

CL Life

REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

Annuity Carrier Specific Product Training and state mandated **NAIC Annuity Training** (see STATE ANNUITY SUITABILITY TRAINING REQUIREMENT 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, regardless of state, are required to take the product training.

When can the product training be taken?

The training is available at any time and can be dated/taken the same day that business is solicited.

Product Training Directions:

1. Go to: <https://www.youtube.com/watch?v=vqFEvsvtBvc>
2. Sign the PRODUCT TRAINING CERTIFICATION AND ACKNOWLEDGEMENT form located within this document
3. Return to licensing@ecamarketing.com

SURANCEBAY NOTICE: If completing the contracting through SuranceBay, review of the product training module will be provided within the system, including signing of the PRODUCT TRAINING ATTESTATION. The date of completion will be the date that the contract was digitally "confirmed" by the agent.

Additional Required Training

Anti-Money Laundering Training (AML):

All vendors accepted. The most recent date of completion must be within the past 2-Years. A copy of the certificate must be provided along with the agent contract. If AML is not in good standing order, CL Life will withhold commission payment until proof of acceptable AML has been provided.

LIMRA Notice: Oceanview does not subscribe to LIMRA, however, training from LIMRA can be accepted if proof of completion is provided. Please provide a screenshot/print screen of the AML transcript from the website (including course title and status date). If utilizing SuranceBay for contracting, please upload your LIMRA password into the "TRAINING" tab. By doing so, SuranceBay can generate a certificate that Oceanview will accept as proof.



CL LIFE AND ANNUITY INSURANCE COMPANY

Executive Office: 201 Main Street, Suite 1900, Fort Worth, Texas 76102, (800) 520-6162

Administrative Office: P.O. Box 11525, Winston-Salem, NC 27116

NAIC Suitability in Annuity Transactions Model Regulation Company Product Training Certification and Acknowledgement Form

I hereby acknowledge that I have received the appropriate Company product training and understand the benefits and provisions of the Annuity products currently being marketed. I completed these requirements on the date shown below:

Signature _____ Date _____

Full Name (PRINT) _____ Agent Number(NPN #) _____

Please return this completed form to CL Life and Annuity Insurance Company by one of the following options.

Fax or E-mail to: (336) 609-8078 or licensing@CLLife.com

Upload this document in SuranceBay additional forms if contracting via e-agent application.

Mail to:

CL Life and Annuity Insurance Company

P.O. Box 11525

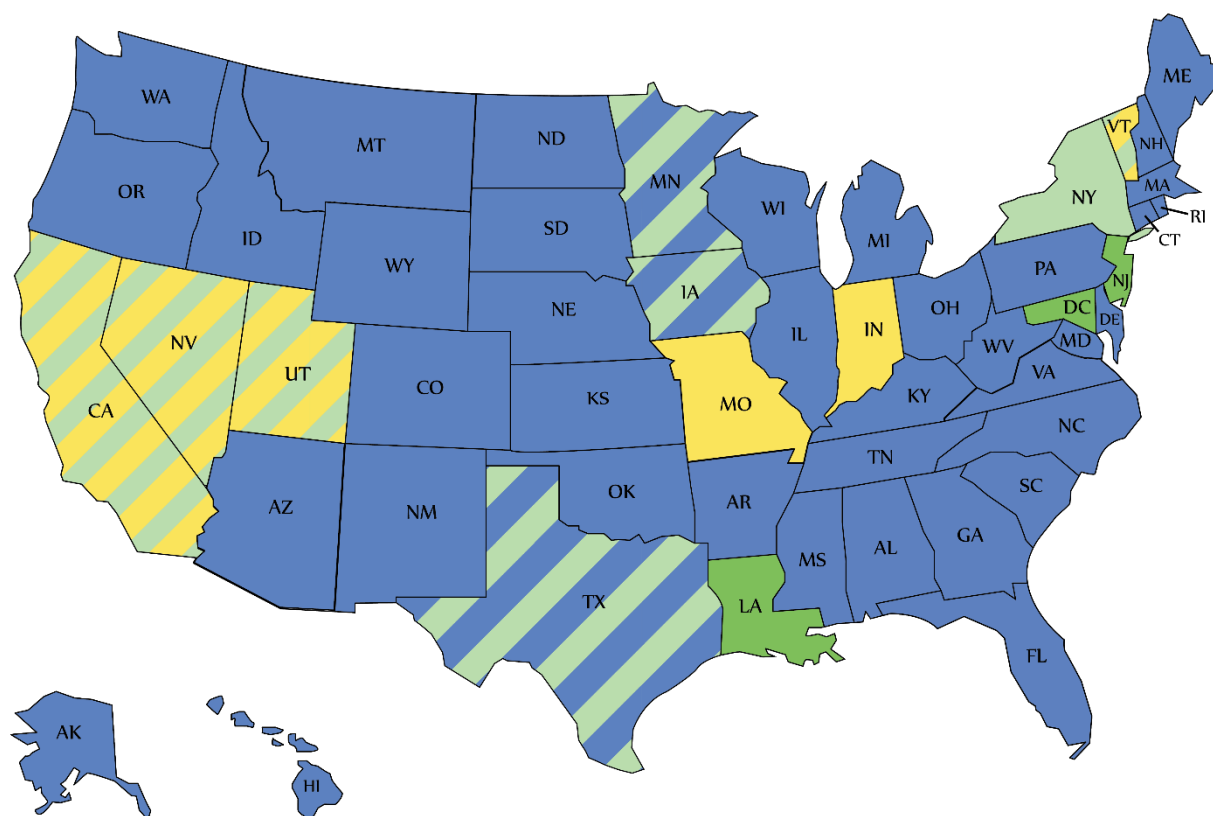
Winston-Salem, NC 27116





Note: This product training does not fulfill the 4-hour CE Requirement.

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