

(AIG) The United States Life Insurance Company in the City of New York

REQUIRED NY TRAINING INSTRUCTIONS

Effective, 8/1/2019 for Annuities and 2/1/2020 for Life, **New York Regulation 187** requires both resident and non-resident producers to be appropriately trained in suitability and to act in the best interest of a client's financial objectives. Completion of industry training, administered by a vendor, along with carrier specific product training are required prior to soliciting new business or servicing existing policies previously written in NY. Failure to complete these courses will result in declined business or rejection of servicing rights.

Proof of completion of the industry training must be provided to ECA Marketing. Email certificates to licensing@ecamarketing.com. If taken with LIMRA, a date of completion is required.

Industry Training Requirement

Not all vendors are universally accepted amongst the insurance carriers

Which vendors are accepted?

Kaplan, SuccessCE, QuestCE and RegEd. AIG will not accept training through any other vendor. If taken through an unapproved vendor, completion of an additional course will be required.

Carrier Specific Product Training Requirement

Training must be completed prior to the sale of both Life and Annuities

When can the product training be taken?

Product training is available at any time. Completion of the training will not affect agent contracting, must be taken a minimum of 1-day prior to solicitation of new business.

Product Training Directions:

LIFE

1. Go to: <https://portal.kaplanfinancial.com/partner/AIGLIFE>
2. Select Browe Offerings
3. Select Professional Development
4. Select Continue
5. Select and complete courses relevant to the new business being solicited.

ANNUITY

See attached [AIG ANNUITIES - GENERAL NAIC STUDENT DIRECTIONS](#)

QUEST CE

Notice for training

- Fixed and income training is located under course title: "Fixed and Income Product-Specific Training (formerly Horizon Fixed Annuity series)."

General NAIC student directions:

- NAIC login directions for individual users accessing carrier product-specific training and /or NAIC state annuity suitability training.
- Individuals will be taken through a three-step registration process if they are creating a new account.
- To register or log in, users should be directed to: <https://learn.questce.com/naicsuitability/>.

For returning students (with an existing account)

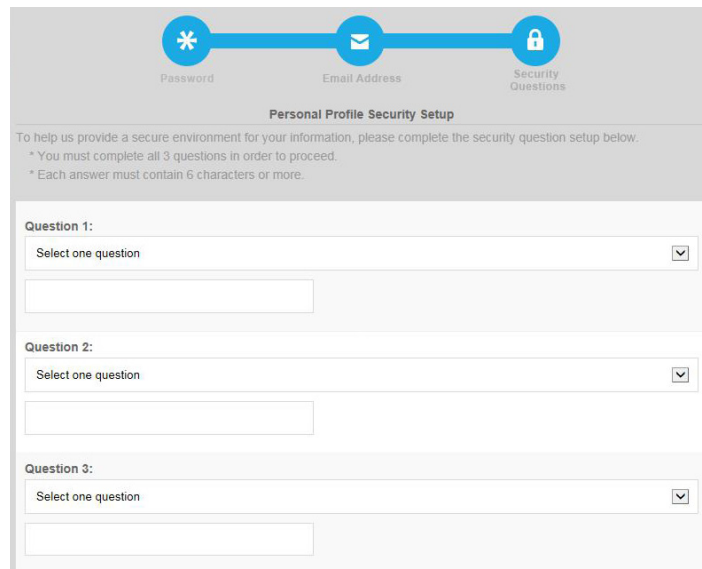
- On your internet browser, go to <https://learn.questce.com/naicsuitability/>.

* Index training is required in ALL states

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

Not a deposit | Not insured by any federal government agency | May lose value | No bank or credit union guarantee | Not FDIC/NCUA/NCUSIF insured

2. If you are returning to the site and have an existing account: Log in to your existing account with your **SSN and last name** (lowercase).
3. Personal Profile Security Setup (One-time requirement for all accounts).



Personal Profile Security Setup

To help us provide a secure environment for your information, please complete the security question setup below.
 * You must complete all 3 questions in order to proceed.
 * Each answer must contain 6 characters or more.

