ECA MARKETING
National Leaders in Life and Annuities

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 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?
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**

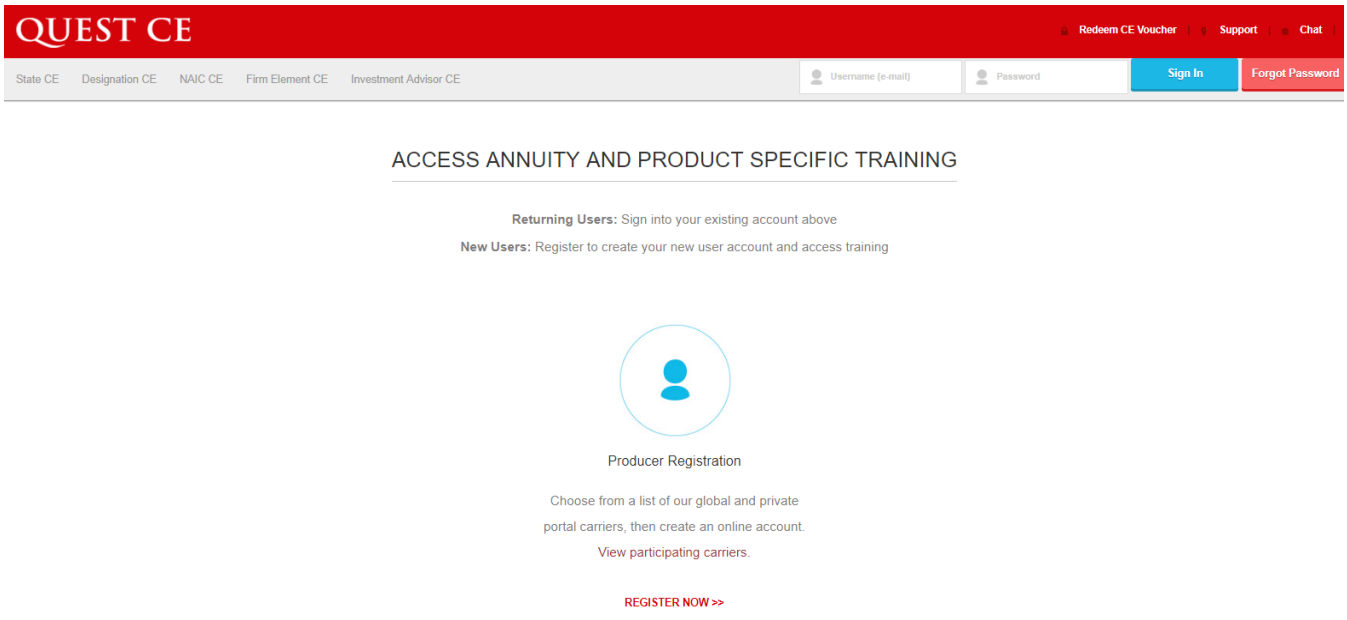
DIRECTIONS FOR RETURNING USERS: Users with an existing account

Updates Live 11/28/2017: *Indicated in Yellow*

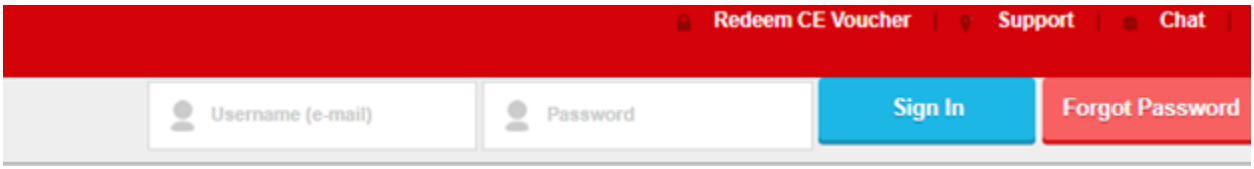
1. On your internet browser, go to **https://learn.questce.com/Securian/**

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.

