

# American General

## 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](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?

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. Completion of the training will not affect agent contracting, must be taken a minimum of 1-day prior to solicitation of new business.

**Product Training Directions:** See attached [AIG ANNUITIES - GENERAL NAIC STUDENT DIRECTIONS](#)

### Additional Required Training

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





AIG will accept the following vendors for AML training: LIMRA, RegEd, Success CE, QuestCE, WebCE, or Surancebay. AML is required every 2 years. Issuing of new business will be held until AML is compliant.

# 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](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 Annuity Training – Requirement Varies |   |             |
|  | Mandatory NAIC including BIS                    |   |             |

## Mandatory Annuity Training - Requirement Varies:

Interpretation of the state ruling may 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 4-hour refresher course every two years prior to license renewal. CA does not allow reciprocity for the annuity training between states.  |
| <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>NEVADA</b>     | BIS requirement pending legislation. No specific hourly requirements have been implemented for NAIC.  |
| <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, 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 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 each license period. TX will accept most annuity courses taken in other states.  |
| <b>UTAH</b>       | NAIC including BIS has been approved by the state and is a new requirement. Producers licensed prior to 7/1/2024 are not required to be compliant with the 4-hour annuity CE.   |
| <b>VERMONT</b>    | NAIC including BIS has been approved by the state and is a new requirement. Producers licensed prior to 7/5/2024 are not required to be compliant with the 4-hour annuity CE.   |

## Mandatory – NAIC Annuity including 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*. The 1-hour course will no longer be available after the EXISTING PRODUCER release date. NEW PRODUCERS must complete a full 4-hour training 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 MEXICO     | 10/1/2022     | 4/1/2023           |
| ARKANSAS      | 1/1/2022      | 1/1/2022           | NEW HAMPSHIRE  | 2/16/2024     | 8/15/2024          |
| COLORADO      | 11/1/2022     | 5/1/2023           | NORTH CAROLINA | 1/1/2023      | 7/1/2023           |
| CONNECTICUT   | 3/1/2022      | 9/1/2022           | NORTH DAKOTA   | 1/1/2022      | 6/30/2022          |
| DELAWARE      | 8/1/2021      | 2/1/2022           | OHIO           | 2/14/2021     | 8/14/2021          |
| FLORIDA       | 1/1/2024      | 7/1/2024           | OKLAHOMA       | 9/1/2023      | 5/1/2024           |
| GEORGIA       | 8/1/2023      | 1/31/2024          | OREGON         | 1/1/2024      | 7/1/2024           |
| HAWAII        | 12/31/2022    | 7/1/2023           | PENNSYLVANIA   | 6/22/2022     | 12/22/2022         |
| IDAHO         | 7/1/2021      | 2/1/2022           | RHODE ISLAND   | 4/1/2021      | 10/1/2021          |
| ILLINOIS      | 8/1/2023      | 2/1/2024           | 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           |
| MAINE         | 1/1/2022      | 7/1/2022           | VIRGINIA       | 9/1/2021      | 3/1/2022           |
| MARYLAND      | 10/8/2022     | 4/8/2023           | WASHINGTON     | 1/1/2024      | 7/1/2024           |
| MASSACHUSETTS | 6/1/2023      | 6/1/2023           | WEST VIRGINIA  | 6/8/2023      | 12/8/2023          |
| MICHIGAN      | 6/29/2021     | 12/29/2021         | WISCONSIN      | 10/1/2022     | 4/1/2023           |
| MINNESOTA     | 1/1/2023      | 6/30/2023          | WYOMING        | 1/1/2023      | 7/1/2023           |
| MISSISSIPPI   | 1/1/2022      | 6/30/2022          |                |               |                    |

## Pending – Best Interest Standard:

| STATE      | NEW PRODUCERS             | EXISTING PRODUCERS        | STATE    | NEW PRODUCERS             | EXISTING PRODUCERS        |
|------------|---------------------------|---------------------------|----------|---------------------------|---------------------------|
| CALIFORNIA | 1/1/2025                  | 1/1/2025                  | MISSOURI | TBD – Pending Legislation | TBD – Pending Legislation |
| INDIANA    | 7/1/2024                  | 7/1/2024                  | VERMONT  | 7/5/2024                  | 1/4/2025                  |
| NEVADA     | TBD – Pending Legislation | TBD – Pending Legislation | UTAH     | 7/1/2024                  | 6/30/2025                 |

