ECA MARKETING
National Leaders in Life and Annuities

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) 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. 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

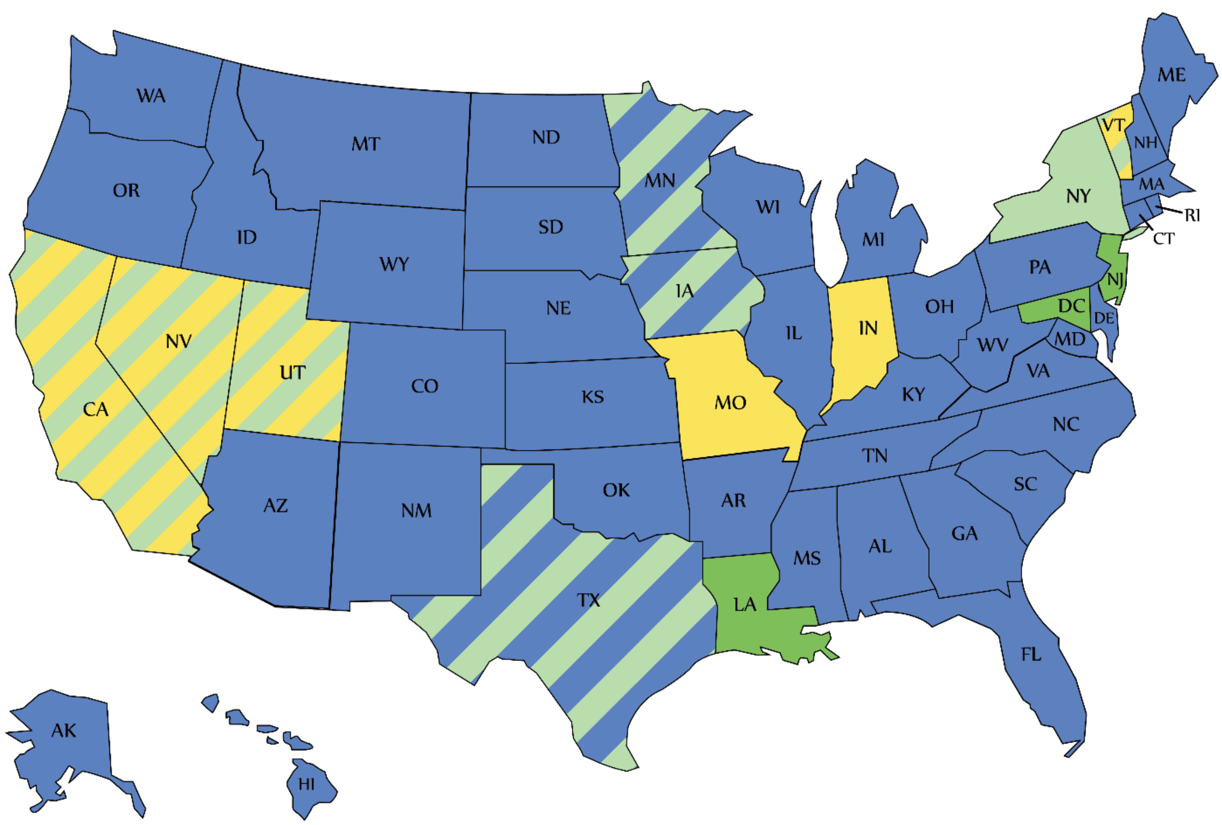
Additional Required Training

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). 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

CALIFORNIA	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.
IOWA	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.
MINNESOTA	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.
NEVADA	BIS requirement pending legislation. No specific hourly requirements have been implemented for NAIC.
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 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.
UTAH	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.
VERMONT	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	**MONTANTA**	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

Annuities issued by
American General Life Insurance Company (AGL) and
The United States Life Insurance Company in the
City of New York (US Life)

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/.