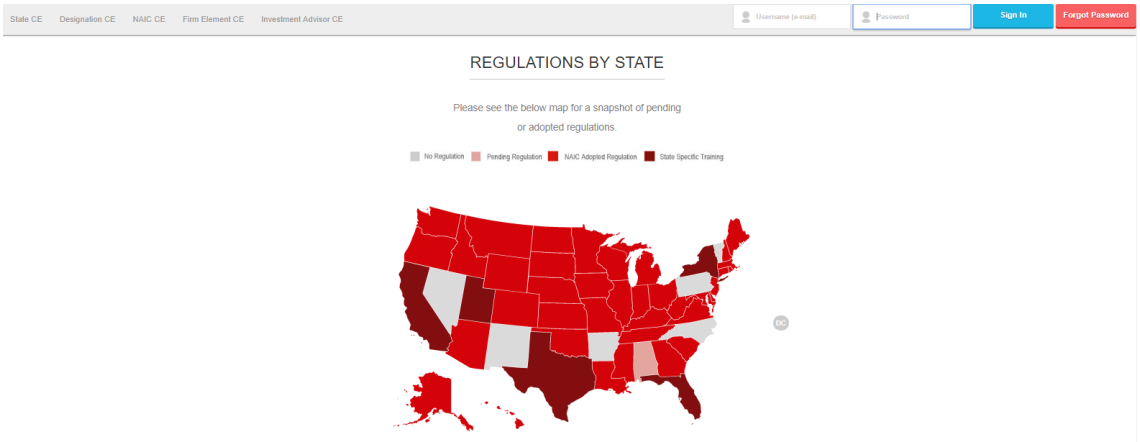


Zoomed in view of Returning User sign in area located in upper corner



- **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.

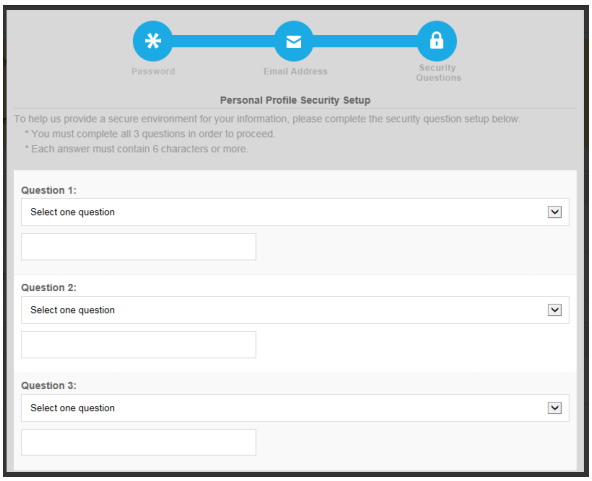
Scroll down to view the NAIC Regulations Map



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

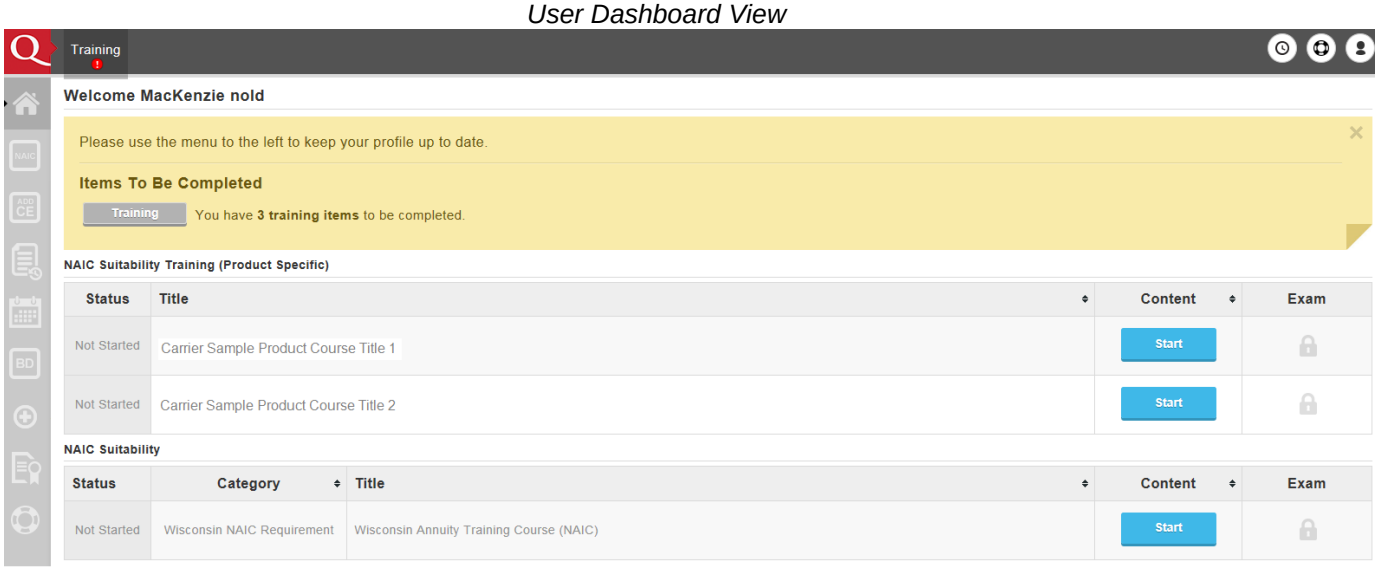
   - Upon first login you will be prompted to create a Secure Profile by establishing three familiar security questions.

