

# Prudential

## 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](mailto: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 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.

NOTICE TO INDIANA PRODUCERS: If soliciting in the state of Indiana, the product training must be taken before Prudential will submit the state appointment.

**Product Training Directions:** See attached PRUDENTIAL ANNUITIES NAIC PRODUCT TRAINING for directions. Please email a copy of the certificate to [licensing@ecamarketing.com](mailto:licensing@ecamarketing.com).

RegEd Product Code: PrudentialIMO

### **Additional Required Training**

#### **Anti-Money Laundering Training (AML):**

AML training will only be considered acceptable and in good order if taken through LIMRA within the past 24-months. Prudential will not accept AML from any other vendor. In addition to the general AML training through LIMRA, the Prudential "acknowledgement" within LIMRA (located in COMPANY PAGES) must be completed before business will issue.

#### **AR, FL, NC, NM, NV, UT, VT Resident Producers; One-Time, 4-Hour NAIC Annuity Suitability Course:**

Resident agents of non-NAIC regulated states must take a one-time, 4-Hour NAIC Annuity Suitability Course through a CE vendor prior to writing business. This is a requirement from Prudential and not the state. Exceptions will not be made, and business will be rejected if the training is not in good order. If you not taken a 4-Hour Annuity Course, please defer to your preferred CE vendor. The state in which you take the training does not matter as long as it is completed in one of the NAIC regulated states (see-attached NAIC ANNUITY SUITABILITY STATE TRAINING REQUIREMENT). If you have already taken the course, you do not need to re-take the training. Please email a copy of the certificate to [licensing@ecamarketing.com](mailto:licensing@ecamarketing.com) or upload the document into SuranceBay.

## SurePath<sup>SM</sup> and SurePath<sup>SM</sup> Income Fixed Indexed Annuity

# PRUDENTIAL ANNUITIES<sup>®</sup> NAIC PRODUCT TRAINING

### RegEd WEBSITE ACCESS:

Enter this website into your browser: <https://secure.reged.com/TrainingPlatform/>

### Registration Process (if new to RegEd)

- Click the Register Online link on the right side of the home page and follow the instructions on the screen to create a profile.
- After registering, select the state in which you are selling or plan to sell annuity products. Supply the required information and Save.
- Proceed to the “Getting Started” instruction section below.

### Log-In Process (if already registered with RegEd)

- Log in to RegEd with your Login Email Address and Password at the top right-hand corner of the page.
- Proceed to the “Getting Started” instruction section below.

### Getting Started

- You will be brought to the Producer Status screen. Scroll down to the Carrier-Specific Product Training section.
- The training for the SurePath and SurePath Income products should be displayed. Select the training that you would like to take and click Go to Requirements.
  - If the training is not displayed, click on Enter Product Code on the left-hand side of the screen. Input “PrudentialIMO” and hit Submit.
- Review the Prudential Training Standard page and click Proceed at the bottom of the screen.
- The Training Presentation will begin.
- After completing the training, read through the disclosures and select Attest.
- Complete the Attestation by clicking I Agree and then hit Continue.
- After the course evaluation (not required), your Certificate of Completion will be displayed.
- Print the Certificate and keep it with your files. RegEd will notify Prudential electronically once you have completed the training.

**IMPORTANT:** In order to satisfy your product training, you must read through the disclosures and Attest. This is a necessary step in all states to satisfy your carrier-specific product training for Prudential Annuities.

If you have questions about using RegEd to fulfill the Prudential Annuities product-specific training, **please contact our Annuities Service Center at (800) 513-0805 and press 2.** Representatives are available to assist you Monday through Thursday between 8 a.m. and 7 p.m., and Friday between 8 a.m. and 6 p.m. Eastern Time.

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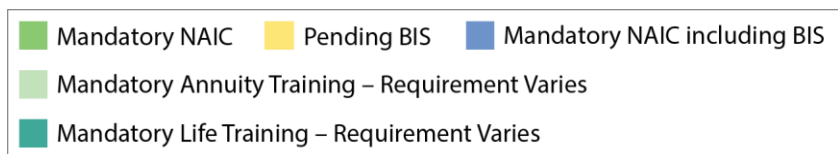
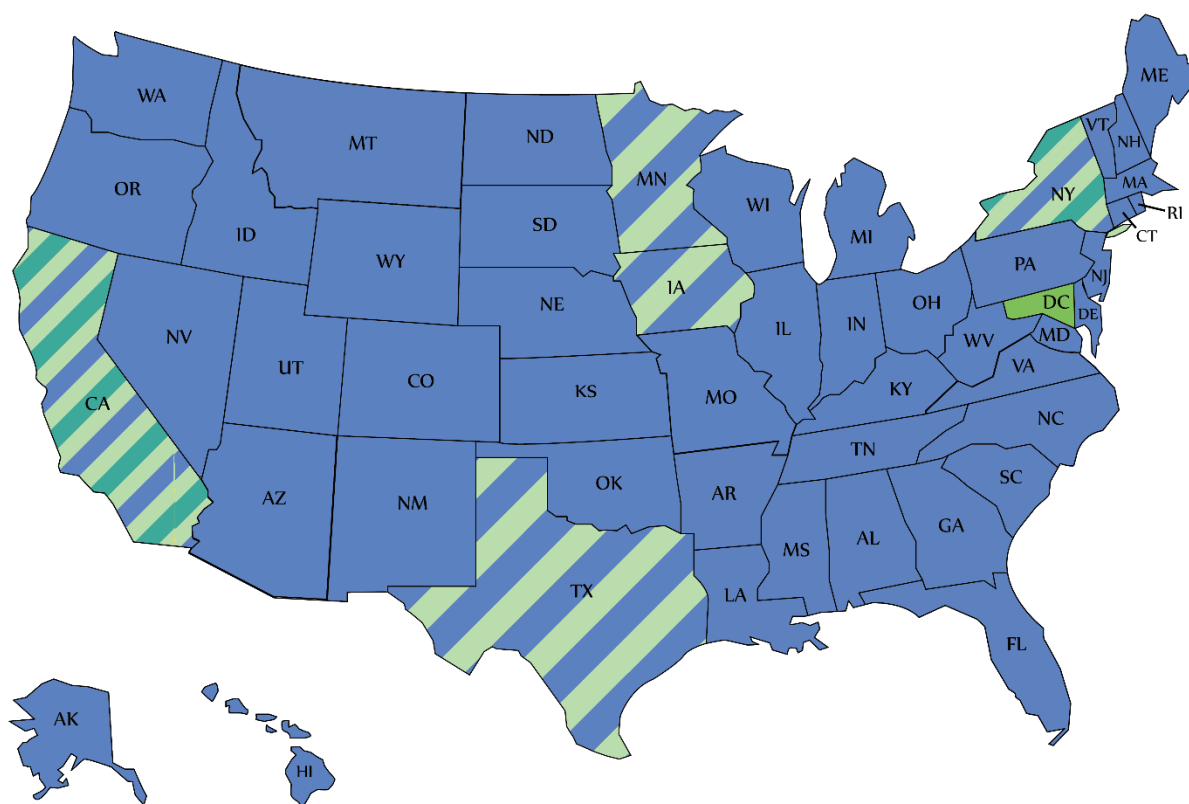
# NAIC ANNUITY SUITABILITY

