

Nationwide

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. Product training and new business can be completed/dated the same day.

Product Training Directions: Go to: <https://secure.reged.com/TrainingPlatform/>

- Log in or Register
- On the Producer Status Page select Enter Product Code (on the left-hand side)
- SPIA Product Training Code: incomepromiseselect
- MYGA Product Training Code: securegrowth
- FIA Product Training Code: peak10
- CareMatters Product Training Code: MALTC

Additional Required Training

Anti-Money Laundering Training (AML):

This carrier will accept AML trainings with a certificate of completion from the following education providers: Kaplan, LIMRA, Nationwide specific AML Training on RegEd, RegEd, Success CE and WebCE, and Surance Bay. Proof of AML is only required at time of initial contracting. Nationwide does not require any on-going renewal courses. If there is no AML the carrier will stop the contracting process until AML is provided.

Long-Term Care Training Certificate (LTC):

Some products offer a LTC Rider. If you intend to solicit business with a LTC Rider in a state that mandates LTC CE you must be in compliance and current with the necessary training prior to writing business. A copy of the certificate must be provided with the agent contract.

To view LTC Training requirements by state, see the attached LICENSING & TRAINING REQUIREMENTS document. For agents writing business in MA, an additional carrier specific course is required. Use the same instructions provided to access the annuity product training.



LICENSING & TRAINING REQUIREMENTS

for Nationwide's Long-term Care Product Suite:

- Nationwide YourLife CareMatters®
- **Nationwide YourLife CareMatters II®**
- LTC rider on Nationwide YourLife® No-Lapse Guarantee SUL II (Parent/Partner Rider)
- LTC rider on UL/VUL

(Product availability is dependent upon state approval)

State	License Requirements	Producer Training Requirement
ALABAMA	"Life" and "Accident and Health or Sickness"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
ALASKA	"Life" and "Health"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
ARIZONA	"Life" and "Accident and Health or Sickness"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and has completed four hours of long-term care training in each two-year period succeeding July 1, 2009, after the two-year period within which the individual completed the initial long-term care training.
ARKANSAS	"Life" or "Accident and Health or Sickness"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
CALIFORNIA	"Life-Only" and "Accident and Health"	Resident and Non-Resident Producers: Prior to being authorized to solicit LTC, for resident and non-resident producers, 8 hours in each of the first four 12 month periods from date license issued and thereafter 8 hours in each 24-month renewal period. The LTC courses need to be CA-specific for both Resident and Non Resident producers.
COLORADO	"Life" and "Accident and Health or Sickness"	*Resident Producers: 16 hours initial training (8 hours of LTC general and 8 hours of LTC partnerships in a classroom setting) prior to selling/soliciting/ negotiating and 5 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date). Non-Resident Producers: Producers who meet the requirements for their resident state need no additional training. If the producer's resident state has no LTC requirements, then the producer must meet the requirements set for Colorado resident producers
CONNECTICUT	"Life" and "Health"	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)

State	License Requirements	Producer Training Requirement
DELAWARE	"Life" and "Health"	*Resident Producers: 3 hours LTC training biennially, including product knowledge, laws, rules, and regulations
DISTRICT OF COLUMBIA	"Life" and "Health"	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)
FLORIDA	"Life" and "Health"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
GEORGIA	"Life" and "Accident and Sickness"	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)
HAWAII	"Life" or "Accident and Health or Sickness"	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)
IDAHO	"Life" and "Disability (Accident and Health)"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
ILLINOIS	"Life" and "Accident and Health"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
INDIANA	"Life" and "Accident and Health"	*Resident Producers: 8 hours initial training prior to marketing/selling/soliciting and 5 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
IOWA	"Life" and "Accident and Health or Sickness"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date)
KANSAS	"Life" and "Health"	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)
KENTUCKY	"Life" and "Health"	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)
LOUISIANA	"Life" or "Health and Accident"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
MAINE	"Life" or "Health"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
MARYLAND	"Life" or "Health"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).

