

National Western

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 must complete product training, regardless of state.

When can the product training be taken?

Product training can be taken anytime. Training can be completed the same day new business is written.

Product Training Directions: See attached NWL PRODUCT SPECIFIC TRAINING REGED INSTRUCTIONS for directions. Once complete, please email a copy of the certificate to licensing@ecamarketing.com.

Additional Required Training

Anti-Money Laundering Training (AML):

National Western will accept LIMRA (no certificate required), RegEd, QuestCE, SuccessCE, WebCE, FINRA and Kaplan for AML training. All other vendors will be reviewed by the compliance department. AML is required to be renewed every two years. Contracting will not be completed until AML is compliant.

NWL product training courses currently available on RegEd

- NWL® Capital Solutions (JIT Product Code: [nwlcapital](#))
- NWL® ChoiceOptimizer (JIT Product Code: [nwlchoiceopt](#))
- NWL® Dynamic Series (JIT Product Code: [nwldynamic](#))
- NWL® Impact Series (JIT Product Code: [nwlimpact](#))
- NWL® Lifetime Returns Solutions (JIT Product Code: [nwlsolutions](#))
- NWL® New Frontiers (JIT Product Code: [nwlnewfrontiers](#))
- NWL® Single Premium Immediate Annuity (SPIA) (JIT Product Code: [nwlspia](#))
- NWL Protector One® (JIT Product Code: [nwlprotector](#))
- NWL® Ultra Series (JIT Product Code: [nwlultra](#))

Step 1. Navigate to <https://secure.reged.com/TrainingPlatform/>


Existing users, log in using your current credentials.



New users:

Step 2. Select Register online on the right under **Producers Get Started**.

Step 3. Complete the registration form.



Self Registration

Login Information

The security questions / answers are required to help you reset your password, if you forget your password.

*Login Email:

Will be used as Login Name and Contact Email

*Password:

(Passwds must be at least 8 characters, and contain at least 2 alphabetic characters and 2 numbers)

*Verify Password:

*Security Question 1:

Select Question

*Answers:

*Security Question 2:

Select Question

*Answers:

*Security Question 3:

Select Question

*Answers:

(You must select 3 different questions and provide 3 different answers which do not match your password.)

Identifying Information

We require your Social Security Number and Date of Birth to process your CE as per state requirements.

Prefix:

*First Name:

*Last Name:

MI:

Sfx:

*Social Security #:

*Verify Social Security #:

*Date of Birth:

*National Producer Number (NPN):

Find NPN

Business Address

*Address Line 1:

Address Line 2:

*City:

*State:

Select a state

*Zip Code:

*Country:

United States

*Phone:

Ext:

Fax:

Shipping Information

We require your shipping address to send you your certificates as per state requirements.

☒ Same as Business Address

☐ I want to enter different Shipping Information

Home Information

☒ Same as Business Address

☐ I want to enter different Home Information

Terms of Service

☐ I accept the [Terms of Service](#) and site usage requirements

* Denotes required field

Register

Clear Form


Secured by McAfee


2017-11-21

ABOUT SSL CERTIFICATES

Access Product Training

Upon login, the Producer Status page displays all currently assigned and ordered carrier-specific product training. Assigned product training courses are also accessible from the left frame menu, grouped by Carrier name.





Home

Producer Status

Enter Product Code

State Suitability Training

Optional Insurance CE

My Certificates

My Account

FAQs

Demo Carrier 2

Demo Carrier 1

Producer Status

Annuitant State Suitability Compliance Summary

Continuing Education	Continuing Education Met	Product Type	Compliance Status
California	No	All	Order Course
Florida	No	N/A - Not Required	
Illinois	No	All	Order Course
Texas	No	N/A - Not Required	

California - Resident and non-resident agents must complete 8 hours of initial training before selling annuities. Resident and non-resident agents must complete 4 hours of ongoing training education each license renewal period thereafter. Agents are advised to consult the state department of insurance to ensure that they have met this requirement.

Texas - Please ensure the correct dates are entered for your license. Resident and non-resident producers must complete 4 hours of initial training before selling annuities. Texas resident producers selling annuities must also complete 8 hours of continuing education in annuities each license period.

