

Aspida

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 must complete product training, regardless of state.

When can the product training be taken?

The training will be available on the Aspida Agent Portal once the contract has been processed. Aspida will send a "welcome" email to the producer as soon as access to the portal has been granted (emails come from noreply@aspida.com). Product training can be done the same day that business is solicited.

NOTE: Access to the E-App will be restricted until the product training has been finalized.

Product Training Directions: See attached [ONBOARDING GUIDE FOR PRODUCERS](#) for Aspida Portal directions.

Additional Required Training

Anti-Money Laundering Training (AML):

Aspida will accept AML from the following vendors: Kaplan, LIMRA, QuestCE, RegEd, SuccessCE and WebCE. If taken with any other vendor, select "other" where applicable for review. AML course is valid for 2-year period. If AML is not in good standing order, access to the E-App will be denied. Updated AML must be provided with each renewal period. E-App access will be restricted if current AML is not on file with Aspida.

ONBOARDING GUIDE FOR PRODUCERS

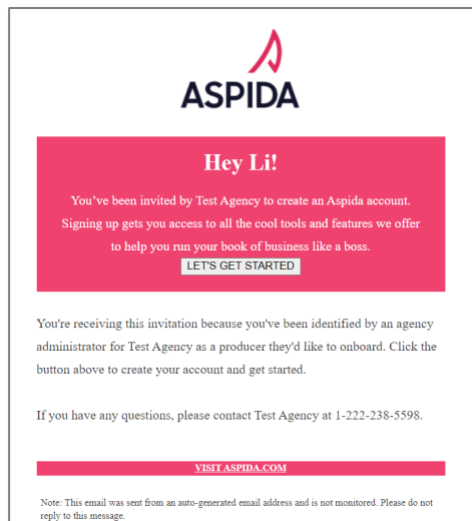
Quick Start Guide



Let's get onboarding! Onboarding with Aspida is super simple, and can often be done within just a few minutes, thanks to slick integrations with NIPR and SureLC. Here's a quick guide to get you on your way.

ACCEPT YOUR INVITE

You will receive an email from Aspida when you are invited to join an agency's roster. Click Let's Get Started to continue.



You will be taken to the account creation screen. Enter your Social Security Number and Date of Birth, and then create your password.

The screenshot shows the account creation form. At the top is the ASPIDA logo. Below it, the text reads: "Hi Li! Let's create your account." and "Your User ID will be your email address: li.fan@mailinator.com". Below this is the instruction "Please confirm some details about yourself". The form has four input fields: "Social Security" (with a hint "Format: XXX-XX-XXXX"), "Date of Birth" (with a hint "MM/DD/YYYY"), "Create a Password" (with a hint "Must contain one uppercase, one lowercase, one number, one special character, and a minimum of 8 characters"), and "Confirm Password". At the bottom is a pink "PROCEED" button.

ONBOARDING GUIDE FOR PRODUCERS

Quick Start Guide



Enter your phone number to set up multi-factor authentication. Then, enter the code you receive to complete verification and proceed to the Aspida Portal.

The screen displays the ASPIDA logo at the top. Below it, the title "Authentication Settings" is centered. A sub-header reads: "Choose an authentication method each time you log in with a new browser." There are two options: "Send a one-time code to my phone" (selected with a red dot) and "Authenticator App" (unselected with a grey dot). Under the selected option, there is a text input field for "Phone Number" with a placeholder "Format: XXX-XXX-XXXX". At the bottom, there is a red button labeled "CREATE ACCOUNT".

The screen displays the ASPIDA logo at the top. Below it, the title "Two-step Verification" is centered. A sub-header reads: "Thanks for keeping your account secure. Check your mobile device: (xxx)-xxx-0978". There is a text input field for a "6-digit code". At the bottom, there is a red button labeled "SUBMIT".