## QuestCE – AIG Annuity

### Product Specific Training Course Option and Product Codes

- ☐ **AIG Annuities - Assured Edge Advisory Product Training (F5705AD.2)**  
**Course Description:** Assured Edge Advisory Product Training F5705AD.2
- ☐ **AIG Annuities - Assured Edge Income Achiever Product Training (F5705AC.6)**  
**Course Description:** Assured Edge Income Achiever Product Training F5705AC.6
- ☐ **AIG Annuities - Assured Edge NY Product Training (F5705NY.4)**  
**Course Description:** Assured Edge NY Product Training F5705NY.4
- ☐ **AIG Annuities - Assured Edge Product Training (F5705PT.8)**  
**Course Description:** Assured Edge Product Training F5705PT.8
- ☐ **AIG Annuities - Fixed and Income Product-Specific Training (FIXEDALL0321)**  
**Course Description:** Fixed, Deferred Income and Single-Premium Immediate Annuity Training
- ☐ **AIG Annuities - Index Annuity Product Specific Training (I5281PNY.1)**  
**Course Description:** Power Index Premier NY and Power Index 5 NY
- ☐ **AIG Annuities - Power 10 Protector Index Annuity Training (I5281CB2.1)**  
**Course Description:** Power Protector Index Annuities
- ☐ **AIG Annuities - Power 5 & 7 Protector Index Annuity Training (I5281CB.15)**  
**Course Description:** Power Protector Index Annuities
- ☐ **AIG Annuities - Power Index Advisory Training (J5281PA.1)**  
**Course Description:** Power Advisory Index Annuity Training
- ☐ **AIG Annuities-Index Annuity Product Specific Training (I5281LS.18)**  
**Course Description:** Power Select Builder, Power Select Builder 8, and Power Select Plus Income Index Annuities Training

## QUEST CE

## Notice for training

- Fixed and income training is located under course title: "Fixed and Income Product-Specific Training (formerly Horizon Fixed Annuity series)."

## General NAIC student directions:

- NAIC login directions for individual users accessing carrier product-specific training and /or NAIC state annuity suitability training.
- Individuals will be taken through a three-step registration process if they are creating a new account.
- To register or log in, users should be directed to: <https://learn.questce.com/naicsuitability/>.

## For returning students (with an existing account)

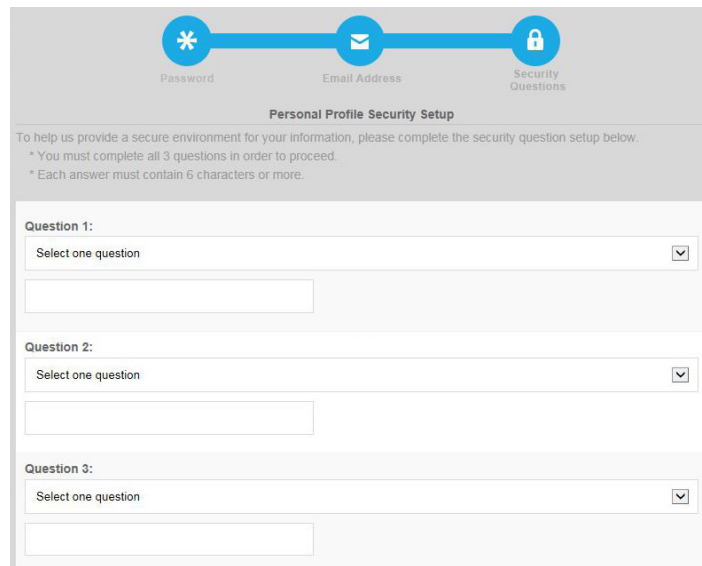
- On your internet browser, go to <https://learn.questce.com/naicsuitability/>.

\* Index training is required in ALL states

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

Not a deposit | Not insured by any federal government agency | May lose value | No bank or credit union guarantee | Not FDIC/NCUA/NCUSIF insured

2. If you are returning to the site and have an existing account: Log in to your existing account with your **SSN and last name** (lowercase).
3. Personal Profile Security Setup (One-time requirement for all accounts).