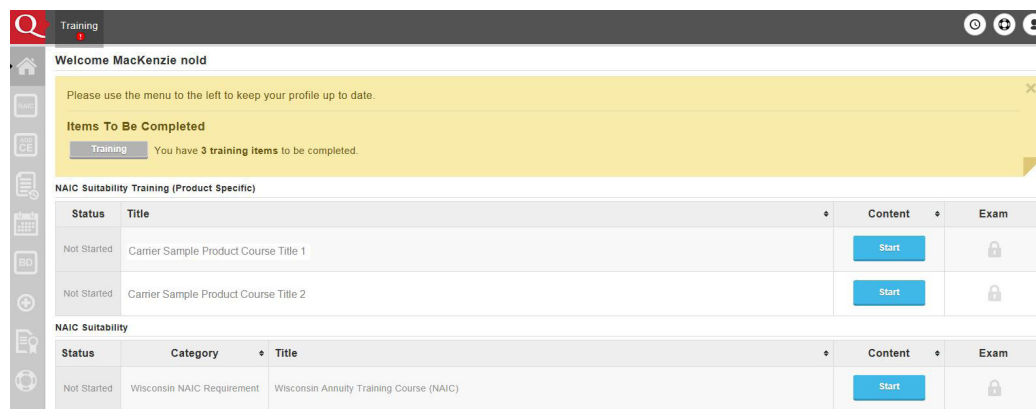
Question 1:
 Select one question [dropdown]
 [text input]

Question 2:
 Select one question [dropdown]
 [text input]

Question 3:
 Select one question [dropdown]
 [text input]

- Upon first login you will be prompted to create a secure profile by establishing three familiar security questions.
- Users who have already completed this secure account set-up process will simply gain access to their account and will not be prompted to create and answer their account security questions again.

4. Once logged in, you are able to start or continue any course previously added to your user dashboard.



NAIC Suitability Training (Product Specific)

Status	Title	Content	Exam
Not Started	Carrier Sample Product Course Title 1	Start	
Not Started	Carrier Sample Product Course Title 2	Start	

NAIC Suitability

Status	Category	Title	Content	Exam
Not Started	Wisconsin NAIC Requirement	Wisconsin Annuity Training Course (NAIC)	Start	

5. Add new Product-Specific training to your existing account.

- If you are looking to access a new product training course that is not already listed on your user dashboard (homepage), click **Add Product-Specific** from the menu options on the left. View the list of available product-specific training courses. Check the box to select and add a product-specific training course to your student dashboard.

6. **Please Note:** If you click the **Add Product-Specific** tab and do not see the product training course you're looking for, you may need to return to your student dashboard page to verify your carrier(s) and broker dealer are properly selected in your account.
 - First, ensure you have the appropriate carrier(s) added to your account through the **Manage Appointments** tab on the side menu.
 - Also, verify that you have the appropriate broker dealer selected within your account settings through the **Broker Dealer** tab.
 - If you have the appropriate carrier(s) and broker dealer setting in your account, the proper product training courses will be available to you to select within the **Add Product-Specific** tab.
7. Once a course is added to your student dashboard page (homepage), click **Start** to access and work through the content portion of the course.
8. Once you have proceeded through all of the course content slides, click **Begin** (located under Exam) to open the course attestation or multiple choice exam.
9. Click **Start Exam** to answer a one-question attestation or multiple choice exam to mark the course fully Complete.
 - Your carrier(s) will be notified of any respective course completion(s) once the course status is 'Complete'.