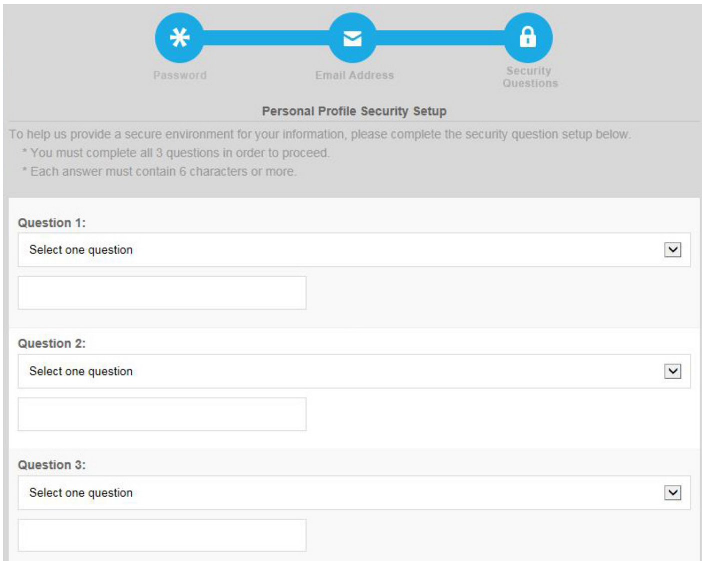
For returning students (with an existing account)

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

*Index training is required in ALL states

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).

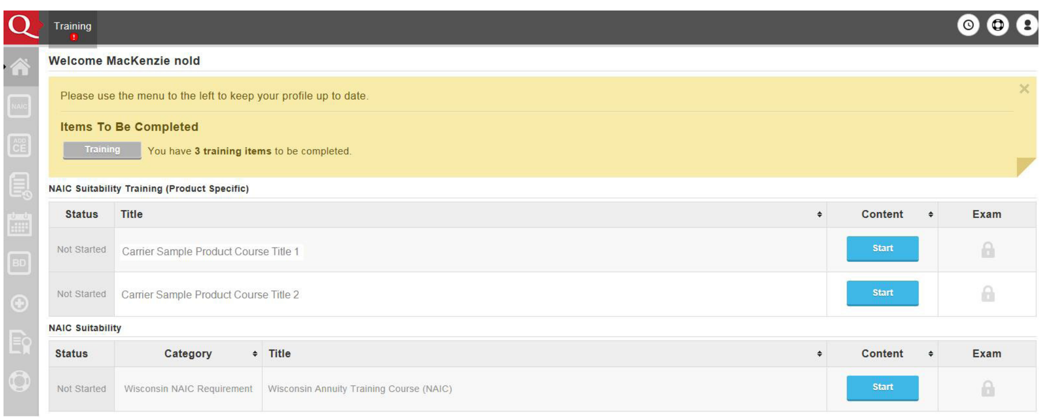
3. Personal Profile Security Setup (One-time requirement for all accounts).



— 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.



