

Minnesota Life / Securian Financial

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 <u>not</u> 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?

Only agents in NAIC regulated states must complete product training (see attached Annuity Suitability Training Requirement).

When can the product training be taken?

Product training can be completed anytime; an agent number is not required to access the course. Training can be taken the same day new business is signed/dated.

Product Training Directions:

- 1. Go to https://learn.questce.com/Securian/
- 2. See attached QUEST CE CLIENT USERGUIDE for detailed instructions
- 3. Email certificate to licensing@ecamarketing.com

Additional Required Training

Anti-Money Laundering Training (AML):

MN Life is currently not tracking AML training. This is subject to change in the future.

QUEST CE CLIENT USERGUIDE TO NAIC TRAINING PORTAL

- NAIC login directions for individual users accessing Carrier Product Specific Training and /or NAIC State Annuity Suitability Training
 - **Returning Users** will login to their existing user account and will follow the prompts on screen to update their user password and verify their secure user profile details.
 - New Users will register through a three step to create a user account.
- To register or login, all users should be directed to: https://learn.questce.com/naicsuitability

DIRECTIONS FOR RETURNING USERS: Users with an existing account

Updates Live 11/28/2017: Indicated in Yellow

- 1. On your internet browser, go to https://learn.questce.com/Securian/
- 2. If you are returning to the site and have an existing user account: Login to your existing account with your Username and Password.
 - **Username:** This is the Email Address the user entered within their account upon initial registration/ account set up.
 - **Password:** This is presently your last name (lowercase) that was entered within the user's account upon initial registration. Upon first login, all existing users will be prompted to go through the required first time user process:
 - Set up of a new, strong password is required.
 - Email verification is required. If the email address is already taken in NAIC portal, the user will need to enter a new one.
 - If the User's Profile Security Questions are not already set up, the user will be asked to supply them at this time.
 - **Forgot Password** button has been added on the login page for anyone who doesn't know what to enter as their password. Users may securely reset their password anytime.

QU	EST C	E					Redeem C	CE Voucher 🍵 Su	pport 🝵 Chat
State CE	Designation CE	NAIC CE	Firm Element CE	Investment Advisor CE		Username (e-mail)	Password	Sign In	Forgot Password
				ACCESS ANNUITY AND PRODUCT	SPE	CIFIC TRAINING			
				Returning Users: Sign into your existing	account	t above			
				New Users: Register to create your new user acc	ount and	d access training			
				2					
				Producer Registration					
				Choose from a list of our global ar	d private	2			
				portal carriers, then create an onlin View participation carriers	e accour	nt.			
				view participating carriers					
				REGISTER NOW >>					



Zoomed in view of Returning User sign in area located in upper corner

	Redeem (CE Voucher 🍦 Sup	port 🛛 🖷 Chat 👘
Username (e-mail)	Password	Sign In	Forgot Password

• FORGOT PASSWORD? If you are not sure what to enter as your password a Forgot Password button is available on screen so you may easily reset your password yourself. You are required to set up a secure password of your choosing that meets the minimum password requirements of at least 8 total characters, 1 number, 1 Capital letter and 1 special character. For example, Password#1 meets the secure password requirements.

State CE	Designation CE	NAIC CE	Firm Element CE	Investment Advisor CE				🙎 Username (e-mail)	Password	Sign In	Forgot Password
						REGULATIONS B	Y STATE				
					Ρ	lease see the below map for a s or adopted regulati	napshot of pending ions.				
					No Regulatio	in 📕 Pending Regulation 📕 NAIC Adopt	ed Regulation 📕 State Specific Training				
								G			

Scroll down to view the NAIC Regulations Map

- 3. 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 create and answer their account security questions again.

			Security	
		Email Address	Questions	
		Personal Profile Security Setu	p	
o help us provide a * You must compl * Each answer me	a secure environment for lete all 3 questions in ord ust contain 6 characters	your information, please complete ler to proceed. or more.	the security question setup below	(.
Question 1:				
Select one quest	ion			~
Question 2:				
Select one quest	ion			N
Question 3:				
Select one quest	ion			N



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

	User Dashboard View									
Q	Training						© 0 2			
Â	Welcome MacKenzie nold									
NAIC	Please use the menu to the left to keep your profile up to date.									
	Items To	Be Completed								
CE	Trainin	9 You have 3 training iten	s to be completed.							
	NAIC Suitabili	ty Training (Product Specific)								
1	Status	Title		\$	Content	Φ	Exam			
BD	Not Started	Carrier Sample Product Cours	Title 1		Start		6			
①	Not Started	Carrier Sample Product Cours	Title 2		Start		6			
	NAIC Suitabili	ty								
EX	Status	Category ÷	Title	÷	Content	÷	Exam			
	Not Started	Wisconsin NAIC Requirement	Wisconsin Annuity Training Course (NAIC)		Start		6			

- 5. Add new Product Specific Training into 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 looking for, you may need to return to your user 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 work through a 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 USERS: Registering for the first time/Creating a new user account

