

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 REQUIREMENST 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?

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 <u>NWL PRODUCT SPECIFIC TRAINING REGED INSTRUCTIONS</u> for directions Once complete, please email a copy of the certificate to <u>licensing@ecamarketing.com</u>.

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.

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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.

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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

RegEd	
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☆ Home	Just-In-Time Product Training
 Producer Status 	Please supply the Product Code provided by your carrier below.
IIII Enter Product Code	After you supply the Product Code your assigned carrier-specific requirement(s) will appear on your Producer Status page to complete. If you do not complete the assigned carrier-specific requirement(s), you may come back and re-enter the Product Code provided at any time to access the requirement(s) again.
🛜 State Suitability Training	Your carrier will be notified of the status of your completion(s).
🞓 Optional Insurance CE	*Product Code:
My Certificates	O Submit
🐣 My Account	
FAQs	

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.

	RegEd		Home Contact Us	About 05 16	erms of Service
MENU	Welcome John Smith				
	Producer Status	State Suitability Training			
	Enter Product Code	New state regulations require that producers complete annuities suitability courses prior to selling any annuity product. State-			
	State Suitability Training	mandated suitability courses completed on this site are:			
	Optional Insurance CE	Designed to meet state training requirements Available for Insurance CE credit(s). Certification and state			
	My Certificates	fees may apply. Reported to participating carriers on the RegEd/IRI Annuity 			
	My Account	Training Platform			
	FAQs	To access RegEd's State Suitability Training courses available to you please select the Proceed button below.			
	Forethought Annuity Product Training				
	Great-West Product Training	O Proceed			
	Nationwide Annuity Product Training				
	Sammons Retirement Solutions Product Training				

Select State Suitability Training from the left menu.

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



NWL[®] Product Specific Training RegEd Instructions

	Home Contact Us About Us Terms of Service Logout (Logged in as John Smith)
	RegEd Trax
	My Courses
A	Active Course History B
	Order Instructions:
	To order new courses or additional CE credits, please click the Select New Courses and CE Credit button to view the courses and CE credits available to you.
	To access a course that has already been ordered, please select the corresponding Go To Course button below.
	Before you take the exam, please check the pop-up blocker in your browser and ensure this website is allowed, otherwise you may experience problems completing the exam.
С	Select New Courses and CE Credit O Order Additional Insurance Credit
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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.



NWL[®] Product Specific Training RegEd Instructions

RegEd
Product Training & CE Options
Do you want to receive CE credit(s), where available, with your Product Training completion(s)?
<u>Warning!</u> Ordering CE after the course is completed is NOT allowed for most states.
O Proceed O Cancel

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**.

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ase verify your order below.					
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* Alabama License Number:	Producer	License Lookup			
	Report completions to Clear	arCert 🕜			
Provide Email and Delivery Addre					
Note: Email Address and Delivery Addr	ess is per your Profile Address				
* Email Address:	john.smith@reged.com	O Edit			
Delivery Address:	2100 Gateway Blvd Morrisville NC 27560	O Edit			
	United States				



NWL[®] Product Specific Training RegEd Instructions

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.

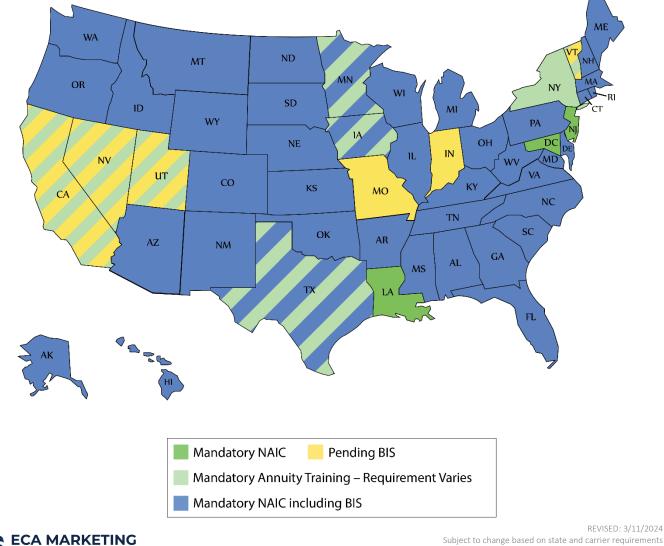
My Account

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.



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

interpretation of t	
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	ОНЮ	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