State	License Requirements	Producer Training Requirement
MASSACHUSETTS	"Life" and "Accident and Health"	<p>Resident producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (The 2-hour MA specific training is to be included in the 8-hour initial training; and not in addition to the 8-hour initial training.)</p> <p>Non-Resident producers: Producers who have already taken an initial 8-hour long-term care training course in another state will need to take an additional one-time 2-hour MA specific training course. Producers must also complete four (4) hours of ongoing training every 2-year CE Term (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).</p>
MICHIGAN	"Life" and "Accident and Health"	<p>*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license).</p>
MINNESOTA	"Life" or "Accident and Health or Sickness"	<p>*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).</p>
MISSISSIPPI	"Life" and "Accident and Health"	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)
MISSOURI	"Life" and "Accident and Health or Sickness"	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)
MONTANA	"Life" or "Disability"	<p>*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).</p>
NEBRASKA	"Life" and "Accident and Health or Sickness"	<p>*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).</p>
NEVADA	"Life" and "Health"	<p>*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).</p>
NEW HAMPSHIRE	"Life" or "Accident and Health or Sickness"	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)
NEW JERSEY	"Life" and "Accident and Health or Sickness"	<p>*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).</p>
NEW MEXICO	"Life" and "Accident and Health"	<p>*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date). Note: Producers have until 2/27/19 to complete the 8 hour training course before business needs rejected for not completing initial 8 hour CE course</p>
NEW YORK	"Life" and "Accident and Health"	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)

State	License Requirements	Producer Training Requirement
NORTH CAROLINA	Resident and Non-Resident: “Life” and “Accident and Health or Sickness” and “Medicare Supp/Long Term Care”	No training requirements for Long Term Care at this time. Training courses may be offered but are not required. (Current requirements only apply to selling LTC Partnerships.)
NORTH DAKOTA	“Life” and “Accident and Health”	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)
OHIO	“Life” and “Accident and Health”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
OKLAHOMA	“Life” and “Accident and Health or Sickness”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
OREGON	“Life” or “Health”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
PENNSYLVANIA	“Life” and “Accident and Health”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
RHODE ISLAND	“Life” or “Accident and Health or Sickness”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
SOUTH CAROLINA	“Life” and “Accident and Health”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
SOUTH DAKOTA	“Life” and “Health”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
TENNESSEE	“Life” or “Accident and Health or Sickness”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
TEXAS	“General Lines (Life, Accident, Health and HMO)”	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)
UTAH	“Life” and “Accident and Health”	*Resident Producers: At least 3 hours initial training prior to selling and 3 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).

State	License Requirements	Producer Training Requirement
VERMONT	"Life" and "Accident and Health or Sickness"	Resident and Non-Resident Producers: One-time 8-hour course (2 hours must contain VT specific information including VT Medicaid information) prior to selling/soliciting/negotiating and 4 hours of ongoing training every 24 months ending March 31st of odd-numbered calendar years.
VIRGINIA	"Life" and "Health"	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)
WASHINGTON	"Life" and "Disability"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
WEST VIRGINIA	"Life" and "Accident and Sickness"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date).
WISCONSIN	"Life" and "Accident and Health"	Resident and Non-Resident Producers: 8 hours initial training, of which 2 hours must contain Wisconsin-specific Medicaid and LTC information prior to selling/soliciting/negotiating and 4 hours, of which 1 hour must contain Wisconsin-specific Medicaid training every 2-year CE term thereafter (defined as period of time beginning with the issuance or renewal of license and the following license expiration date). (The 2-hour WI specific Medicaid training is to be included in the 8-hour initial training; and not in addition to the 8-hour initial training. Likewise, the 1 hour WI specific Medicaid Training is included in the 4 hours every CE Term thereafter)
WYOMING	"Life" and "Accident and Health"	No training requirements for Long Term Care at this time. Training courses may be offered, but are not required. (Current requirements only apply to Partnerships.)

