Lafayette

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 STAET 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?
All agents, regardless of state, are required to take the product training.

When can the product training be taken?
The product training can be completed at any time and can be taken the same day that new business is solicited.

Product Training Directions: See attached KAPLAN PORTAL INSTRUCTIONS for complete directions

1. Go to www.kfeducation.com/portal
2. Log-in or Register – See "Auto-Registration" or "Self-Registration" on KAPLAN PORTAL INSTRUCTIONS
3. Product Code: WSFG
4. Refer to the "Complete Product Training" section on KAPLAN PORTAL INSTRUCTIONS
5. (recommended) Email certificate to licensing@ecamarketing.com

Additional Required Training

Anti-Money Laundering Training (AML):
AML Training is a federal requirement, and as a result Lafayette requires all field associates to complete AML training every 2-years in order to maintain their contract and issue new business. All AML vendors are acceptable as long as title of the course specifically states "Anti-Money Laundering".

Kaplan Portal Instructions

Go to www.kfeducation.com/portal and log in using Auto-Registration or Self-Registration. Portal code is WSFG.

Auto-Registration

If our licensing department has your valid email address on file, you will receive an email from Kaplan about 30 days prior to the state effective date. The email will provide you with login information, as well as the specific courses that apply to the companies with whom you are appointed. Log in to the "Current Portal Users" section. Click "Log in."
Go to the "Complete Product Training" section below to proceed.

Self-Registration

1. If you do not receive an email from Kaplan, you will need to self-register and enroll in a course. Go to www.kfeducation.com/portal. Enter Portal Code "WSFG" in the "New Users" box, select "Create Account."
2. A screen will come up with several paragraphs of text followed by blanks in which to key your contact information. You will need your National Producer Number (NPN) to do this. In the second paragraph of text you will see a "Click Here" that will link you to a site where you can search for your NPN if you do not know it.
3. After you have your NPN, complete all fields with a red asterisk (*), including creating a username and password. Click on "Create Account." This will immediately log you into the site.
4. The home page will come up. In the middle of the screen you will see a Product Training box.
5. In the box, click on the link that says "ENROLL in Your Product Training Course."
6. Under the "Product Training" tab, click "Select," then select all courses from the list that describe the business you write with us.
7. Click on "Proceed to Check Out." Proceed through the Order Confirmation screen that provides a billing and order summary (this is an online course, so there is no charge and no shipping is required). Select submit order.
8. Once the order is submitted, you will receive two emails – a notification that you have been assigned to the product training, and an order confirmation.
9. Proceed through the Confirmation Number screen by selecting Portal Home.

Complete Product Training

1. Around the middle of the screen on the home page, you will see a Product Training box. Click on the green tab "Already Enrolled? LAUNCH Course."
2. You will see the list of courses that pertain to the lines of business we have set up for you or that you ordered through the Self Registration. Click "Annuity Product Information."
3. Click "Course Name." The training materials will come up. Review them carefully then close the window.
4. Click "Course Home."
5. In the "Review Test" section, click "Take." Next click "Agree," then "Continue," then "I Agree."
6. Print a certificate if you like, and then click "Course Home." A screen will come up with your results. There is no need to send us the certificate, it will feed electronically.
7. To complete additional courses, click "Portal Home" in the left margin. On the home page, in the "Product Training" section, click on "Already Enrolled? LAUNCH Course."