**Personal Profile Security Setup**

To help us provide a secure environment for your information, please complete the security question setup below.  
 \* You must complete all 3 questions in order to proceed.  
 \* Each answer must contain 6 characters or more.

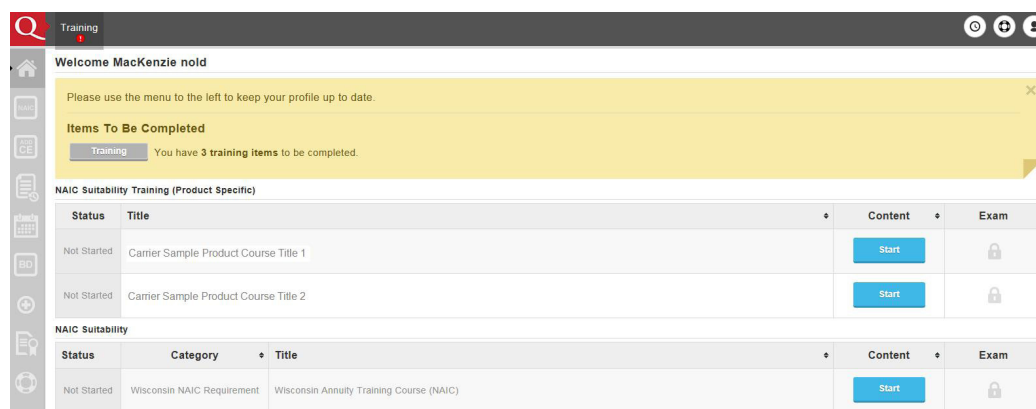
**Question 1:**  
 Select one question [dropdown]  
 [text input]

**Question 2:**  
 Select one question [dropdown]  
 [text input]

**Question 3:**  
 Select one question [dropdown]  
 [text input]

- Upon first login you will be prompted to create a secure profile by establishing three familiar security questions.
- Users who have already completed this secure account set-up process will simply gain access to their account and will not be prompted to create and answer their account security questions again.

4. Once logged in, you are able to start or continue any course previously added to your user dashboard.



**Welcome MacKenzie nold**

Please use the menu to the left to keep your profile up to date.

**Items To Be Completed**  
 Training You have 3 training items to be completed.

| Status      | Title                                 | Content               | Exam |
|-------------|---------------------------------------|-----------------------|------|
| Not Started | Carrier Sample Product Course Title 1 | <a href="#">Start</a> |      |
| Not Started | Carrier Sample Product Course Title 2 | <a href="#">Start</a> |      |

**NAIC Suitability**

| Status      | Category                   | Title                                    | Content               | Exam |
|-------------|----------------------------|--|-----------------------|------|
| Not Started | Wisconsin NAIC Requirement | Wisconsin Annuity Training Course (NAIC) | <a href="#">Start</a> |      |

5. Add new Product-Specific training to your existing account.

- If you are looking to access a new product training course that is not already listed on your user dashboard (homepage), click **Add Product-Specific** from the menu options on the left. View the list of available product-specific training courses. Check the box to select and add a product-specific training course to your student dashboard.

6. **Please Note:** If you click the **Add Product-Specific** tab and do not see the product training course you're looking for, you may need to return to your student dashboard page to verify your carrier(s) and broker dealer are properly selected in your account.
  - First, ensure you have the appropriate carrier(s) added to your account through the **Manage Appointments** tab on the side menu.
  - Also, verify that you have the appropriate broker dealer selected within your account settings through the **Broker Dealer** tab.
  - If you have the appropriate carrier(s) and broker dealer setting in your account, the proper product training courses will be available to you to select within the **Add Product-Specific** tab.
7. Once a course is added to your student dashboard page (homepage), click **Start** to access and work through the content portion of the course.
8. Once you have proceeded through all of the course content slides, click **Begin** (located under Exam) to open the course attestation or multiple choice exam.
9. Click **Start Exam** to answer a one-question attestation or multiple choice exam to mark the course fully Complete.
  - Your carrier(s) will be notified of any respective course completion(s) once the course status is 'Complete'.