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

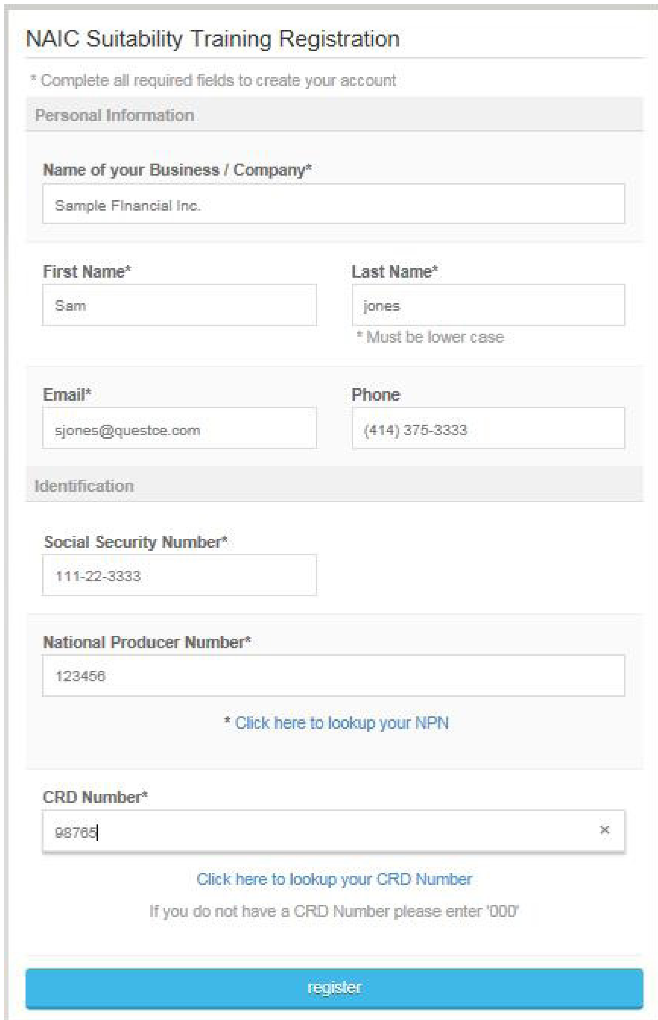
— If you are looking to access a new product training course that is not already listed on your user dashboard (homepage), click **Add Product-Specific** from the menu options on the left. View the list of available product-specific training courses. Check the box to select and add a product-specific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

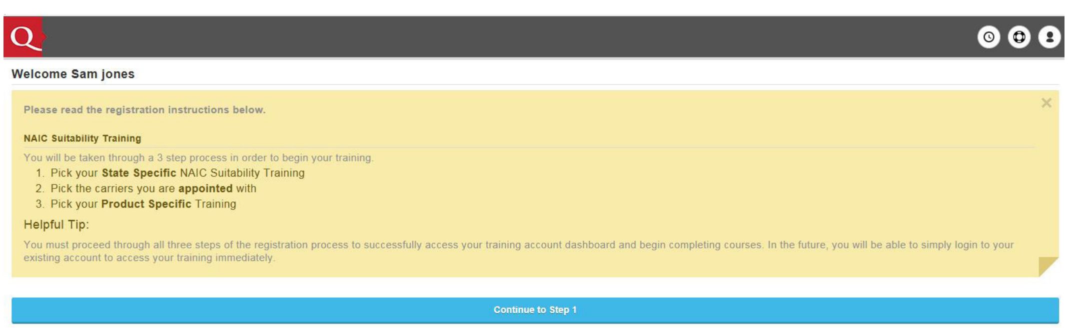
Directions for new students: Registering/Creating a new account

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

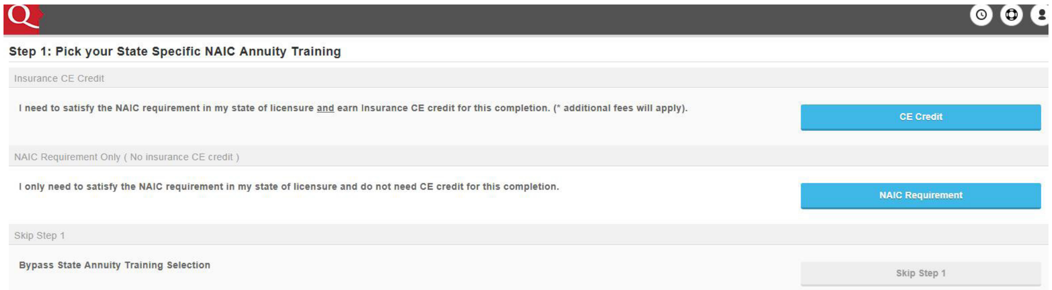
2. Click **Register** to create your account.
3. Enter your information into the required fields to create your account. Click **Register** to proceed.
   — **Note**: If the NPN and CRD fields are not applicable to you, you can enter a 0 to proceed.