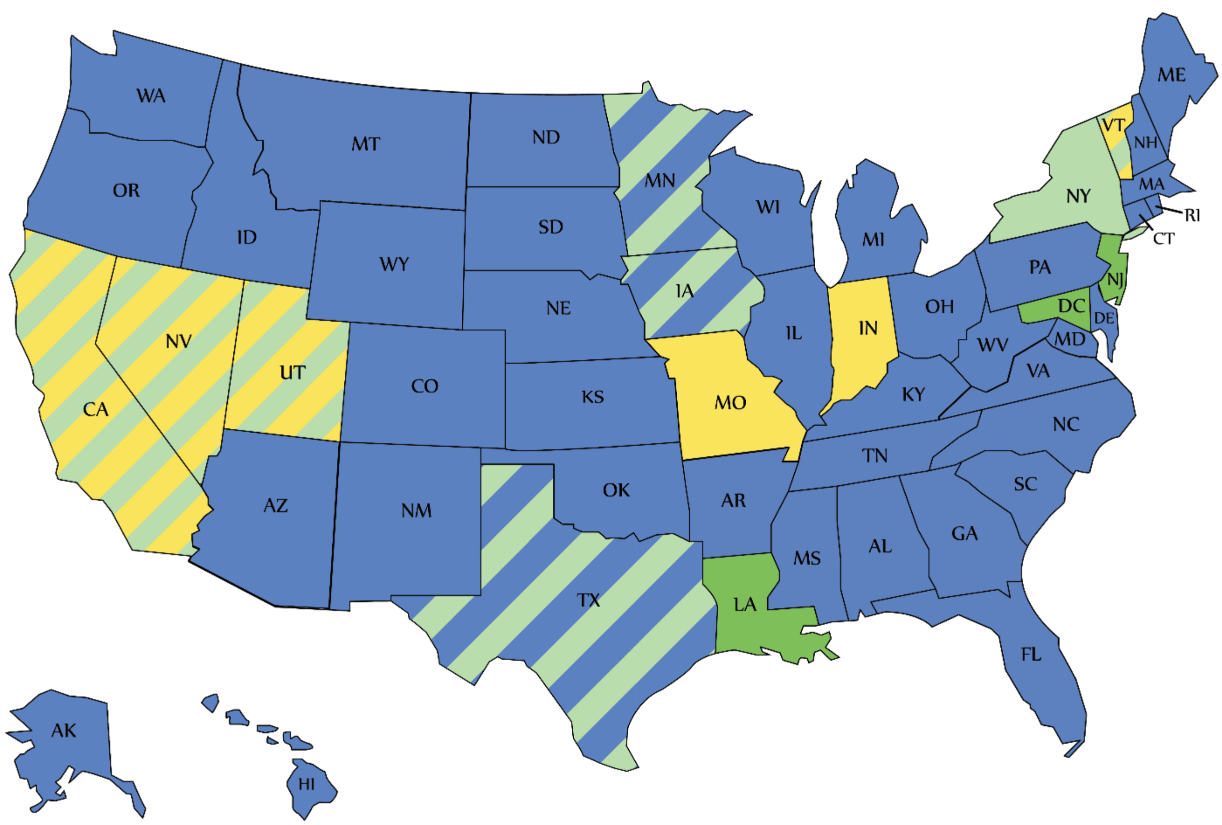
Annuity Continuing Education (4-Hour Course) Training Instructions

1. After logging in via Auto-Registration or Self-Registration, you will see a "State CE Training" box on the main page. Click on "Enroll in Your State Training Course."
2. Under State CE Training, select the state in which you wish to take the CE Course.
3. Select the "Annuities Courses" tab to "order" the required Regulation 275 Annuity Course for the state chosen. Click "Enroll Now" to order. Click "Proceed to Checkout."
4. Next, click "Continue" to select shipping address (note: online courses will not ship anything; however, you cannot bypass this screen).
5. Proceed through the order verification screen that verifies "Shipping Address" and the course ordered. Click "Submit Order."
6. Once the order is submitted, you will receive two emails – a notification that you have been assigned the CE course, and an order confirmation.
7. Click "Portal Home." In the "State CE Training" section, click "Already Enrolled? Launch Courses."
8. Follow the on-screen instructions to complete course and exam.
9. If you complete the CE course on the Kaplan portal, you do not need to fax the certificate to us, it will feed electronically. You may print it for your records. State filing fees are automatically sent upon completion.

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

ECA MARKETING
National Leaders in Life and Annuities

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	**MONTANTA**	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