

# Integrity

## 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](mailto: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; an agent number is not required. Training can be taken the same day new business is written.

**Product Training Directions:** See "Kaplan Portal Instructions" on the next page for detailed directions.

### Additional Required Training

#### Anti-Money Laundering Training (AML):

Accepted providers for AML training are listed below. Renewal for AML training is required every two years. New business will not issue until AML is updated.

Accepted AML providers:

360 training.com  
Bank/B/D Proprietary  
Bankers Edge  
CEU.com  
FINRA  
Fire Solutions  
Insurance Company  
Kaplan

LIMRA  
National Underwriter  
Quest CE  
RegEd  
Smart Pro  
STC Interactive  
Success CE  
Surance Bay  
WebCE

# Kaplan Portal Instructions

Go to [www.kfeducation.com/portal](http://www.kfeducation.com/portal) and log in using your existing registration or Self-Registration information. The Portal code is **WSFG**.

## Self-Registration

1. You will need to self-register and enroll in a course. Go to [www.kfeducation.com/portal](http://www.kfeducation.com/portal). Enter Portal Code **"WSFG"** in the "New Users" box, select **"Create Account"**, and click **"Submit."**
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. *(If you don't know your NPN there is a link in the second paragraph labeled "Click Here" that will take you to NIPR.com where you can search for your NPN.)*
3. After you have your NPN, complete all fields with an asterisk (\*), including creating a username and password. Click on **"Create Account."** This will immediately log you into the site.

## Ordering Courses

1. At the Home Page click the Blue Box **"Browse Offerings."** You will be taken to the **Product Training** tab with the following options. Click **"Continue"** under the applicable section.
  - a. **Annuity Suitability Product Training-**
    - i. Annuity Suitability Product Training Tab- Product specific training courses
    - ii. Annuities CE Courses tab- State specific Annuity Suitability 4 Hour CE training course
      1. Select the **"State"** and then the screen will take you back to the **Annuity Suitability Product Training** tab. Click on the **Annuities CE Courses** tab again and you will see the appropriate course.
  - b. **Best Interests Product Training-** Life Insurance Product Training for Legacy Forward II
  - c. **Insurance Professional Development-** Reg 187 NY Best Interest Courses for Annuities and Life Insurance
2. Click **"Select"** for the desired courses and then click **"Add Courses to Cart."**
3. Click on **"Proceed to Check Out."** Click **"Continue"** to move through the Order Confirmation screens that provide shipping information. (This is an online course, so there is no charge and no shipping is required). Select **Place Order**. Then click **"Portal Home"** at the bottom right of the screen to get back to the Home Page to **"Access Your Courses"**.

## To Complete Product Training

1. Click on the Blue **"Access Your Courses"** button to go to the courses that have been ordered.
2. You will see the list of courses that have been ordered.
3. Click on the course that you want to take and then click on the Yellow icon with the course name listed.
4. To begin the training:
  - A. **Annuity Product Training**
    - I. You will be on the "Please Review" page. Click on the Blue Link that has the Course Name
    - II. The product training material will open in a separate window
    - III. Review all of the material presented
    - IV. Close the window and you will be back at the "Please Review" Page
    - V. Click **"Next"** to take you to the "Attestation Question" page. Click **"Launch."**
    - VI. Choose **"B"** if you agree and click **"Submit"** to complete the Attestation.
    - VII. Click **"Close Window"** in the bottom right.
  - B. **Life Insurance**
    - I. Click the Blue "Start Course" button in the top Left
    - II. You will be on the "Please Review" page. Click on the **"Next"** button
    - III. Review all of the slides by clicking **"Next"** on each screen
    - IV. Once the material is reviewed you will be on the "Review Test" screen. Click **"Launch"**
    - V. Answer each question and click **"Next"**. There will be 4 questions total. Click **"Submit"**
    - VI. Click **"Close Window"** in the bottom right. You will be back at the "Review Test" screen.
    - VII. Click **"Next"** to take you to the "Attestation Question" page. Click **"Launch."**
    - VIII. Choose **"A"** if you agree and click **"Submit"** to complete the Attestation.
    - IX. Click **"Close Window"** in the bottom right.
5. Print a certificate if you like from the Green **"Dashboard"** in the top right. There is no need to send us the certificate, as it will feed electronically.
6. To complete additional courses, click the home button in the top right.

**To Complete Annuity Suitability 4 Hour CE Training Course**

1. Click on the Blue **"Access Your Courses"** button to go to the courses that have been ordered.
2. You will see the list of courses that have been ordered.
3. Click on the course that you want to take.
4. Check Mark the **"I Affirm"** box and click **"Submit"**.
5. Complete the "Account Review" screen with your personal information and click **"Submit"**.
6. Click on the Yellow icon with the course name listed.
7. Click **"Start Course"**
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.