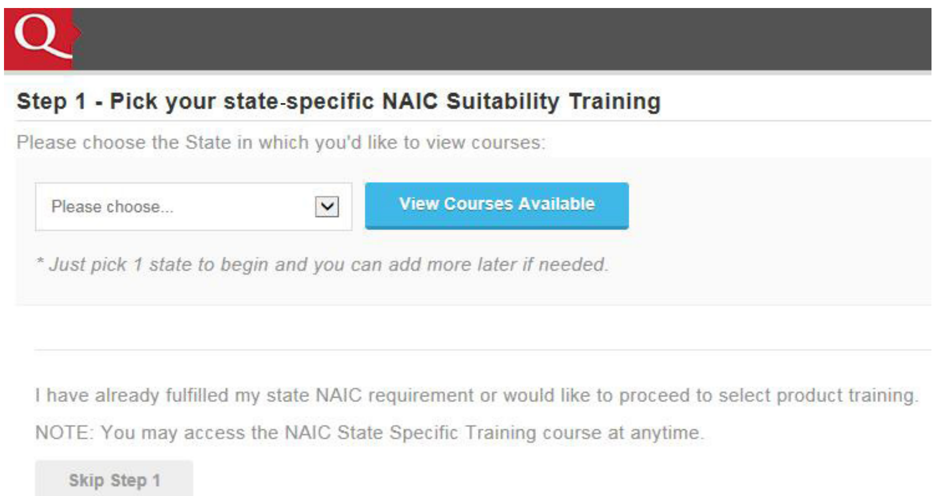
4. You will be taken through a three-step registration process in order to select and begin your proper training. Click **Continue to Step 1**.



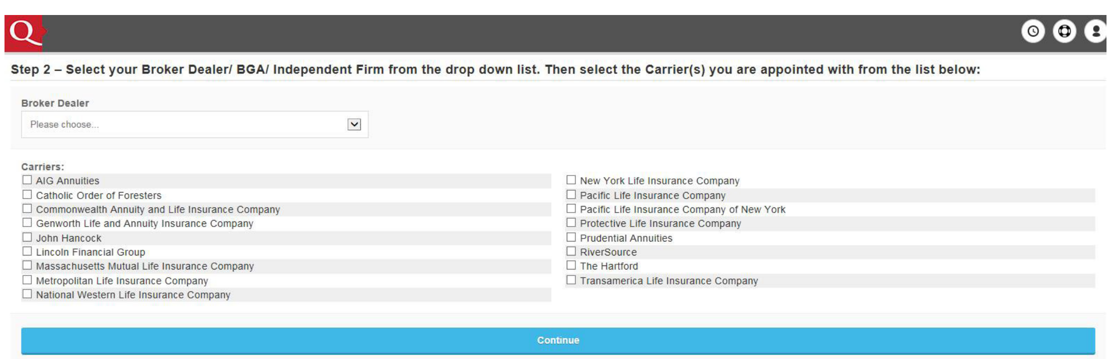
5. **Registration Step 1:** State-specific NAIC Annuity Suitability Training
   - **Follow the directions** on the next page to help you select your State-specific NAIC Annuity Suitability Training.



   - **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.