Directions for new students: Registering/Creating a new account

1. On your internet browser, go to <https://learn.questce.com/naicsuitability/>.

QUEST CE THE NEXT GENERATION OF COMPLIANCE TRAINING SOLUTIONS

Producer Login
 Social Security Number:
 Last Name: (lower case)
 Sign In

Register
State Regulations
Support

GET STARTED IN 3 STEPS
 1. Login or Register
 2. Add your State Training
 3. Select your Broker Dealer and assign your carrier / product courses

Participating Private Carriers
 Follow Link Below
 B.C. Ziegler & Company
 COUNTRY Financial
 Indiana Farm Bureau Life Insurance
 Modern Woodmen of America

Welcome to Quest CE's NAIC Annuity Training Portal
 Quest CE simplifies the NAIC's Annuity Training requirements for producers, insurance carriers and broker-dealers with our premier NAIC annuity suitability training solution, featuring the industry's first real-time reciprocity engine. Developed in late 2010, Quest CE's NAIC training provides access to state specific courses and carrier's product specific courses as they become approved. [Click Here to learn more about NAIC Annuity Training.](#)

The Power of Reciprocity
 Quest CE's proprietary reciprocity functionality is standard in all NAIC solutions, providing users with the ability to complete one course for state credit and receive credits for the additional states that share reciprocity. The reciprocity functionality allows producers and insurance license holders to fulfill multi-requirements in a single training session. Quest CE proudly became the first vendor to provide this real-time service to the industry on March 21, 2011.

Regulations by State
 Please see the map below for a snapshot of pending or adopted regulations. To see a full list, please click [here](#).

Legend: No Regulation (Grey), Pending Regulation (Light Red), NAIC Adopted Regulation (Dark Red), State Specific Training (Black)

Participating Global Carriers
Login or Register
 American General Life Insurance Company
 Ameriprise Financial
 The Ayoos Company
 First SunAmerica Life Insurance Company
 Hartford Fire Insurance Company
 Lincoln Financial
 Massachusetts Mutual
 MetLife
 National Western Life Insurance Company
 New York Life Insurance Company
 Pacific Life Insurance Company
 Protective Insurance Services
 Prudential
 RiverSource Life Insurance Company
 SunAmerica Annuity and Life Assurance Company
 The Variable Annuity Life Insurance Company

2. Click **Register** to create your account.
3. Enter your information into the required fields to create your account. Click **Register** to proceed.
 - **Note:** If the NPN and CRD fields are not applicable to you, you can enter a 0 to proceed.

NAIC Suitability Training Registration

* Complete all required fields to create your account

Personal Information

Name of your Business / Company*

First Name*

Last Name*

* Must be lower case

Email*

Phone

Identification

Social Security Number*

National Producer Number*

* Click here to lookup your NPN

CRD Number*

Click here to lookup your CRD Number

If you do not have a CRD Number please enter '000'

register

4. You will be taken through a three-step registration process in order to select and begin your proper training. Click **Continue to Step 1**.

Welcome Sam Jones

Please read the registration instructions below.

NAIC Suitability Training

You will be taken through a 3 step process in order to begin your training.

1. Pick your **State Specific** NAIC Suitability Training
2. Pick the carriers you are **appointed** with
3. Pick your **Product Specific** Training

Helpful Tip:

You must proceed through all three steps of the registration process to successfully access your training account dashboard and begin completing courses. In the future, you will be able to simply login to your existing account to access your training immediately.

Continue to Step 1

5. Registration Step 1: State-specific NAIC Annuity Suitability Training

- Follow the directions on the next page to help you select your State-specific NAIC Annuity Suitability Training.

Step 1: Pick your State Specific NAIC Annuity Training

Insurance CE Credit

I need to satisfy the NAIC requirement in my state of licensure and earn insurance CE credit for this completion. (* additional fees will apply).

CE Credit

NAIC Requirement Only (No insurance CE credit)

I only need to satisfy the NAIC requirement in my state of licensure and do not need CE credit for this completion.

NAIC Requirement

Skip Step 1

Bypass State Annuity Training Selection

Skip Step 1

- **Note:** If you are only looking to take product-specific training (No State Annuity Training), select **Skip Step 1**, bypassing the State Annuity Course selection at this time.

Step 1 - Pick your state-specific NAIC Suitability Training

Please choose the State in which you'd like to view courses:

Please choose... **View Courses Available**

** Just pick 1 state to begin and you can add more later if needed.*

I have already fulfilled my state NAIC requirement or would like to proceed to select product training.