The following states do not have annuity suitability requirements in place: North Carolina, Nevada and Utah

[Manage My State-Suitability Requirements](#)

Best Interest State Training

Continuing Education	Continuing Education Met	Product Type	Compliance Status
New York	No	All	Order Course

The following states do not have Best Interest Requirements in place: California, Florida, Illinois, North Carolina, Nevada, Texas and Utah

[Manage My Best-Interest Requirements](#)

Add Product Code

Enter a Product Code to receive access to company-specific training. Product Codes are sometimes referred to as JIT codes

Product Code:

[Add Product](#)

Carrier Specific Product Training

Requirement	Completion Date	Requirement Status
Demo Carrier 2		
Overview of Retirement Planning (423)		Go To Requirement
Demo Carrier 1		
Demo Carrier 1 - Course C (DemoCourseC)		Go To Requirement
Demo Carrier 1 - Course A (DemoCourseA)	07/21/2018	Completed
Demo Carrier 1 - Course B (DemoCourseB)	07/21/2018	Completed
Demo Carrier 1 - Course A (DemoCourseA)	07/21/2018	Completed

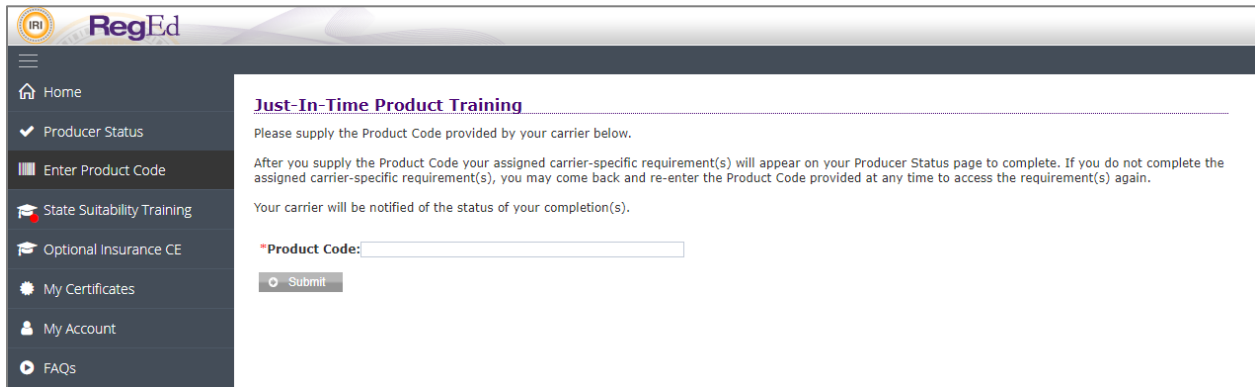
Although RegEd, Inc. takes reasonable steps to ensure that the information displayed through the Annuitant Training Platform is current and correct based on the data provided to it, it neither warrants nor guarantees its accuracy or timeliness. Producers should verify their product training and continuing education requirements and status on the websites of the state departments of insurance where they hold licenses and with their carriers, as appropriate.

Enter NWL Product Code

- NWL® Capital Solutions (JIT Product Code: [nwlcapital](#))
- NWL® ChoiceOptimizer (JIT Product Code: [nwlchoiceopt](#))
- NWL® Dynamic Series (JIT Product Code: [nwldynamic](#))
- NWL® Impact Series (JIT Product Code: [nwlimpact](#))
- NWL® Lifetime Returns Solutions (JIT Product Code: [nwlsolutions](#))
- NWL® New Frontiers (JIT Product Code: [nwlnewfrontiers](#))
- NWL® Single Premium Immediate Annuity (SPIA) (JIT Product Code: [nwlspia](#))
- NWL Protector One® (JIT Product Code: [nwlprotector](#))
- NWL® Ultra Series (JIT Product Code: [nwlultra](#))

Enter the code to immediately add the course as an available option on the Producer Status homepage. The product code can be entered:

- in the [Add Product Code](#) section on the Producer Status page, or
- by selecting [Enter Product Code](#) on the left-side menu and entering the code on that page



After selecting [Submit](#), you are returned to the Producer Status page and the new course is listed under the program status grid under Carrier-Specific Product Training.

Complete Product Specific Training

Select a course from the Producer Status page, then select [Proceed](#) to begin the course.

Use the buttons (⏮ ⏪ ⏩) in the bottom middle of the page to navigate through the course.

There is an X button in the top right to leave the course (⏹) and return at a later date.

NWL course completions are reported to NWL automatically. You may print or save a copy of your certificate for your records.

Optional Additional Features

State Annuity Suitability Training

Users are able to gain access to RegEd's annuities suitability courses designed to meet state training requirements. The user is able to order insurance CE credit(s) with the courses. NWL is automatically notified of annuity suitability courses completed on RegEd's platform. If you take a course with another vendor, you will need to provide a copy of your course completion to NWL.



The screenshot shows the RegEd website interface. At the top, there is a navigation bar with links for Home, Contact Us, About Us, and Terms of Service. Below this is a header area with the IRI logo and the RegEd logo. A left sidebar menu is visible, containing options like Welcome John Smith, Producer Status, Enter Product Code, State Suitability Training (highlighted), Optional Insurance CE, My Certificates, My Account, FAQs, and several product training modules. The main content area displays the 'State Suitability Training' section, which includes a map of the United States and a list of bullet points describing the training. A 'Proceed' button is located at the bottom of the main content area.