   - 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.



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

User Dashboard View



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.

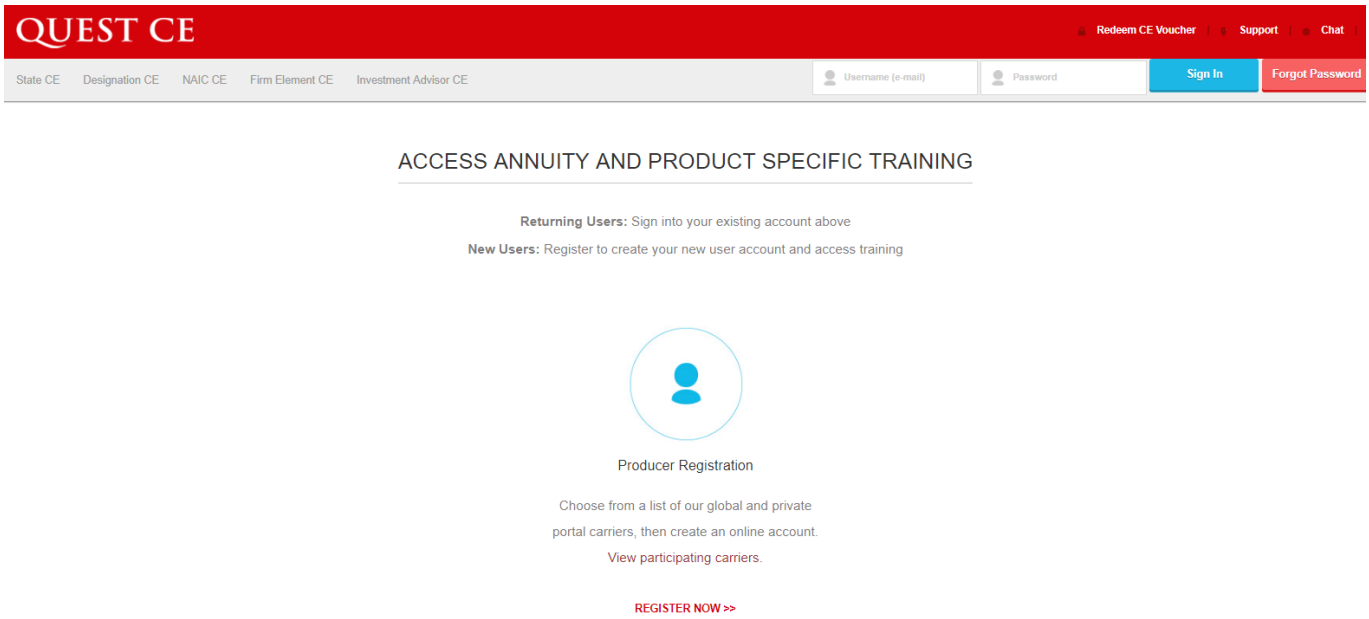
7. Once a course is added to your student dashboard page (homepage), click **Start** to access and work through the content portion of the course.

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.