NOTE: You may access the NAIC State Specific Training course at anytime.

Skip Step 1

6. Registration Step 2: Select your broker dealer, BGA or independent firm name from the drop-down list.

- Select the carrier(s) you are appointed with from the list below.
- Click **Continue** to proceed.

Step 2 - Select your Broker Dealer/ BGA/ Independent Firm from the drop down list. Then select the Carrier(s) you are appointed with from the list below:

Broker Dealer

Please choose...

Carriers:

☐ AIG Annuities

☐ Catholic Order of Foresters

☐ Commonwealth Annuity and Life Insurance Company

☐ Genworth Life and Annuity Insurance Company

☐ John Hancock

☐ Lincoln Financial Group

☐ Massachusetts Mutual Life Insurance Company

☐ Metropolitan Life Insurance Company

☐ National Western Life Insurance Company

☐ New York Life Insurance Company

☐ Pacific Life Insurance Company

☐ Pacific Life Insurance Company of New York

☐ Protective Life Insurance Company

☐ Prudential Annuities

☐ RiverSource

☐ The Hartford

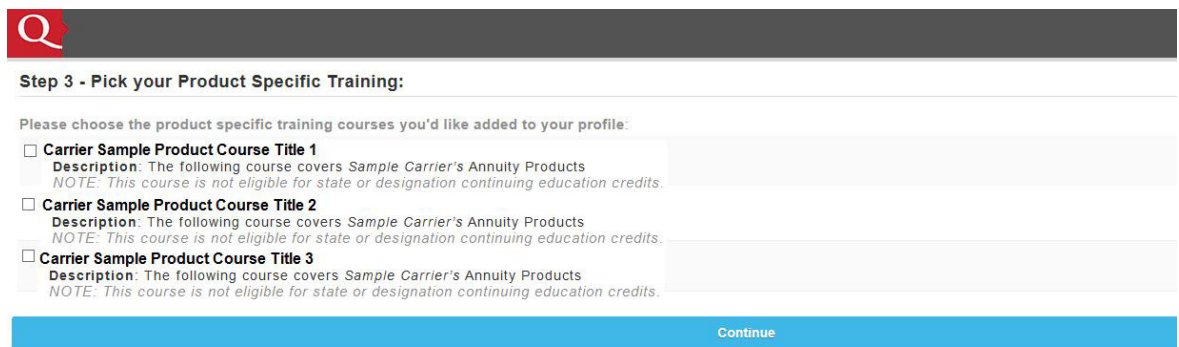
☐ Transamerica Life Insurance Company

Continue

7. Registration Step 3: Select your appropriate product-specific training courses.

- Check the boxes for the product courses you wish to add to your account.
- Click **Select Courses** to proceed to your student dashboard page (homepage).

(Sample view below — courses listed will vary based on the Broker Dealer selected previously.)



Q

Step 3 - Pick your Product Specific Training:

Please choose the product specific training courses you'd like added to your profile:

☐ **Carrier Sample Product Course Title 1**
Description: The following course covers *Sample Carrier's Annuity Products*
NOTE: This course is not eligible for state or designation continuing education credits.