COMPLETE REQUIREMENTS

The Aspida Portal will pull data from NIPR and SureLC and automatically mark any applicable requirements as complete. When you first enter the Aspida Portal, you will see the requirements page, which will display any outstanding requirements you need to complete before beginning your first eApplication. As you complete requirements, they will turn green to show they are completed or blue to note they are pending a final review from our team.

The screenshot shows the ASPIDA portal interface for user Joe Levitt. The left sidebar contains navigation links: Home, My Profile, Reports, Book of Business, Training, Resource Center, Application, Illustration, and Log out. The main content area is titled "Joe Levitt" and has tabs for REQUIREMENTS, PROFILE, HIERARCHY, and APPOINTMENTS. Under the REQUIREMENTS tab, there is a section "Completed:" followed by a grid of requirement cards. Each card shows the requirement name, its status (Completed), and a "View/Update" button. The requirements are: Producer E&O Coverage, Payment Information, State Licenses, Product Training, Anti-Money Laundering Training, Annuity Suitability Training, and Producer Agreement with Aspida. All are marked as completed with green checkmarks.

ONBOARDING GUIDE FOR PRODUCERS

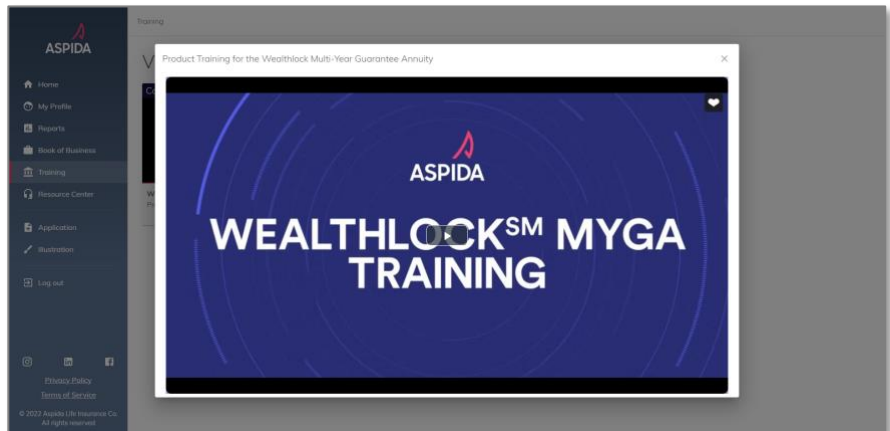
Quick Start Guide



To complete a requirement, click on the tile and enter the required information.

A screenshot of the ASPIDA onboarding interface for a user named Joe Levitt. The interface has tabs for REQUIREMENTS, PROFILE, HIERARCHY, and APPOINTMENTS. Under REQUIREMENTS, there are two tiles: "Producer E&O Coverage" (marked "Completed") and "Anti-Money Laundering Training" (marked "Expires 12/31/2023"). A modal window titled "Error and Omission Coverage" is open, showing fields for "E&O Carrier" (Accord), "E&O Policy Number" (3408934590), "Coverage Per Claim \$" (\$1,000,000), "Policy Start Date" (01/01/2022), and "Policy End Date" (01/01/2023). Below the fields is a disclaimer: "By saving below, I certify that the above information is accurate. I acknowledge that providing false information to Aspida may lead to the termination of my appointment, forfeiture of commissions, and any other remedies available to Aspida." At the bottom of the modal are "CANCEL" and "SAVE AND CLOSE" buttons.

To complete product training, click the tile or navigate to the Training tab on the left-hand side. Click the training you wish to complete and click play. Make sure you watch all the way to the end or the training won't be marked as completed! (Don't worry, it's short!)



ONBOARDING GUIDE FOR PRODUCERS

Quick Start Guide



MANAGING YOUR PROFILE

You can edit your demographic and contact information by navigating to the Profile tab under My Profile, entering the updated information, and clicking save.