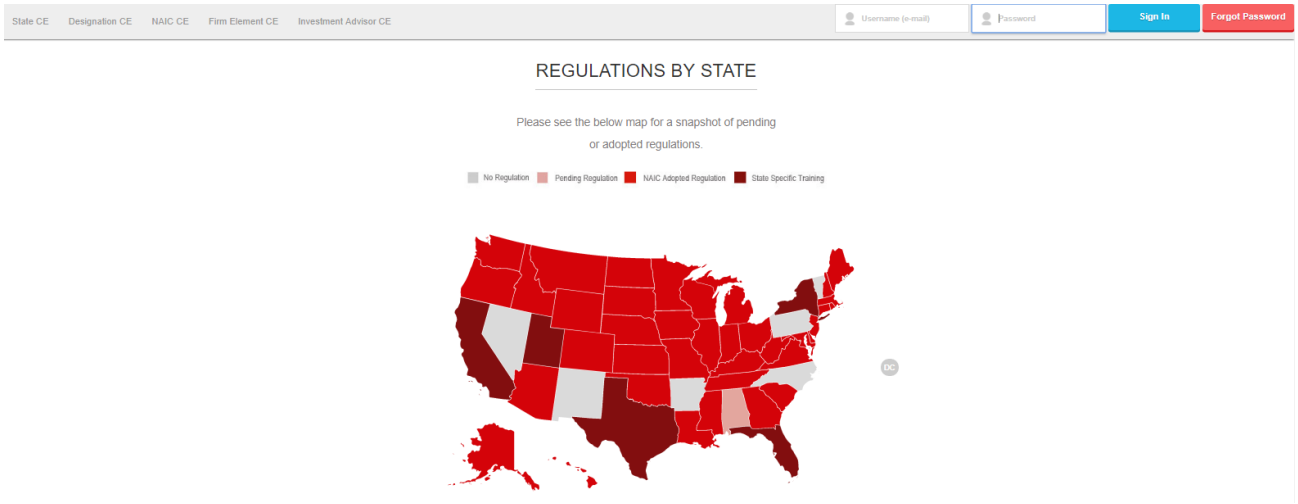
9. Click **Start Exam** to answer a one-question attestation or work through a multiple choice exam to mark the course fully complete. Your Carrier(s) will be notified of any respective course completion(s) once the course status is 'Complete'.