State Suitability Training

New state regulations require that producers complete annuities suitability courses prior to selling any annuity product. State-mandated suitability courses completed on this site are:

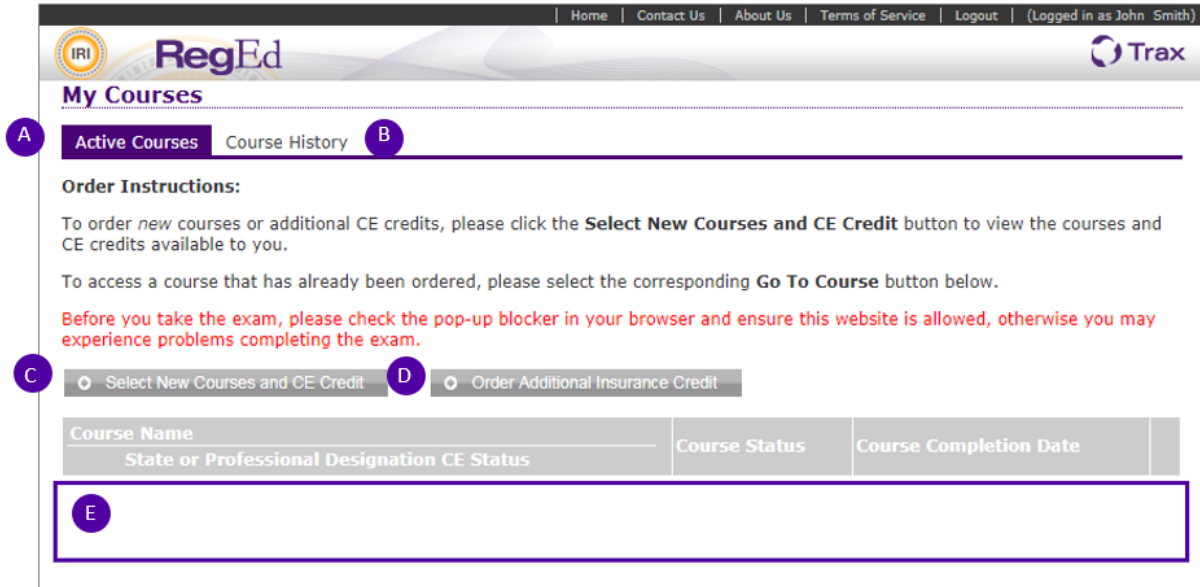
- Designed to meet state training requirements
- Available for Insurance CE credit(s). Certification and state fees may apply.
- Reported to participating carriers on the RegEd/IRI Annuity Training Platform

To access RegEd's **State Suitability Training** courses available to you please select the **Proceed** button below.

[Proceed](#)

Select **State Suitability Training** from the left menu.

Select **Proceed** to continue to the My Courses page.



A. Active Courses

Active Courses shows the courses the user has already ordered. If no courses have been ordered, this area will be blank.

B. Course History

The **My Courses** page allows the user to view their course history and access course completion certificates.

C. Select New Courses and CE Credit

Select this option to begin ordering a course(s).



D. Order Additional Insurance Credit

Select this button to order additional CE credit for a course that has already been completed. Note that additional CE orders are subject to state regulations; some states do not allow CE to be ordered after a course has already been completed.

E. Courses Ordered

Courses already ordered or in progress are displayed here with an option on the right to **Go To Course**.

Click on **Select New Courses and CE Credit** to order state annuity suitability training courses.

Product Training & CE Options




Do you want to receive CE credit(s), where available, with your Product Training completion(s)?

☒ I want to receive CE credit(s) with my Product Training completion(s)
☐ I DO NOT want to receive CE credit(s) with my Product Training completion(s)

Warning! Ordering CE after the course is completed is NOT allowed for most states.

Select whether you want to order CE with your course and then select **Proceed**.

The next page displays state specific CE information. Review the information, scroll to the bottom and select **Proceed**.



Home | Contact Us | About Us | Terms of Service | Logout | (Logged in as John Smith)


Verify Information

Please verify your order below.

When you have verified your order and information, select the **Complete Your Order** button below.

Item	Credits	Item Price	Remove Item
NAIC Suitability in Annuity Transactions Model Regulation (390) ⓘ <i>Annuities State Suitability Approved In: AL, LA</i>		\$0.00	<input type="button" value="Remove"/>
Producer CE Credit for Louisiana	4.0 Annuities ClearCert Annuities Approved	\$0.00	<input type="button" value="Remove"/>
CE Credit for Alabama <i>Alabama State Fee</i>	4.0 General ClearCert Annuities Approved	\$0.00 0.00	<input type="button" value="Remove"/>
		Grand Total:	\$0.00

* Denotes required field

Provide State Required Information

The following information is required to properly process the Insurance CE credits that you are ordering.