*Non-Resident producers need to meet the training requirement in their home state. If their home state does not have requirements, they must complete the requirements of the state they are writing the business in.

State insurance laws can and do vary from state to state and are subject to change. Therefore, the information presented in this document is subject to interpretation and is not guaranteed. If you are aware of any discrepancy on this document for a particular state, please notify us immediately. Confirmation of the state laws governing insurance products for a specific state may be obtained by contacting the applicable State Insurance Commission. Neither the company nor its representatives provides tax or legal advice. Please consult your financial advisor or state insurance commission regarding answers to specific questions in your state.

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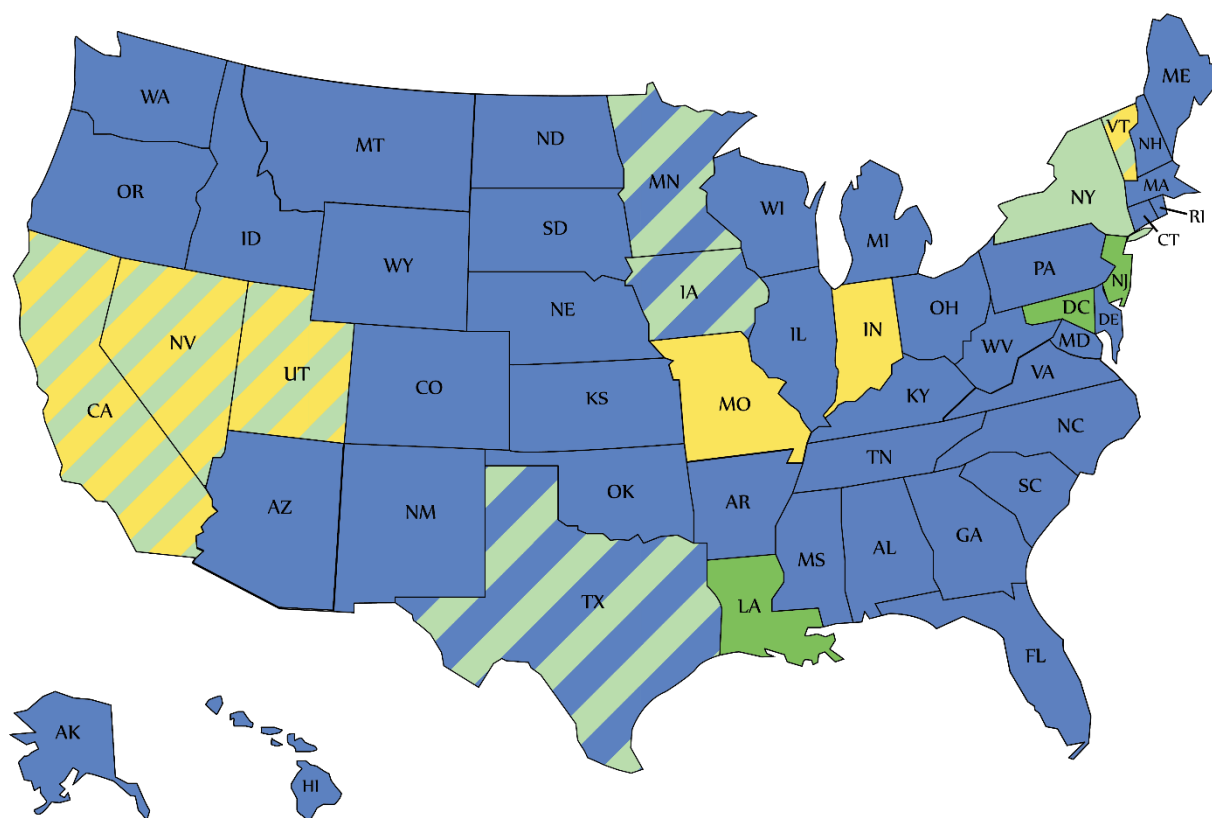
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• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
• Not insured by any federal government agency • May lose value

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