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

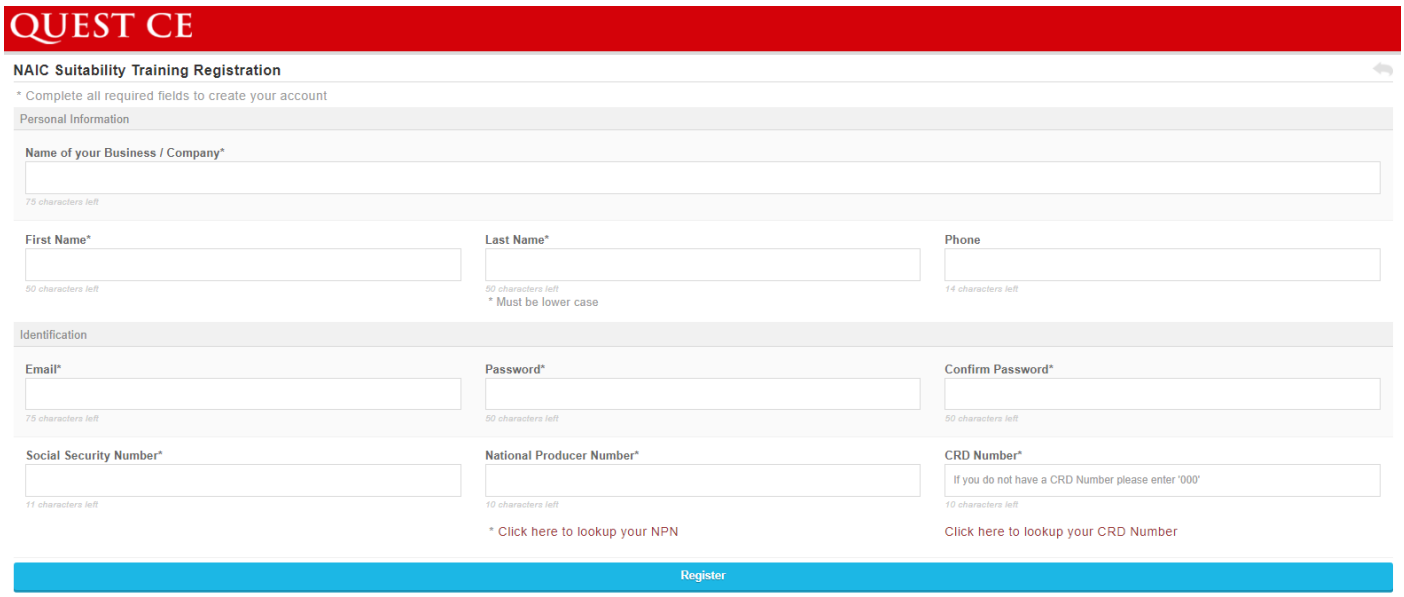


Scroll down to view the NAIC Regulations Map

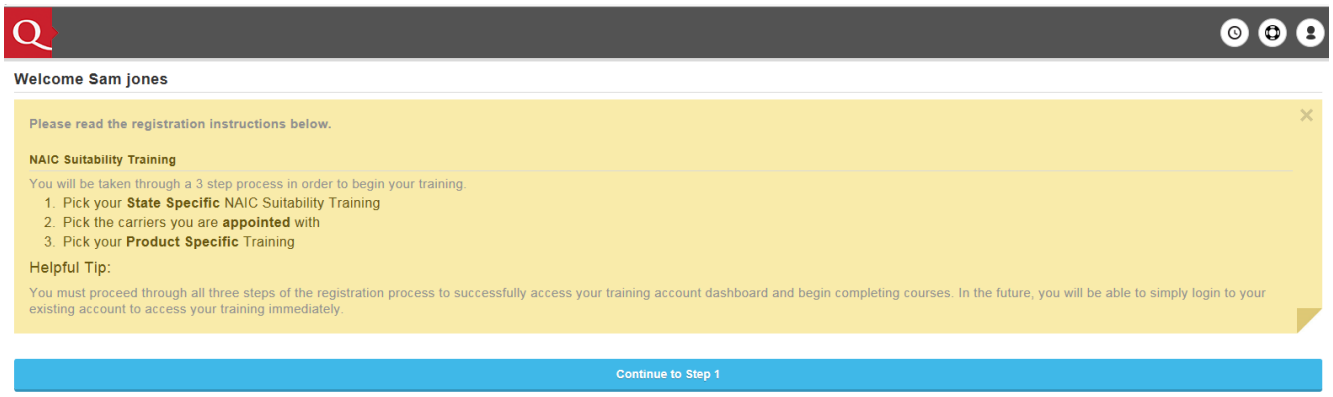


3. Enter your information into the required fields to create your account. Click **Register** to proceed.

- **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.



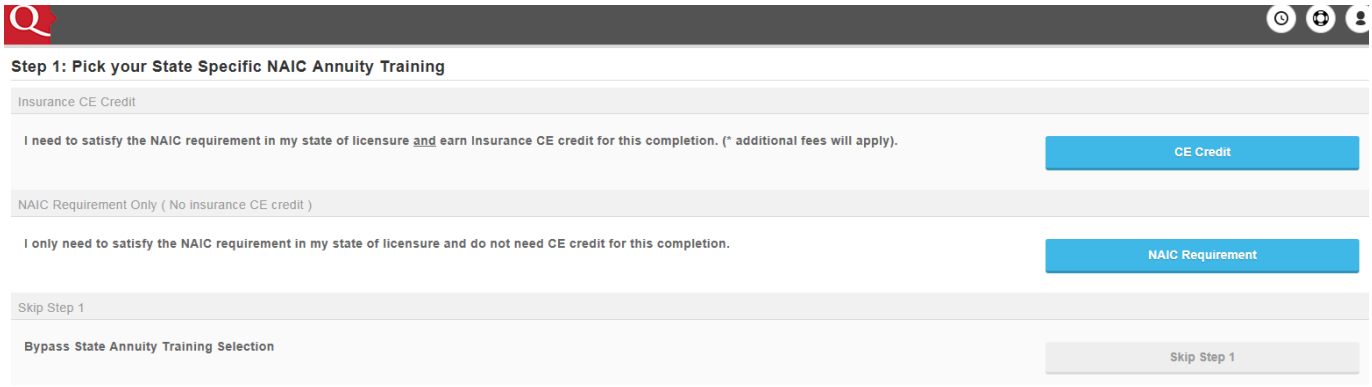
4. You will be taken through a three step registration process in order to select and begin your proper training. Click **Continue to Step 1.**