**To Complete Reg 187 NY Best Interest Courses for Annuities and/or Life Insurance**

1. Click on the Blue **"Access Your Courses"** button to go to the courses that have been ordered.
2. You will see the list of courses that have been ordered.
3. Click on the course that you want to take.
4. Click on the Yellow icon with the course name listed.
5. Click **"Start Course"**
6. Follow the on-screen instructions to complete course and exam.
7. 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.

# NAIC Suitability Model Regulation 275 State Effective Dates

State	Suitability Review <sup>1</sup>	Product Training		Annuity CE	
		Existing Producers <sup>2</sup>	New Producers <sup>3</sup>	Existing Producers <sup>4</sup>	New Producers <sup>5</sup>
<b>California</b>	January 1, 2012	January 1, 2012	January 1, 2012	January 1, 2012	January 1, 2012
<b>District of Columbia</b>	June 24, 2011	June 24, 2011	June 24, 2011	December 24, 2011	June 24, 2011
<b>Indiana</b>	N/A	January 31, 2012	January 31, 2012	July 1, 2012	January 1, 2012
<b>Louisiana</b>	N/A	August 1, 2012	August 1, 2012	January 1, 2013	August 15, 2012
<b>Missouri</b>	March 30, 2017	March 30, 2017	March 30, 2017	September 30, 2017	March 30, 2017
<b>New Hampshire</b>	January 1, 2015	January 1, 2015	January 1, 2015	July 1, 2015	January 1, 2015
<b>New Jersey</b>	December 3, 2011	August 4, 2013	August 4, 2013	August 4, 2013	August 4, 2013

***If a state is not listed on this chart, please refer to the NAIC Model Annuity Best Interest Rule Chart.***

<sup>1</sup> After this date all annuity business submitted to Insurer must be accompanied by the revised suitability form.

<sup>2</sup> After this date, a producer who was licensed before the effective date of the rule must have completed product-specific training before soliciting sales of or making a recommendation for any annuity product.

<sup>3</sup> A producer who becomes life-licensed after this date must have completed product-specific training before soliciting sales of or making a recommendation for any annuity product.

<sup>4</sup> After this date, a producer who was licensed before the effective date of the rule must have completed the General Annuity training before soliciting sales of or making a recommendation for any annuity product. Annuity applications submitted with an application sign date after this date will be returned if the Producer has not completed his or her general annuity training course.

<sup>5</sup> A producer who becomes life-licensed after this date must complete the General Annuity Training before soliciting sales of or making a recommendation for any annuity product.

<sup>6</sup> A producer must complete training on New York Reg 187 prior to soliciting sales of or making recommendation to purchase or exercise contract provisions of new or existing annuity products. This training does not have to qualify for CE credit, but is subject to review and approval by National Integrity.

For additional state information, visit [www.naic.org/state\\_web\\_map](http://www.naic.org/state_web_map). New states will be added to this list as their effective dates become public. This information has been taken from sources we deemed to be reliable.

Products are issued by Integrity Life, Cincinnati, OH, National Integrity Life, Greenwich, NY, Western-Southern Life Assurance Company, Cincinnati, OH, The Lafayette Life Insurance Company, Cincinnati, OH, and Columbus Life Insurance Company, Cincinnati, OH. Integrity, Western-Southern Life Assurance Company, The Lafayette Life Insurance Company and Columbus Life Insurance Company do business in DC and all states except NY, where National Integrity operates. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

# NAIC Model Annuity Best Interest Rule State Compliance Dates

As of 12/9/2023



The National Association of Insurance Commissioners (NAIC) has amended NAIC Model Rule 275. Referred to as the Annuity Best Interest Rule, it requires producers to act in the best interest of the consumer when recommending an annuity.

The chart below lists the compliance dates when producers must start complying with the Annuity Best Interest Rule in that state. The Annuity Best Interest CE Training date indicates when new and existing producers must complete best interest training to sell annuities. A new producer who sells annuities must complete a one-time, four credit best interest training course approved by the DOI and provided by a DOI-approved training provider. New producers may not engage in the sale of annuities until this training course is complete. Existing producers who previously completed an approved annuity suitability training course must complete either the new four credit best interest training course approved by the DOI, or a new one credit best interest training course approved by the DOI focused on appropriate sales practices and replacement/disclosure requirements required by the Annuity Best Interest Rule. New states will be added to this list as they continue to adopt the amended NAIC Model Rule 275. For additional state-specific information, please visit [www.NAIC.org](http://www.NAIC.org).

