

# Axonic / AmFirst

## 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.

### Annuity Carrier Specific Product Training

#### Who should complete the product training?

All agents must complete product training, regardless of the state.

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

Product training is located in SureLC. Agents must attest to reviewing the training materials prior to soliciting business. In most states, new business can be dated the same date that the product training is attested to.

**Product Training Directions:** The training will be viewed and attested to while confirming the contract through SureLC.

From the PRODUCER/CARRIER QUESTION section in SLC

1. Select the WAYPOINT MYGA and TRAILHEAD FIA link to view the Training Manual
2. Select the "ATTENSTATION" box - *By selecting the check box, you have attested to viewing the Training Manual. The date of completion will be the date that the contract was digitally "confirmed".*
3. A copy of the certificate will automatically be generated and provided to the carrier and IMO

### Additional Required Training

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

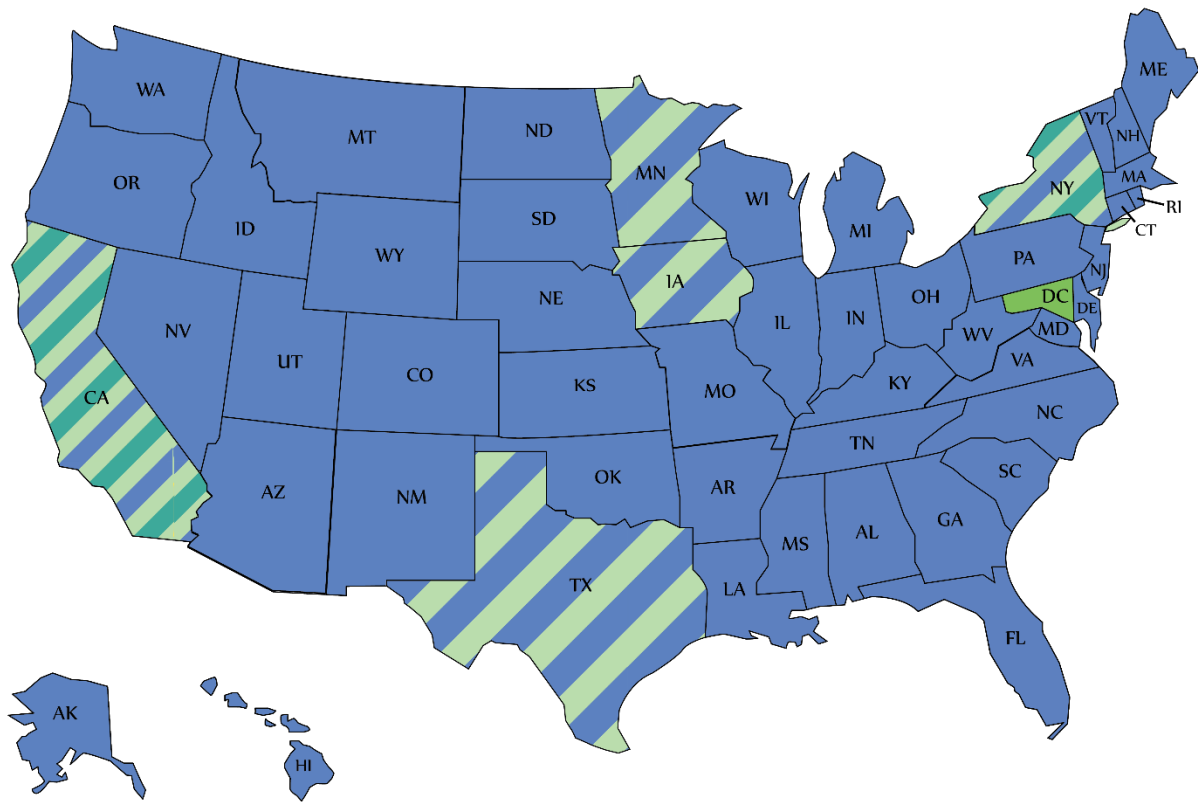
All vendors accepted. The most recent date of completion must be within the past 2-years. A copy of the certificate must be provided along with the agent contract. Issuing of new business will be withheld until AML is in good standing order.

**LIMRA Notice:** AML through LIMRA is acceptable if proof of completion is provided. Axonic does not subscribe to LIMRA; therefore, cannot obtain electronic transcripts. Please enter your LIMRA UN and PW in SureLC - TRAINING > MONITORED ACCOUNTS. If unable to link SureLC and LIMRA, a "print screen/screen shot" of the "Anti-Money Laundering" tab and the "Resources" tab, must be provided. If unable to provide proof, AML through another provider will be mandatory.

# NAIC ANNUITY SUITABILITY STATE TRAINING REQUIREMENTS BEST INTEREST STANDARD AND LIFE INSURANCE

The following states have adopted some version of the NAIC Suitability in Annuity Transactions Model Regulation 4-Hour Annuity Training and 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 course or a new 4-hour training course that includes the BIS. Additionally, some states have introduced training requirements related to life insurance.

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](mailto:licensing@ecamarketing.com)). For further information, refer to the tables on the following page or contact your licensing representative.