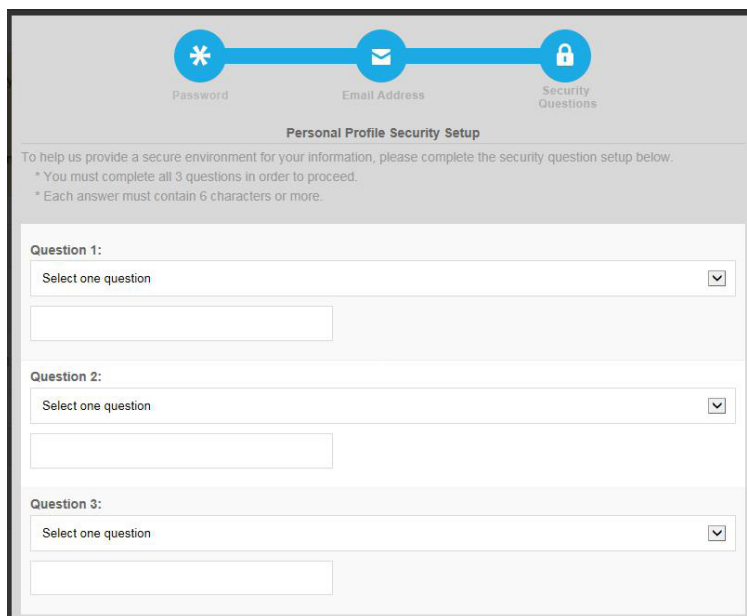
☐ **Carrier Sample Product Course Title 2**
Description: The following course covers *Sample Carrier's Annuity Products*
NOTE: This course is not eligible for state or designation continuing education credits.

☐ **Carrier Sample Product Course Title 3**
Description: The following course covers *Sample Carrier's Annuity Products*
NOTE: This course is not eligible for state or designation continuing education credits.

Continue

8. Personal Profile Security Setup (One-time requirement for all user accounts).

- Upon first login you will be prompted to create a secure profile by establishing three familiar security questions.
- Users who have already completed this secure account set-up process, will simply gain access to their account and will not be prompted to create and answer their account security questions again.



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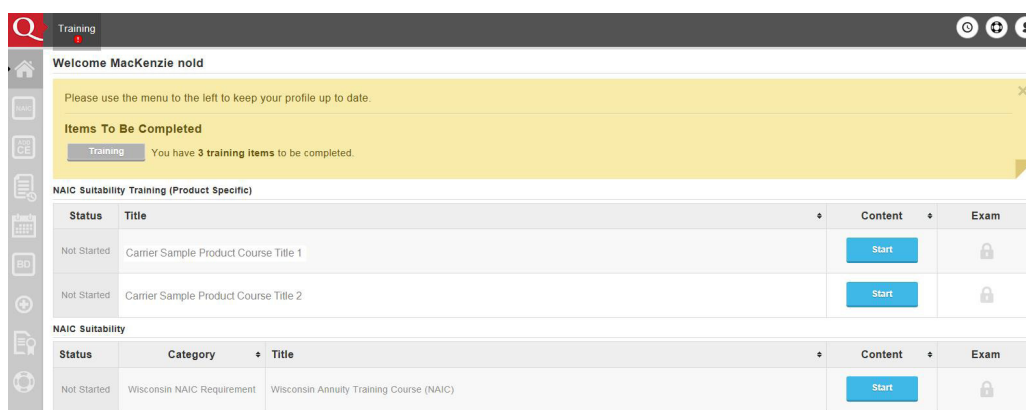
* You must complete all 3 questions in order to proceed.
 * Each answer must contain 6 characters or more.

Question 1:
 Select one question [dropdown]
 [text box]

Question 2:
 Select one question [dropdown]
 [text box]

Question 3:
 Select one question [dropdown]
 [text box]

9. After the profile security questions you will land on your account dashboard page. The product-specific training course(s) you have selected, as well as any state annuity training course selected within the registration process, will be available for you to start and complete.
10. Click **Start** to access and work through the content portion of each course.



11. Once you have read and navigated through all content slides for a particular course, click **Begin** (located under Exam) to open the course attestation or exam. (Exams remain locked until you complete the content portion of a course first.)
12. Click **Start Exam** to answer a one-question attestation or multiple choice exam to mark the course fully Complete.

Please Note:

- You will not need to register fully the next time you access your NAIC-training account. You will be able to simply log in to your existing account which you created.
- Your carrier(s) will be notified of any respective course completion(s) once the course status is '**Complete**'.

Guarantees are backed by the claims-paying ability of the issuing insurance company.

Smart step

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CLICK aig.com/annuities

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May not be available in all states and product features may vary by state. Please refer to your contract.

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