Joe Levitt

Joe Levitt

REQUIREMENTS PROFILE HIERARCHY APPOINTMENTS

Demographics

First Name: Joe Last Name: Levitt Date of Birth: 06/02/1964

Phone Number: 910-524-0978 Phone Extension: MFI: 999999760 Email Address: joe.levitt@aspida.com

Business Address Mailing Address Residential Address

SAVE

You can also request appointments from the appointments tab. Only preappointment states are available to be requested. All other state appointments will be submitted automatically when you submit your first piece of business in a state.

Joe Levitt

Joe Levitt

REQUIREMENTS PROFILE HIERARCHY APPOINTMENTS

State Appointments

REQUEST APPOINTMENT

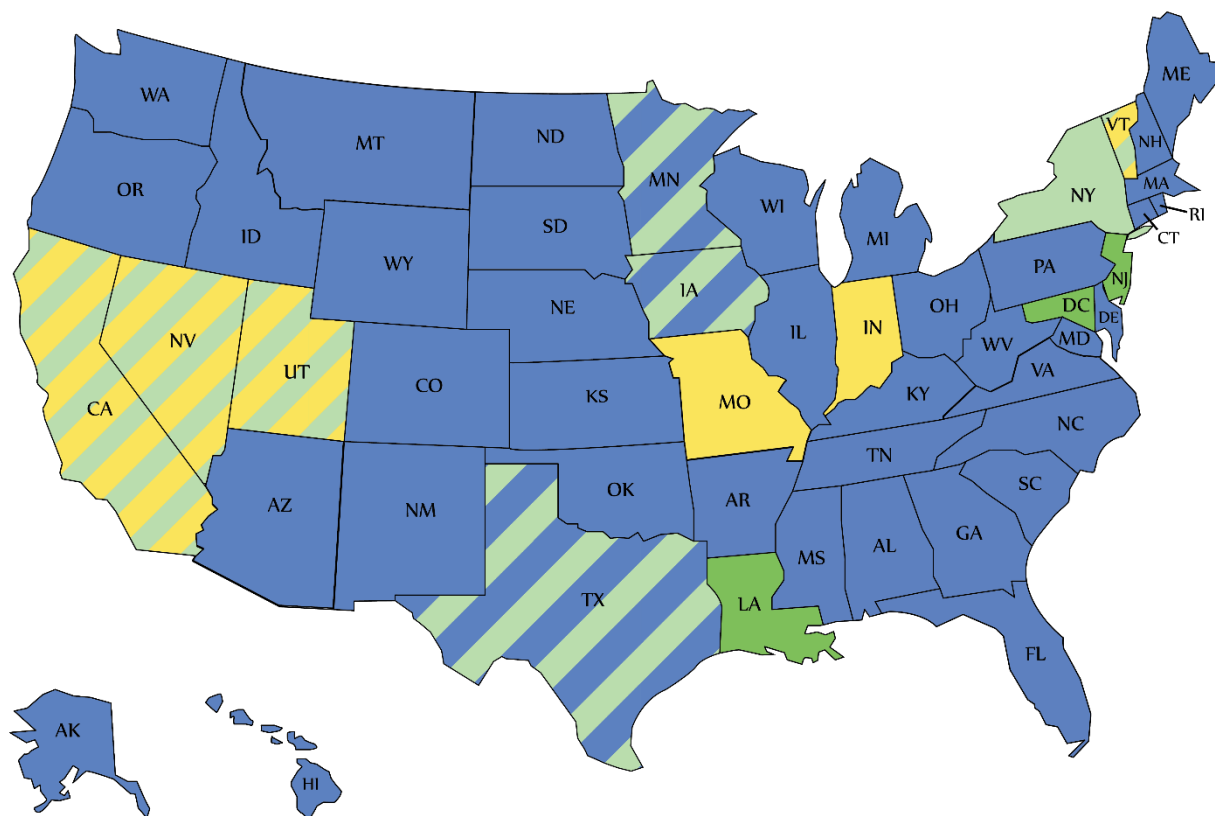
State	County	Status	Date Appointed
GA	Not Applicable	Approved	05/02/2022

Rows per page: 10 1-1 of 1

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