State	Annuity Best Interest Compliance Date	Product Training Required <sup>1</sup>	Annuity Best Interest CE Training	
			Existing Producer Training Compliance Date	New Producer Training Compliance Date
<b>Alabama*</b>	January 1, 2022	Yes	July 1, 2022	January 1, 2022
<b>Alaska</b>	November 23, 2022	Yes	**	**
<b>Arizona*</b>	January 1, 2021	Yes	June 30, 2021	January 1, 2021
<b>Arkansas</b>	July 8, 2021	Yes	January 1, 2022	March 1, 2022
<b>Colorado</b>	November 1, 2022	Yes	May 1, 2023	November 1, 2022
<b>Connecticut*</b>	March 1, 2022	Yes	September 1, 2022	January 1, 2022
<b>Delaware*</b>	August 1, 2021	Yes	February 1, 2022	August 1, 2021
<b>Florida</b>	January 1, 2024	Yes	July 1, 2024	January 1, 2024
<b>Georgia</b>	August 1, 2023	Yes	February 1, 2024	August 1, 2023
<b>Hawaii*</b>	January 1, 2023	Yes	July 1, 2023	January 1, 2023
<b>Idaho*</b>	July 1, 2021	Yes	February 1, 2022	July 1, 2021
<b>Illinois*</b>	August 1, 2023	Yes	February 1, 2024	February 1, 2024
<b>Iowa*</b>	January 1, 2021	Yes	June 30, 2021	January 1, 2021
<b>Kansas</b>	January 1, 2024	Yes	July 1, 2024	January 1, 2024
<b>Kentucky</b>	January 1, 2022	Yes	July 1, 2022	January 1, 2022
<b>Maine</b>	January 1, 2022	Yes	July 1, 2022	January 1, 2022
<b>Maryland*</b>	October 8, 2022	Yes	April 8, 2023	October 8, 2022
<b>Massachusetts*</b>	June 1, 2023	Yes	June 1, 2023	June 1, 2023
<b>Michigan*</b>	June 29, 2021	Yes	December 29, 2021	June 29, 2021
<b>Minnesota</b>	January 1, 2023	Yes	July 1, 2023	January 1, 2023
<b>Mississippi*</b>	July 1, 2022	Yes	July 1, 2022	January 1, 2022
<b>Montana</b>	October 1, 2021	Yes	April 1, 2022	October 1, 2021
<b>Nebraska</b>	January 1, 2022	Yes	December 31, 2021	July 1, 2021
<b>New Mexico</b>	October 1, 2022	Yes	April 1, 2023	October 1, 2022
<b>New York***</b>	***	***	***	***
<b>North Carolina*</b>	January 1, 2023	Yes	July 1, 2023	January 1, 2023
<b>North Dakota*</b>	January 1, 2022	Yes	July 1, 2022	January 1, 2022

State	Annuity Best Interest Compliance Date	Product Training Required <sup>1</sup>	Annuity Best Interest CE Training	
			Existing Producer Training Compliance Date	New Producer Training Compliance Date
<b>Ohio*</b>	August 14, 2021	Yes	August 14, 2021	February 14, 2021
<b>Oklahoma</b>	September 1, 2023	Yes	April 30, 2024	September 1, 2023
<b>Oregon</b>	January 1, 2024	Yes	June 29, 2024	January 1, 2024
<b>Pennsylvania</b>	June 20, 2022	Yes	December 20, 2022	June 20, 2022
<b>Rhode Island*</b>	April 1, 2021	Yes	September 30, 2021	April 1, 2021
<b>South Carolina*</b>	November 27, 2022	Yes	May 27, 2023	November 27, 2022
<b>South Dakota*</b>	January 1, 2023	Yes	July 1, 2023	January 1, 2023
<b>Tennessee</b>	January 1, 2024	Yes	July 1, 2024	January 1, 2024
<b>Texas</b>	September 1, 2021	Yes	January 1, 2022	January 1, 2022
<b>Utah</b>	July 1, 2024	Yes	July 1, 2025	July 1, 2024
<b>Virginia*</b>	September 1, 2021	Yes	March 1, 2022	September 1, 2021
<b>Washington</b>	January 1, 2024	Yes	TBD	TBD
<b>West Virginia</b>	June 8, 2023	Yes	December 8, 2023	June 8, 2023
<b>Wisconsin</b>	October 1, 2022	Yes	April 1, 2023	October 1, 2022
<b>Wyoming</b>	July 5, 2023	Yes	January 5, 2023	July 5, 2023

\*The one-credit-hour best interest training course option for existing producers expires on the date listed in the Existing Producer Training Compliance Date column for these states. After that date, the full four-credit course will be required.