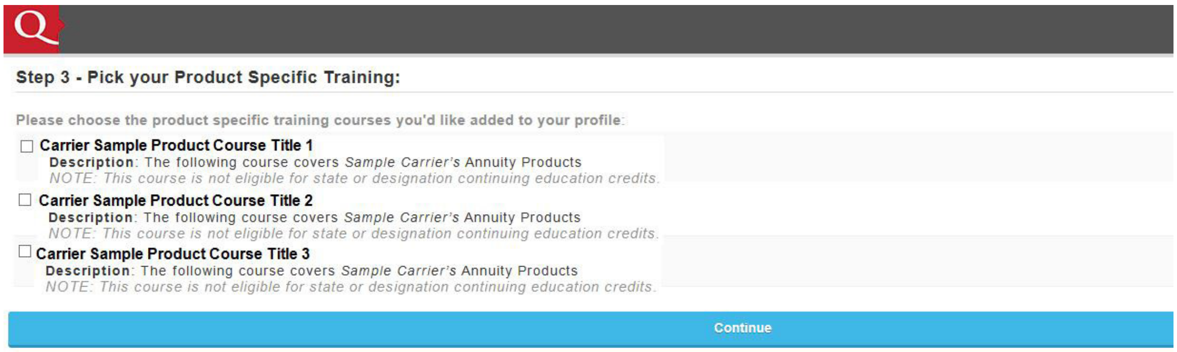


6. **Registration Step 2:** Select your broker dealer, BGA or independent firm name from the drop-down list.
   - Select the carrier(s) you are appointed with from the list below.
   - Click **Continue** to proceed.

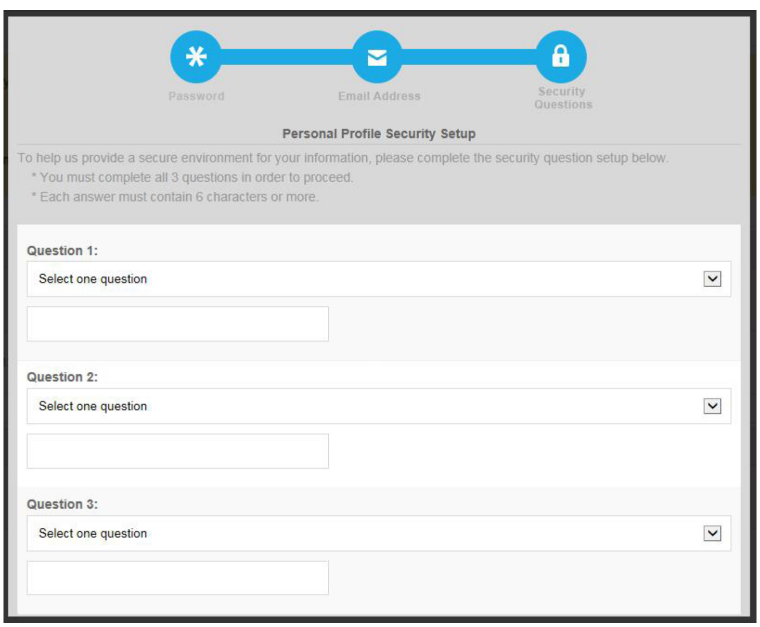


7. **Registration Step 3:** Select your appropriate product-specific training courses.
   - Check the boxes for the product courses you wish to add to your account.
   - Click **Select Courses** to proceed to your student dashboard page (homepage).

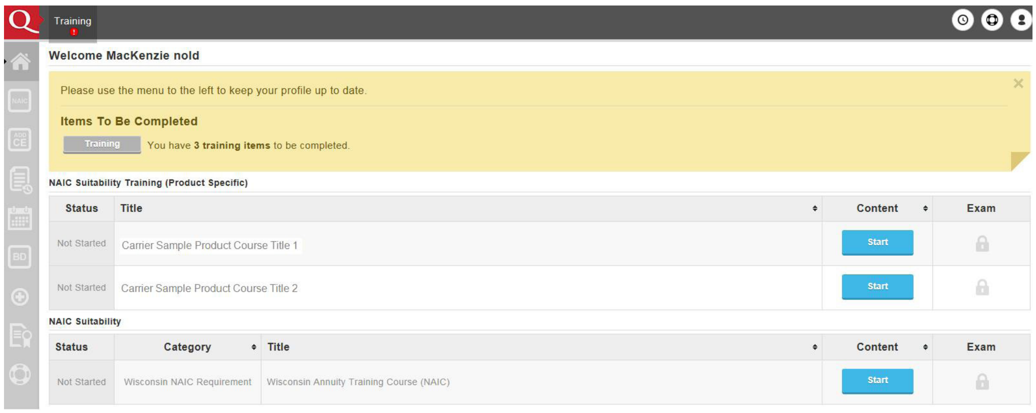
(Sample view below — courses listed will vary based on the Broker Dealer selected previously.)



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.



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

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CLICK aig.com/annuities

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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.

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

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