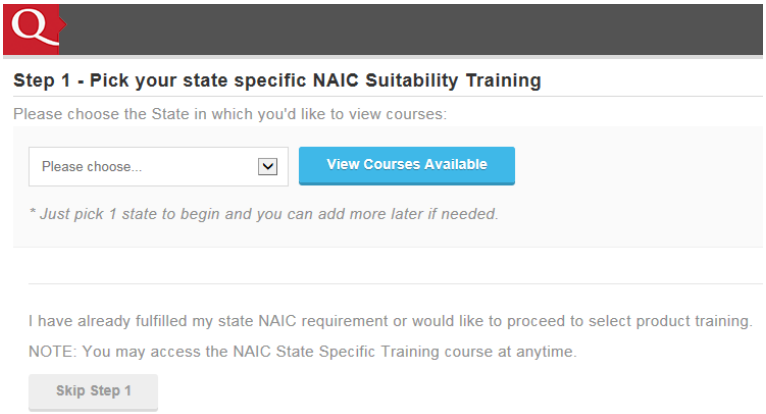


5. **Registration Step 1:** State Specific NAIC Annuity Suitability Training

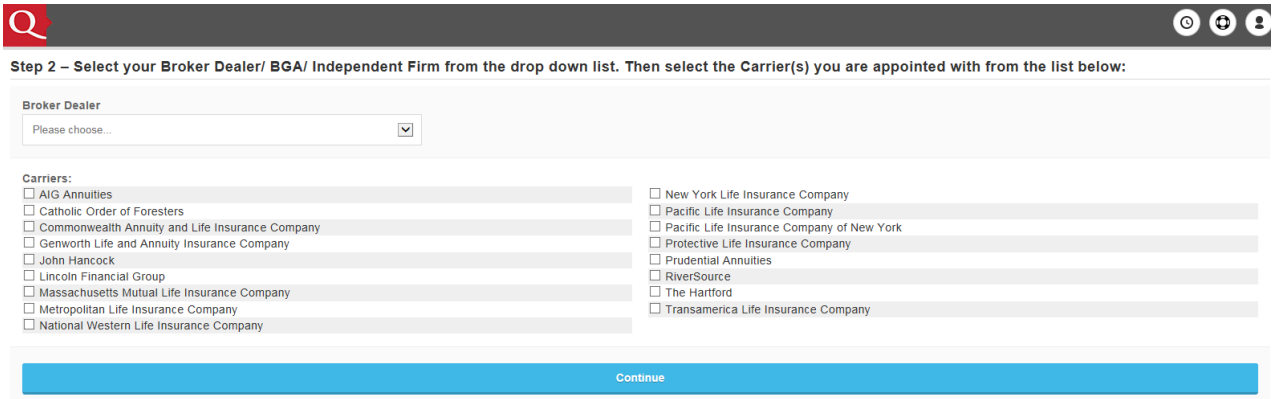
- Follow the directions on the next page to select your: State Specific NAIC Annuity Suitability Training

- 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.





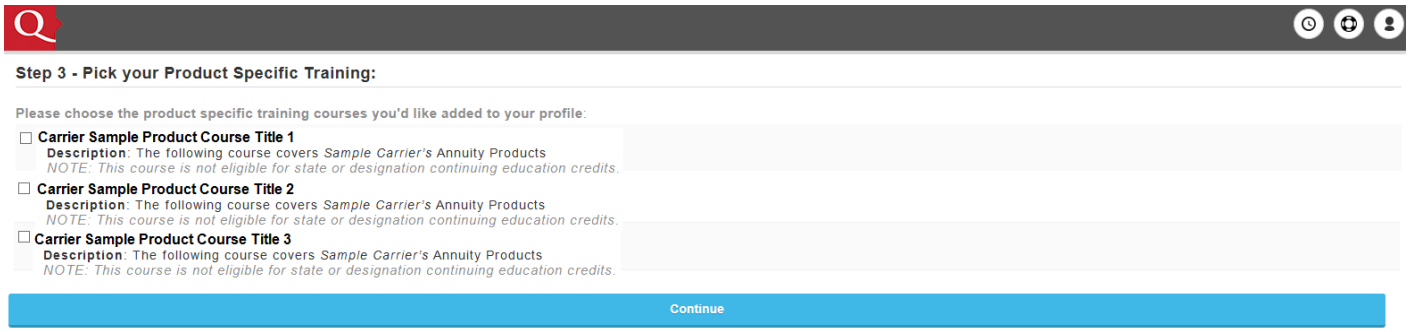
6. **Registration Step 2:** Select your Broker Dealer, BGA or Independent Firm Name from the drop down list. Then select the Carrier(s) you are appointed with from the list below. Click **Continue** to proceed.