## Directions for new students: Registering/Creating a new account

1. On your internet browser, go to <https://learn.questce.com/naicsuitability/>.

**QUEST CE** THE NEXT GENERATION OF COMPLIANCE TRAINING SOLUTIONS

**Producer Login**  
 Social Security Number:   
 Last Name: (lower case)   
 Sign In

**Register**  
 State Regulations  
 Support

**GET STARTED IN 3 STEPS**  
 1. Login or Register  
 2. Add your State Training  
 3. Select your Broker Dealer and assign your carrier / product courses

**Participating Private Carriers**  
 Follow Link Below  
 B.C. Ziegler & Company  
 COUNTRY Financial  
 Indiana Farm Bureau Life Insurance  
 Modern Woodmen of America

**Welcome to Quest CE's NAIC Annuity Training Portal**  
 Quest CE simplifies the NAIC's Annuity Training requirements for producers, insurance carriers and broker-dealers with our premier NAIC annuity suitability training solution, featuring the industry's first real-time reciprocity engine. Developed in late 2010, Quest CE's NAIC training provides access to state specific courses and carrier's product specific courses as they become approved. [Click Here to learn more about NAIC Annuity Training.](#)

**The Power of Reciprocity**  
 Quest CE's proprietary reciprocity functionality is standard in all NAIC solutions, providing users with the ability to complete one course for state credit and receive credits for the additional states that share reciprocity. The reciprocity functionality allows producers and insurance license holders to fulfill multi-requirements in a single training session. Quest CE proudly became the first vendor to provide this real-time service to the industry on March 21, 2011.

**Regulations by State**  
 Please see the map below for a snapshot of pending or adopted regulations. To see a full list, please click [here](#).

Legend: No Regulation (Grey), Pending Regulation (Light Red), NAIC Adopted Regulation (Red), State Specific Training (Dark Red)

**Participating Global Carriers**  
 Login or Register  
 American General Life Insurance Company  
 Ameriprise Financial  
 The Ayoos Company  
 First SunAmerica Life Insurance Company  
 Hartford Fire Insurance Company  
 Lincoln Financial  
 Massachusetts Mutual  
 MetLife  
 National Western Life Insurance Company  
 New York Life Insurance Company  
 Pacific Life Insurance Company  
 Protective Insurance Services  
 Prudential  
 RiverSource Life Insurance Company  
 SunAmerica Annuity and Life Assurance Company  
 The Variable Annuity Life Insurance Company



2. Click **Register** to create your account.
3. Enter your information into the required fields to create your account. Click **Register** to proceed.
  - **Note:** If the NPN and CRD fields are not applicable to you, you can enter a 0 to proceed.

### NAIC Suitability Training Registration

\* Complete all required fields to create your account

#### Personal Information

**Name of your Business / Company\***

**First Name\***

**Last Name\***

\* Must be lower case

**Email\***

**Phone**

#### Identification

**Social Security Number\***

**National Producer Number\***

\* Click here to lookup your NPN

**CRD Number\***

Click here to lookup your CRD Number

If you do not have a CRD Number please enter '000'

4. You will be taken through a three-step registration process in order to select and begin your proper training. Click **Continue to Step 1**.

Welcome Sam Jones

Please read the registration instructions below.

**NAIC Suitability Training**

You will be taken through a 3 step process in order to begin your training.

1. Pick your **State Specific** NAIC Suitability Training
2. Pick the carriers you are **appointed** with
3. Pick your **Product Specific** Training

**Helpful Tip:**

You must proceed through all three steps of the registration process to successfully access your training account dashboard and begin completing courses. In the future, you will be able to simply login to your existing account to access your training immediately.



## 5. Registration Step 1: State-specific NAIC Annuity Suitability Training

- Follow the directions on the next page to help you select your State-specific NAIC Annuity Suitability Training.

**Step 1: Pick your State Specific NAIC Annuity Training**

Insurance CE Credit

I need to satisfy the NAIC requirement in my state of licensure and earn insurance CE credit for this completion. (\* additional fees will apply).

**CE Credit**

NAIC Requirement Only (No insurance CE credit)

I only need to satisfy the NAIC requirement in my state of licensure and do not need CE credit for this completion.

**NAIC Requirement**

Skip Step 1

Bypass State Annuity Training Selection

**Skip Step 1**

- **Note:** If you are only looking to take product-specific training (No State Annuity Training), select **Skip Step 1**, bypassing the State Annuity Course selection at this time.