\*\*Producers who HAVE previously taken a 4-hour Annuity Suitability course before 1/15/23 are required to complete either a 1-hour or 4-hour Best Interest course prior to 7/15/23. Producers who HAVEN'T taken a 4-hour Annuity Suitability course by 1/15/23 must take a 4-hour BI course before selling an annuity product.

\*\*\*A producer must complete training on New York Reg 187 prior to soliciting sales of or making recommendation to purchase or exercise contract provisions of new or existing annuity products. This training does not have to qualify for CE credit, but is subject to review and approval by National Integrity.

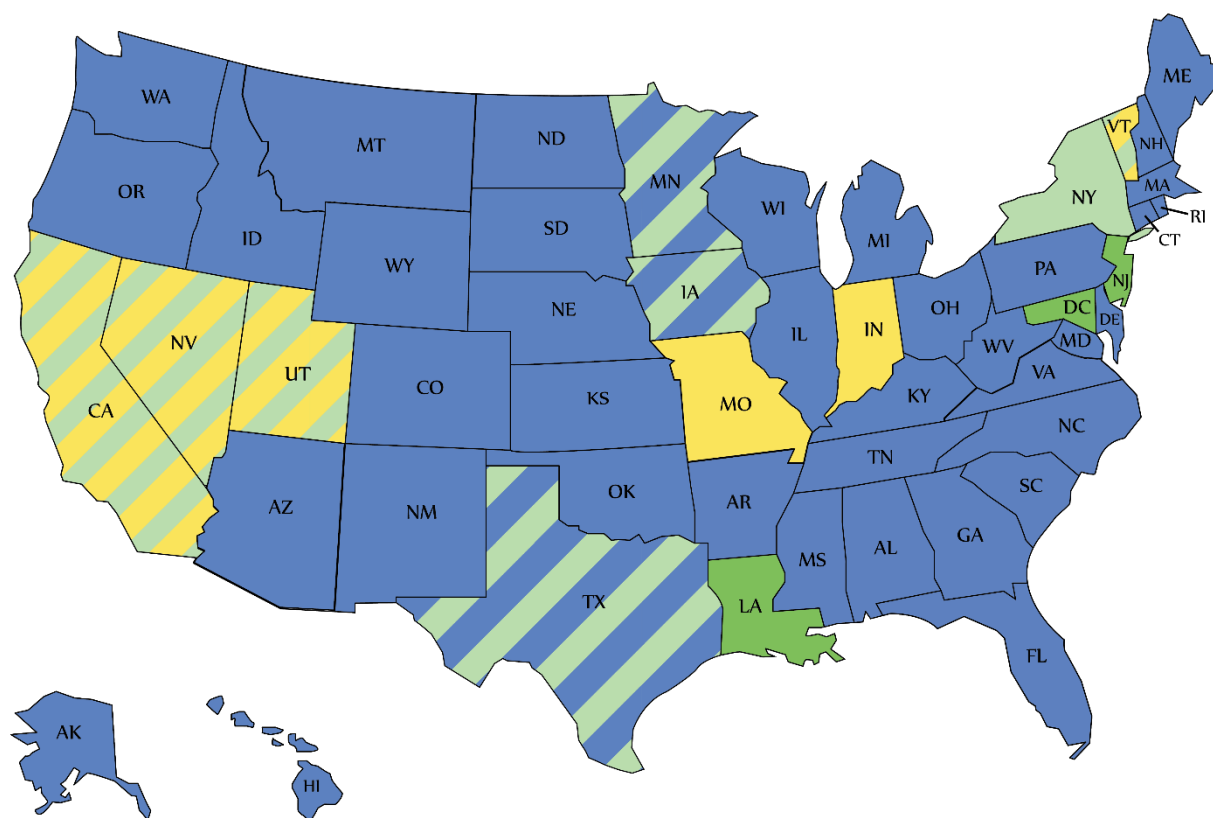
<sup>1</sup> A producer must have completed product-specific training before soliciting sales of or making a recommendation for any annuity product.





Products are issued by Integrity Life, Cincinnati, OH, National Integrity Life, Greenwich, NY, Western-Southern Life Assurance Company, Cincinnati, OH, The Lafayette Life Insurance Company, Cincinnati, OH, and Columbus Life Insurance Company, Cincinnati, OH. Integrity, Western-Southern Life Assurance Company, The Lafayette Life Insurance Company and Columbus Life Insurance Company do business in DC and all states except NY, where National Integrity operates. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

# 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](mailto: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

<b>CALIFORNIA</b>	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.
<b>IOWA</b>	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.
<b>MINNESOTA</b>	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.
<b>NEVADA</b>	BIS requirement pending legislation. No specific hourly requirements have been implemented for NAIC.
<b>NEW YORK</b>	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.
<b>TEXAS</b>	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.
<b>UTAH</b>	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.
<b>VERMONT</b>	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