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)



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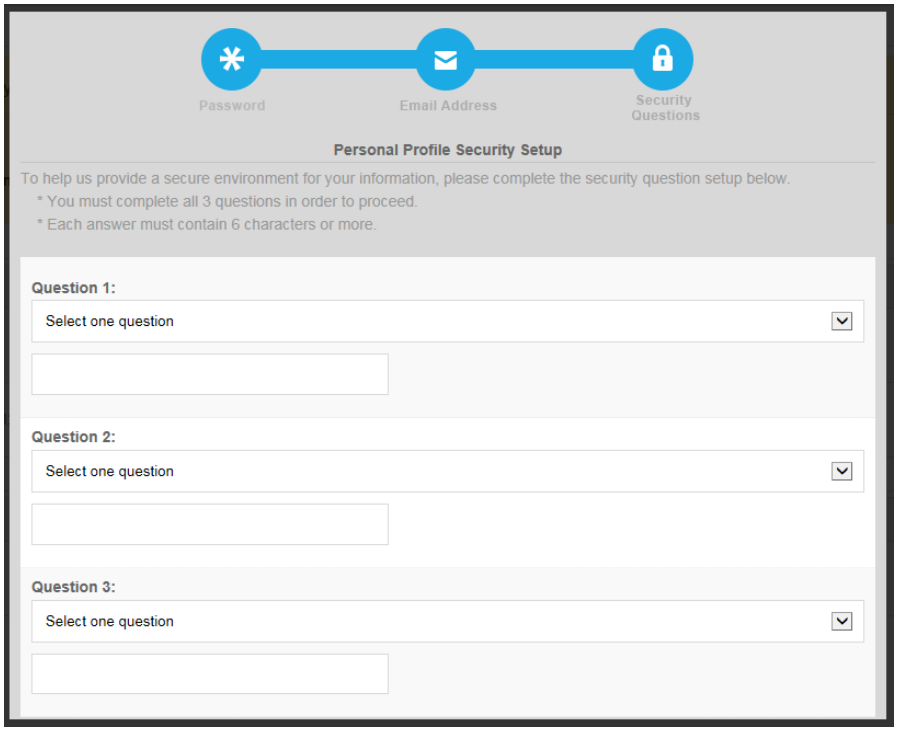
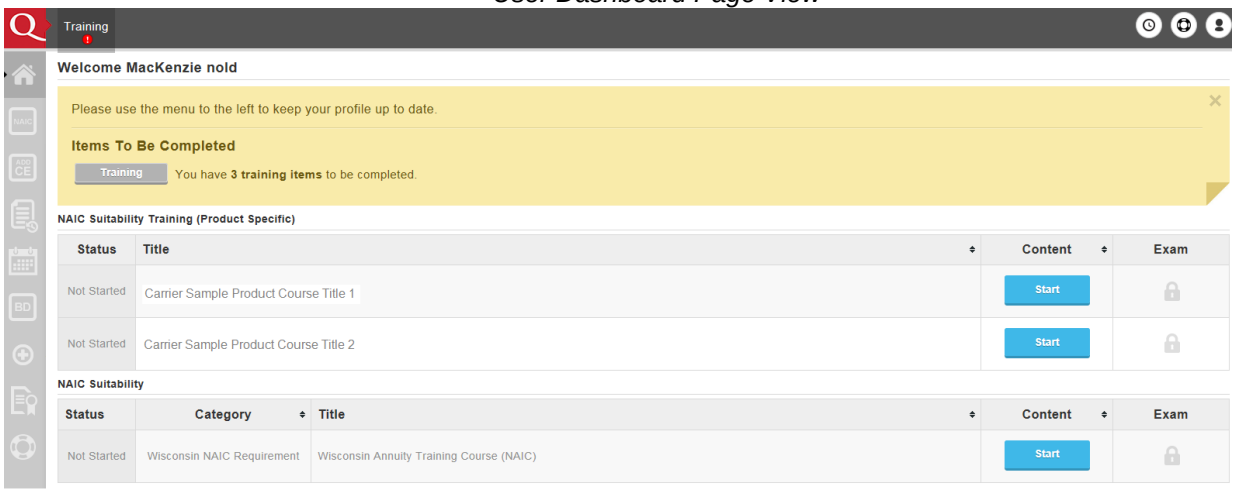


9. After the profile security questions you will land on your account dashboard page. The Product Specific Training Course(s) you have selected, as well as any State Annuity Training course selected within the registration process, will be available for you to start and complete.