* Social Security Number: ***-**-1111

* National Producer Number(NPN): 01010101

License Type:

* Louisiana License Number: Producer [License Lookup](#)

* Alabama License Number: Producer [License Lookup](#)

☒ Report completions to ClearCert ⓘ

Provide Email and Delivery Address

Note: Email Address and Delivery Address is per your Profile Address

* Email Address: john.smith@reged.com

Delivery Address: 2100 Gateway Blvd
Morrisville NC 27560
United States

CE credit will be ordered with the appropriate Annuity course for each state the user has entered on the Producer Page [through Manage My State Suitability Requirements](#). Review and confirm the information on the page, then select [Submit Your Order](#). The user is then required to enter credit card information to pay any applicable fees. The user can then complete the course order by selecting [Submit Your Order](#) on the bottom of the page. The user is returned to the My Courses page and the new course is available to begin via the [Go To Course](#) link.

Administrative

My Certificates

The My Certificates page lists any completed CE, the date completed and a link to download the certificate of completion.

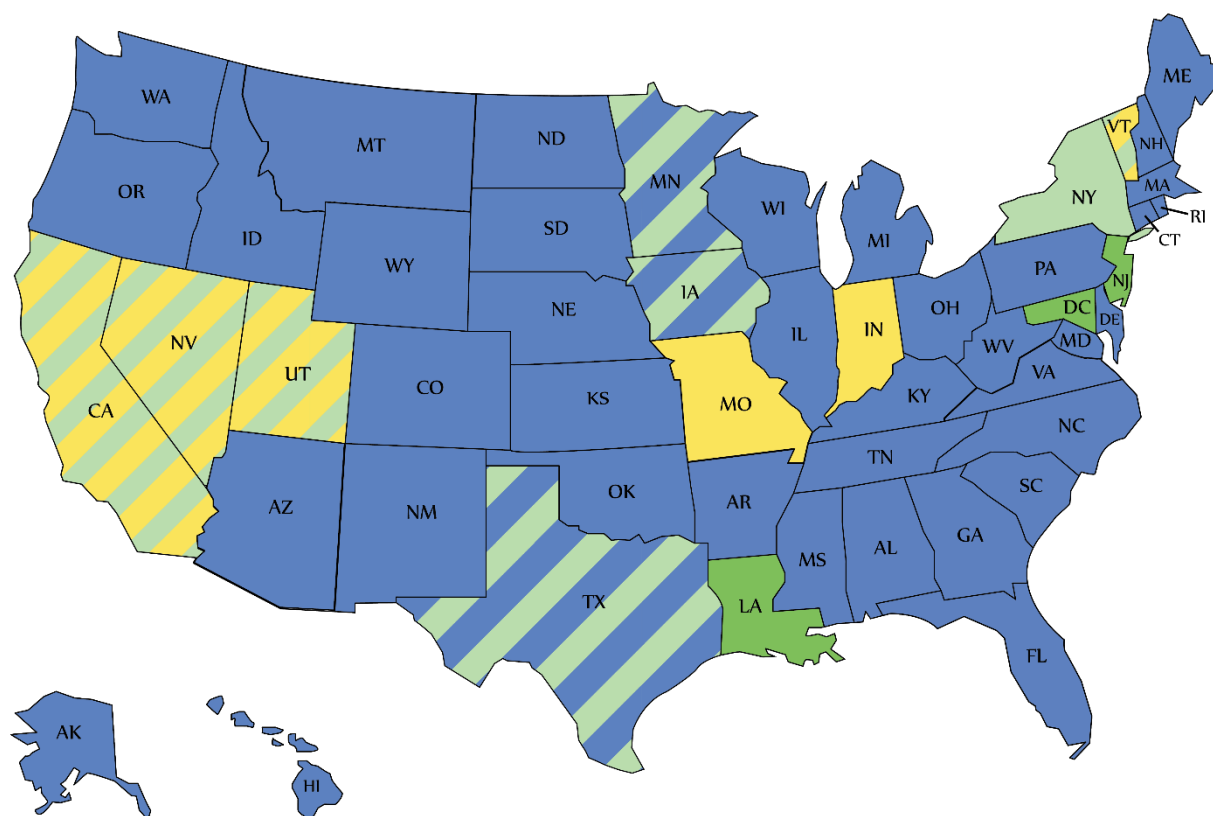
My Account





The My Account page allows the user to update personal information saved in RegEd, such as login security questions, national producer number, business address and home address. This page also displays order history and allows the user to view receipts from past orders.

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	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