NEW HAMPSHIRE	N	Y
NEW JERSEY	Y	Y
NEW MEXICO	N	N
NEW YORK	Y	N
NORTH CAROLINA	N	N
NORTH DAKOTA	Y	Y
OHIO	Y	Y
OKLAHOMA	Y	Y
OREGON	Y	Y
PENNSYLVANIA	N	N
RHODE ISLAND	Y	Y
SOUTH CAROLINA	Y	Y
SOUTH DAKOTA	Y	Y
TENNESSEE	Y	Y
TEXAS	Y	Y
UTAH	Y	N
VERMONT	N	N
VIRGINIA**	N	Y - Effective 1/1/18
WASHINGTON	Y	Y
WEST VIRGINIA	Y	Y
WISCONSIN	Y	Y
WYOMING	N	Y

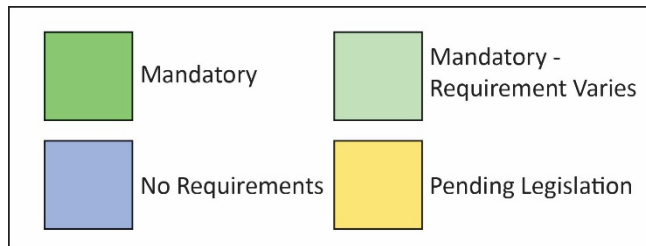
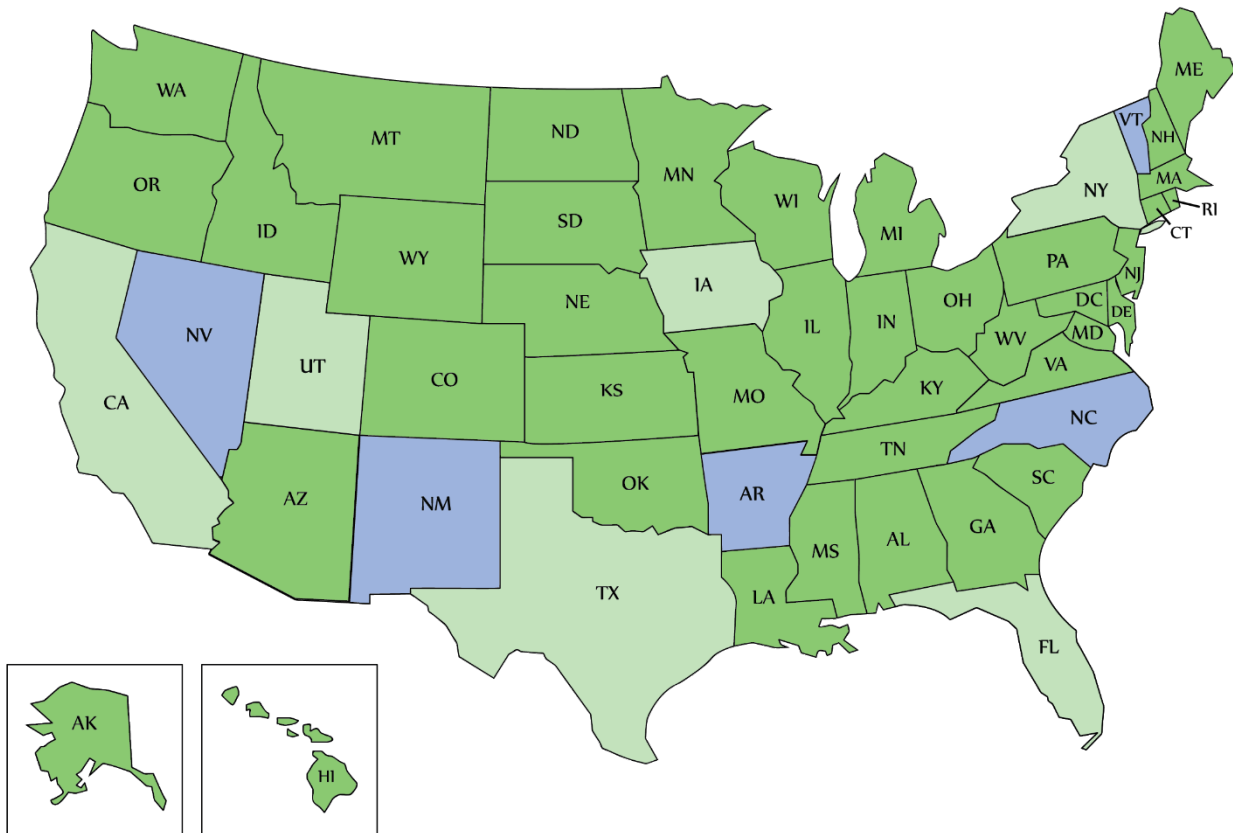
\* Florida - To be compliant, producer is required to complete the 5-hour CE update courses for lines of authority. This is a requirement to maintain a license and is not a separate requirement.

\*\*Virginia Resident agents are required to take a course after 4/1/2017 and before 1/1/2018. **Non-Resident agents** may use certificate for "substantially similar" course completed in their home state.

Please note that Sentinel Products are not available in all states at this time. Refer to our Product Availability map at [www.sslco.com](http://www.sslco.com) for availability.

# 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.



## 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*

<b>*CALIFORNIA</b>	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.
<b>FLORIDA</b>	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.
<b>*IOWA</b>	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.
<b>NEW YORK</b>	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, some insurers require resident and non-resident agents take an undefined hourly vendor CE course specific to “Suitability & Best Practices in Life Insurance & Annuity Transactions” and/or insurer provided product specific training prior to soliciting business.
<b>*TEXAS</b>	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.
<b>UTAH</b>	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	