**Step 1 - Pick your state-specific NAIC Suitability Training**

Please choose the State in which you'd like to view courses:

Please choose... **View Courses Available**

*\* Just pick 1 state to begin and you can add more later if needed.*

I have already fulfilled my state NAIC requirement or would like to proceed to select product training.

NOTE: You may access the NAIC State Specific Training course at anytime.

**Skip Step 1**

## 6. Registration Step 2: Select your broker dealer, BGA or independent firm name from the drop-down list.

- Select the carrier(s) you are appointed with from the list below.
- Click **Continue** to proceed.

**Step 2 - Select your Broker Dealer/ BGA/ Independent Firm from the drop down list. Then select the Carrier(s) you are appointed with from the list below:**

Broker Dealer

Please choose...

Carriers:

☐ AIG Annuities

☐ Catholic Order of Foresters

☐ Commonwealth Annuity and Life Insurance Company

☐ Genworth Life and Annuity Insurance Company

☐ John Hancock

☐ Lincoln Financial Group

☐ Massachusetts Mutual Life Insurance Company

☐ Metropolitan Life Insurance Company

☐ National Western Life Insurance Company

☐ New York Life Insurance Company

☐ Pacific Life Insurance Company

☐ Pacific Life Insurance Company of New York

☐ Protective Life Insurance Company

☐ Prudential Annuities

☐ RiverSource

☐ The Hartford

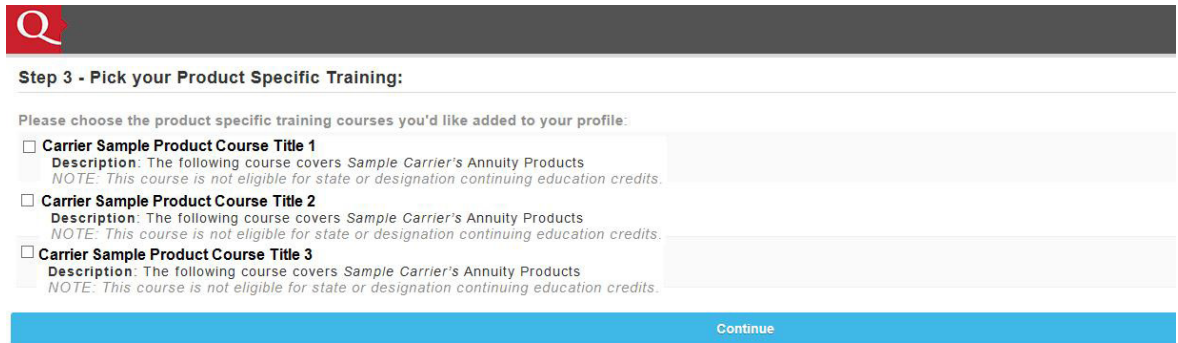
☐ Transamerica Life Insurance Company

**Continue**

## 7. Registration Step 3: Select your appropriate product-specific training courses.

- Check the boxes for the product courses you wish to add to your account.
- Click **Select Courses** to proceed to your student dashboard page (homepage).

(Sample view below — courses listed will vary based on the Broker Dealer selected previously.)



**Q**

**Step 3 - Pick your Product Specific Training:**

Please choose the product specific training courses you'd like added to your profile:

☐ **Carrier Sample Product Course Title 1**  
**Description:** The following course covers *Sample Carrier's Annuity Products*  
*NOTE: This course is not eligible for state or designation continuing education credits.*

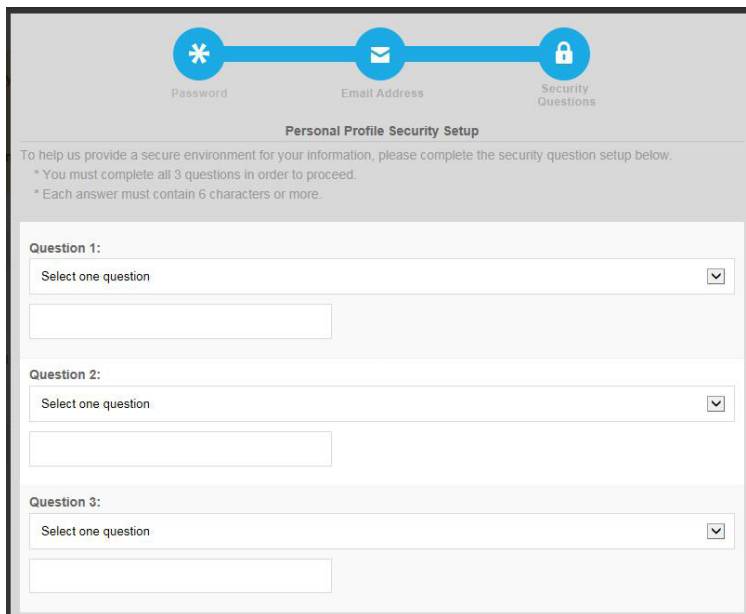
☐ **Carrier Sample Product Course Title 2**  
**Description:** The following course covers *Sample Carrier's Annuity Products*  
*NOTE: This course is not eligible for state or designation continuing education credits.*

