

Baltimore Life

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, regardless of state, are required to complete product training.

When can the product training be taken?

Product training will be available once contracting has been approved. Product training can be dated the same day as an application.

Product Training Directions:

Once contracting has been approved, Baltimore Life will send an email with a link to the agent portal, instructions for registration and how to complete product training.

Additional Required Training

Anti-Money Laundering Training (AML):

All vendors for AML training will be accepted. Required to be completed every 2 years.