- Mandatory NAIC   
 ■ Pending BIS   
 ■ Mandatory NAIC including BIS  
■ Mandatory Annuity Training – Requirement Varies  
■ Mandatory Life Training – Requirement Varies

## Mandatory Annuity and Life Training - Requirement Varies:

Interpretation of the state ruling may vary by insurer

<b>CALIFORNIA</b>	<p><b>Annuity:</b> Effective 1/1/2025, CDI released an amendment to the initial 8-hour and ongoing 4-hour annuity CE to include Best-Interest Standard. This amendment mandates that resident and non-resident agents selling annuities must complete a new 8-hour course by 7/1/2025, and a new 4-hour course before the next license renewal. The 4-hour course is an ongoing requirement and must be taken every two years prior to the license expiration date. The courses are specific to CA, reciprocity with other states is not permitted.</p> <p><b>Life:</b> Effective 1/1/2024, CDI released the 2025 Life Insurance Policies 4-Hour Course. Agents licensed on or after 1/1/24 who sell life insurance policies other than term life with no cash value, must complete 4-hours of training by 1/1/25. Producers licensed prior to 1/1/24 are not required to adhere to the 2025 Life Policies training.</p>
<b>IOWA</b>	In addition to the 4-Hour NAIC Annuity and BIS courses, agents selling indexed annuities in IA must take a one-time 4-hour course specific to indexed annuity products.
<b>MINNESOTA</b>	The state of MN is requiring an additional course topic that is not covered in NAIC Model Reg #275. Resident and non-resident producers must take a 1 or 4-hour course that specifically includes “the recognition of indicators that a prospective insured may lack the short-term memory or judgment to knowingly purchase an insurance product”. The MN course is titled “Best Interest Standards of Conduct for Annuity Sales”. Reciprocity amongst other states will be allowed, provided the course includes additional course topic.
<b>NEW YORK</b>	Effective 8/1/19 for <b>Annuities</b> and 2/1/20 for <b>Life</b> , 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.
<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 for 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 for each license period. TX will accept most annuity courses taken in other states.

## Mandatory – NAIC Annuity including Best Interest Standard:

EXISTING PRODUCERS have the option to complete either a new 4-hour training course 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 course that includes BIS.

STATE	NEW PRODUCERS	EXISTING PRODUCERS	STATE	NEW PRODUCERS	EXISTING PRODUCERS
ALABAMA	1/1/2022	6/30/2022	MONTANA	10/1/2021	4/1/2022
ALASKA	1/15/2023	7/15/2023	NEBRASKA	7/1/2021	12/31/2021
ARIZONA	1/1/2021	6/30/2021	NEW HAMPSHIRE	2/16/2024	8/15/2024
ARKANSAS	1/1/2022	1/1/2022	NEW JERSEY	4/21/2025	10/21/2025
CALIFORNIA	1/1/2025	7/1/2025	NEW MEXICO	10/1/2022	4/1/2023
COLORADO	11/1/2022	5/1/2023	NEVADA	11/15/2024	5/15/2025
CONNECTICUT	3/1/2022	9/1/2022	NORTH CAROLINA	1/1/2023	7/1/2023
DELAWARE	8/1/2021	2/1/2022	NORTH DAKOTA	1/1/2022	6/30/2022
FLORIDA	1/1/2024	7/1/2024	OHIO	2/14/2021	8/14/2021
GEORGIA	8/1/2023	1/31/2024	OKLAHOMA	9/1/2023	5/1/2024
HAWAII	12/31/2022	7/1/2023	OREGON	1/1/2024	7/1/2024
IDAHO	7/1/2021	2/1/2022	PENNSYLVANIA	6/22/2022	12/22/2022
ILLINOIS	8/1/2023	2/1/2024	RHODE ISLAND	4/1/2021	10/1/2021
INDIANA	7/1/2024	1/2/2025	SOUTH CAROLINA	11/27/2022	5/27/2023
IOWA	1/1/2021	7/1/2021	SOUTH DAKOTA	1/1/2023	7/1/2023
KANSAS	1/1/2024	7/1/2024	TENNESSEE	1/1/2024	7/1/2024
KENTUCKY	1/1/2022	6/30/2022	TEXAS	1/1/2022	1/1/2022
LOUISIANA	9/20/2024	3/20/2025	UTAH	7/1/2024	7/1/2025
MAINE	1/1/2022	7/1/2022	VERMONT	7/5/2024	1/5/2025
MARYLAND	10/8/2022	4/8/2023	VIRGINIA	9/1/2021	3/1/2022
MASSACHUSETTS	6/1/2023	6/1/2023	WASHINGTON	1/1/2024	7/1/2024
MICHIGAN	6/29/2021	12/29/2021	WEST VIRGINIA	6/8/2023	12/8/2023
MINNESOTA	1/1/2023	6/30/2023	WISCONSIN	10/1/2022	4/1/2023
MISSISSIPPI	1/1/2022	6/30/2022	WYOMING	1/1/2023	7/1/2023
MISSOURI	8/30/2024	3/2/2025			

## Mandatory – Original NAIC Annuity Requirement:

DISTRICT OF COLUMBIA