- 1. On your internet browser, go to https://learn.questce.com/naicsuitability
- 2. Click Register Now or click the blue Producer Registration Icon in the center to create your account



Scroll down to view the NAIC Regulations Map

State CE	Designation CE	NAIC CE	Firm Element CE	Investment Advisor CE		Username (e-mail)	2 Password	Sign In	Forgot Password
					REGULATIONS BY STATE				
					Please see the below map for a snapshot of pending or adopted regulations.				
					No Regulation Pending Regulation NAIC Adopted Regulation Estate Specific Training				
						G			



Page 4 of 8

- 3. Enter your information into the required fields to create your account. Click Register to proceed.
 - Required User Profile Data Fields:
 - Name of your Business / Company
 - First Name
 - Last Name
 - Phone
 - Email Address: Your Email Address will be used as your Username for your NAIC user profile and must be a unique Email Address not utilized by others within the NAIC portal.
 - Password & Confirm Password: You will create your own secure user password that meets the minimum password requirements of at least 8 total characters, 1 number, 1 Capital letter and 1 special character. For example, Password#1 meets these secure password requirements.
 - SSN: SSNs are encrypted and therefore are not visible to Quest CE. SSN is required for DTCC Data feed transitions of completion records to respective BD/Carriers on back end.
 - NPN: If the NPN field is not applicable to you, you may enter a 0 to proceed.
 - CRD: If the CRD # field is not applicable to you, you may enter a 0 to proceed.

QUEST CE		
NAIC Suitability Training Registration		
* Complete all required fields to create your account		
Personal Information		
Name of your Business / Company*		
75 charactera left		
First Name*	Last Name*	Phone
50 charactera left	50 characters left * Must be lower case	14 characters left
Identification		
Email*	Password*	Confirm Password*
75 charactera leR	50 charactera left	50 charactera left
Social Security Number*	National Producer Number*	CRD Number*
		If you do not have a CRD Number please enter '000'
11 characters left	10 charactera left	10 charactera left
	* Click here to lookup your NPN	Click here to lookup your CRD Number
	Desister	

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.**

Q © ©	8
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.	
Continue to Step 1	



- 5. Registration Step 1: State Specific NAIC Annuity Suitability Training
 - Follow the directions on the next page to select your: State Specific NAIC Annuity Suitability Training
 - If you are only looking to take **product specific training** (No State Annuity Training), you may select **Skip Step 1**, bypassing the State Annuity Course selection at this time.

	00
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
Q	
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 trai	ning.
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. Then select the Carrier(s) you are appointed with from the list below. Click **Continue** to proceed.

o 2 – Select your Broker Dealer/ BGA/ Independent I	from the drop down list. Then select the Carrier(s) you are appointed with from the list below:
oker Dealer	
Please choose	
rriers:	
AIG Annuities	New York Life Insurance Company
Catholic Order of Foresters	Pacific Life Insurance Company
Commonwealth Annuity and Life Insurance Company	Pacific Life Insurance Company of New York
Genworth Life and Annuity Insurance Company	Protective Life Insurance Company
John Hancock	Prudential Annuities
Lincoln Financial Group	
Massachusetts Mutual Life Insurance Company	The Hartford
Metropolitan Life Insurance Company	Transamerica Life Insurance Company
National Western Life Insurance Company	



Page 6 of 8

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

(Sample view below - Actual product courses listed will vary based on the Carrier(s) & Broker Dealer selected previously)

Q	© Ø 2
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 create and answer their account security questions again.

	*		— ()	
	Password	Email Address	Security Questions	
		Personal Profile Security Setup		
To help us provide * You must com * Each answer n	a secure environment for y plete all 3 questions in orde nust contain 6 characters o	our information, please complete er to proceed. r more.	the security question setup below	ν.
Question 1:				
Select one ques	stion			~
Question 2:				
Select one ques	stion			~
Question 3:				
Select one ques	stion			~



- **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.

User Dashboard	Page	View
----------------	------	------

Q	Training						002		
	Welcome MacKenzie nold								
NAIC	Please use the menu to the left to keep your profile up to date.								
	Items To Be Completed								
CE	Training You have 3 training items to be completed.								
	NAIC Suitability Training (Product Specific)								
	Status	Title		¢	Content	¢	Exam		
вр	Not Started	Carrier Sample Product Cours	2 Title 1		Start		6		
①	Not Started	Started Carrier Sample Product Course Title 2					6		
	NAIC Suitability								
EX	Status	Category +	Title	÷	Content	¢	Exam		
0	Not Started	Wisconsin NAIC Requirement	Wisconsin Annuity Training Course (NAIC)		Start		A		

- **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 will 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 simply login to your existing account which you created today.
- Your Carrier(s) will be notified of any respective course completion(s) once the course status is 'Complete'.



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.



eaders in Life and Annuities

Subject to change based on state and carrier requirements ECA producer use only - not for public distribution

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	



REVISED: 3/11/2024 Subject to change based on state and carrier requirements ECA producer use only – not for public distribution