10. Click **Start** to access and work through the content portion of each course.

User Dashboard Page View



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:

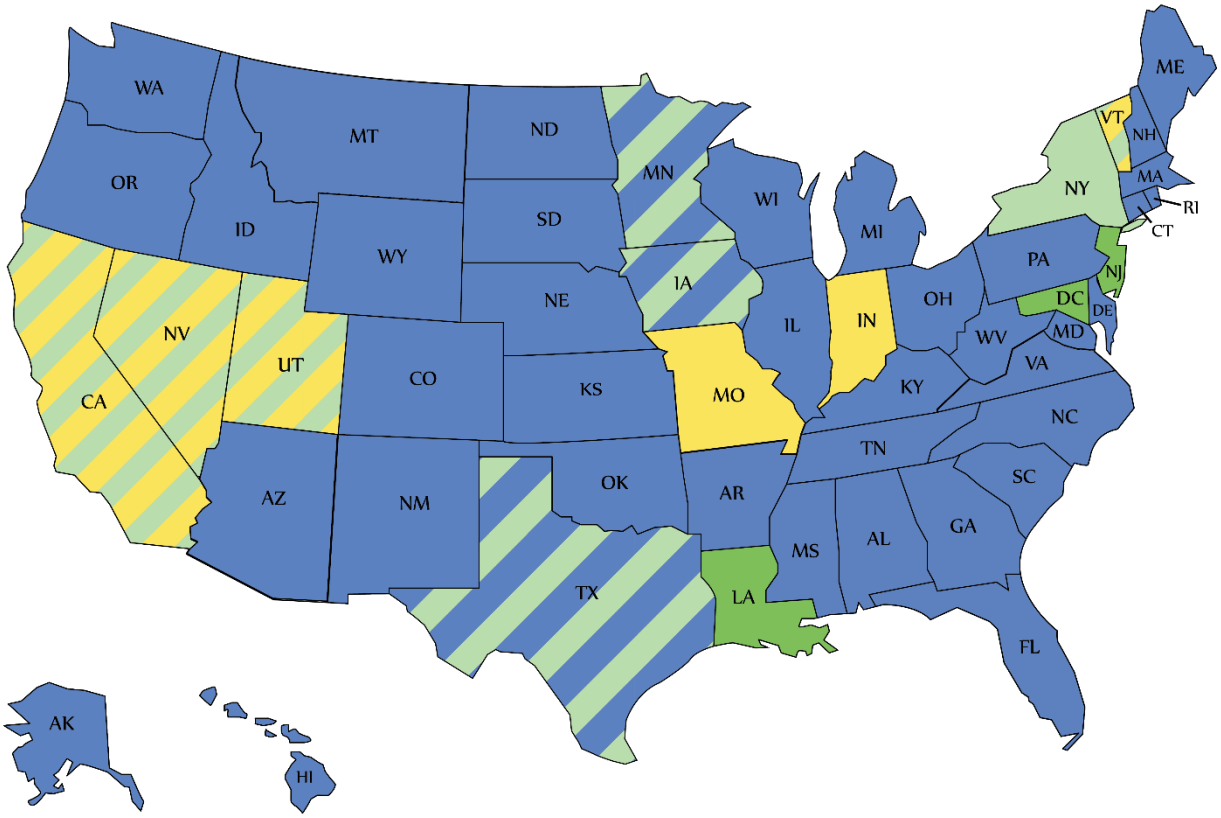
- You will not need to register fully the next time you access your NAIC training account. You will simply login to your existing account which you created today.

- 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.



Mandatory NAIC
Pending BIS
Mandatory Annuity Training – Requirement Varies
Mandatory NAIC including BIS

ECA MARKETING
National Leaders in Life and Annuities

REVISED: 3/11/2024
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