☐ **Carrier Sample Product Course Title 3**  
**Description:** The following course covers *Sample Carrier's Annuity Products*  
*NOTE: This course is not eligible for state or designation continuing education credits.*

**Continue**

## 8. Personal Profile Security Setup (One-time requirement for all user accounts).

- Upon first login you will be prompted to create a secure profile by establishing three familiar security questions.
- Users who have already completed this secure account set-up process, will simply gain access to their account and will not be prompted to create and answer their account security questions again.



**Personal Profile Security Setup**

To help us provide a secure environment for your information, please complete the security question setup below.

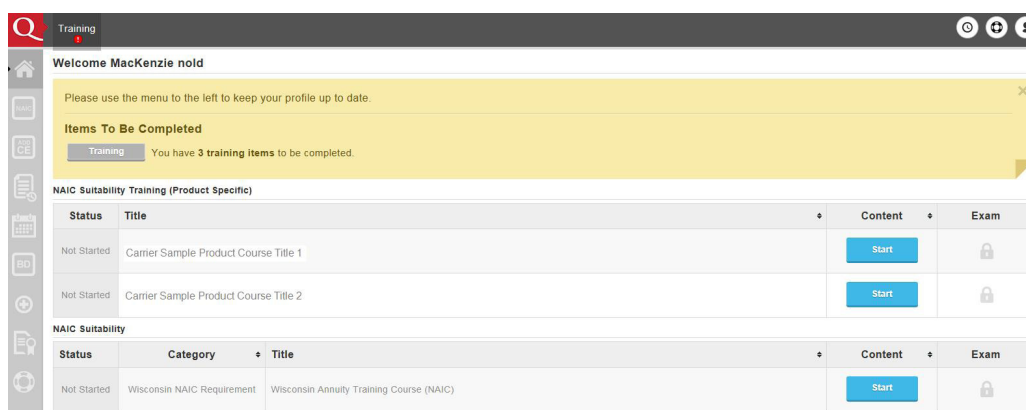
\* You must complete all 3 questions in order to proceed.  
 \* Each answer must contain 6 characters or more.

**Question 1:**  
 Select one question [dropdown]  
 [text box]

**Question 2:**  
 Select one question [dropdown]  
 [text box]

**Question 3:**  
 Select one question [dropdown]  
 [text box]

9. After the profile security questions you will land on your account dashboard page. The product-specific training course(s) you have selected, as well as any state annuity training course selected within the registration process, will be available for you to start and complete.
10. Click **Start** to access and work through the content portion of each course.



11. Once you have read and navigated through all content slides for a particular course, click **Begin** (located under Exam) to open the course attestation or exam. (Exams remain locked until you complete the content portion of a course first.)
12. Click **Start Exam** to answer a one-question attestation or multiple choice exam to mark the course fully Complete.

## Please Note:

- You will not need to register fully the next time you access your NAIC-training account. You will be able to simply log in to your existing account which you created.
- Your carrier(s) will be notified of any respective course completion(s) once the course status is '**Complete**'.

Guarantees are backed by the claims-paying ability of the issuing insurance company.

### Smart step

Make an annuity a part of the retirement journey

**CALL** 1-888-438-6933

**CLICK** [aig.com/annuities](http://aig.com/annuities)

Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG).

AIG is a leading international insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. All products and services are written or provided by subsidiaries or affiliates of AIG. Non-insurance products and services may be provided by independent third parties. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. [www.aig.com](http://www.aig.com).

May not be available in all states and product features may vary by state. Please refer to your contract.

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