## STATE TRAINING REQUIREMENTS

### BEST INTEREST STANDARD AND LIFE INSURANCE

The following states have adopted some version of the NAIC Suitability in Annuity Transactions Model Regulation 4-Hour Annuity Training and 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 course or a new 4-hour training course that includes the BIS. Additionally, some states have introduced training requirements related to life insurance.

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](mailto:licensing@ecamarketing.com)). For further information, refer to the tables on the following page or contact your licensing representative.



## Mandatory Annuity and Life Training - Requirement Varies:

Interpretation of the state ruling may vary by insurer

<b>CALIFORNIA</b>	<p><b>Annuity:</b> Effective 1/1/2025, CDI released an amendment to the initial 8-hour and ongoing 4-hour annuity CE to include Best-Interest Standard. This amendment mandates that resident and non-resident agents selling annuities must complete a new 8-hour course by 7/1/2025, and a new 4-hour course before the next license renewal. The 4-hour course is an ongoing requirement and must be taken every two years prior to the license expiration date. The courses are specific to CA, reciprocity with other states is not permitted.</p> <p><b>Life:</b> Effective 1/1/2024, CDI released the 2025 Life Insurance Policies 4-Hour Course. Agents licensed on or after 1/1/24 who sell life insurance policies other than term life with no cash value, must complete 4-hours of training by 1/1/25. Producers licensed prior to 1/1/24 are not required to adhere to the 2025 Life Policies training.</p>
<b>IOWA</b>	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.
<b>MINNESOTA</b>	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.
<b>NEW YORK</b>	Effective 8/1/19 for <b>Annuities</b> and 2/1/20 for <b>Life</b> , 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.
<b>TEXAS</b>	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 for 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 for each license period. TX will accept most annuity courses taken in other states.

## Mandatory – NAIC Annuity including Best Interest Standard:

EXISTING PRODUCERS have the option to complete either a new 4-hour training course 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 course 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 HAMPSHIRE	2/16/2024	8/15/2024
ARKANSAS	1/1/2022	1/1/2022	NEW JERSEY	4/21/2025	10/21/2025
CALIFORNIA	1/1/2025	7/1/2025	NEW MEXICO	10/1/2022	4/1/2023
COLORADO	11/1/2022	5/1/2023	NEVADA	11/15/2024	5/15/2025
CONNECTICUT	3/1/2022	9/1/2022	NORTH CAROLINA	1/1/2023	7/1/2023
DELAWARE	8/1/2021	2/1/2022	NORTH DAKOTA	1/1/2022	6/30/2022
FLORIDA	1/1/2024	7/1/2024	OHIO	2/14/2021	8/14/2021
GEORGIA	8/1/2023	1/31/2024	OKLAHOMA	9/1/2023	5/1/2024
HAWAII	12/31/2022	7/1/2023	OREGON	1/1/2024	7/1/2024
IDAHO	7/1/2021	2/1/2022	PENNSYLVANIA	6/22/2022	12/22/2022
ILLINOIS	8/1/2023	2/1/2024	RHODE ISLAND	4/1/2021	10/1/2021
INDIANA	7/1/2024	1/2/2025	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
LOUISIANA	9/20/2024	3/20/2025	UTAH	7/1/2024	7/1/2025
MAINE	1/1/2022	7/1/2022	VERMONT	7/5/2024	1/5/2025
MARYLAND	10/8/2022	4/8/2023	VIRGINIA	9/1/2021	3/1/2022
MASSACHUSETTS	6/1/2023	6/1/2023	WASHINGTON	1/1/2024	7/1/2024
MICHIGAN	6/29/2021	12/29/2021	WEST VIRGINIA	6/8/2023	12/8/2023
MINNESOTA	1/1/2023	6/30/2023	WISCONSIN	10/1/2022	4/1/2023
MISSISSIPPI	1/1/2022	6/30/2022	WYOMING	1/1/2023	7/1/2023
MISSOURI	8/30/2024	3/2/2025			

## Mandatory – Original NAIC Annuity Requirement:

DISTRICT OF COLUMBIA