

Securian Financial (MN Life NY)

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?

LIMRA and LOMA are the preferred vendors, but other NYDFS approve courses will be accepted with submission of a completion certificate.

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 can be completed anytime; an agent number is not required to access the course. Training can be taken the same day new business is signed/dated.

Product Training Directions:

Go to <https://learn.questce.com/Securian/> to access the training portal. See attached QUEST CE CLIENT USERGUIDE TO NAIC TRAINING PORTAL for more detailed instructions.

QUEST CE CLIENT USERGUIDE TO NAIC TRAINING PORTAL

- NAIC login directions for individual users accessing Carrier Product Specific Training and /or NAIC State Annuity Suitability Training
 - **Returning Users** will login to their existing user account and will follow the prompts on screen to update their user password and verify their secure user profile details.
 - **New Users** will register through a three step to create a user account.
- To register or login, all users should be directed to: <https://learn.questce.com/naicsuitability>

DIRECTIONS FOR RETURNING USERS: Users with an existing account

Updates Live 11/28/2017: Indicated in Yellow

1. On your internet browser, go to <https://learn.questce.com/Securian/>
2. If you are returning to the site and have an existing user account: Login to your existing account with your **Username** and **Password**.
 - **Username:** This is the Email Address the user entered within their account upon initial registration/ account set up.
 - **Password:** This is presently your last name (lowercase) that was entered within the user's account upon initial registration. Upon first login, all existing users will be prompted to go through the required first time user process:
 - Set up of a new, strong password is required.
 - Email verification is required. If the email address is already taken in NAIC portal, the user will need to enter a new one.
 - If the User's Profile Security Questions are not already set up, the user will be asked to supply them at this time.
 - **Forgot Password** button has been added on the login page for anyone who doesn't know what to enter as their password. Users may securely reset their password anytime.

QUEST CE

Redeem CE Voucher | Support | Chat

State CE | Designation CE | NAIC CE | Firm Element CE | Investment Advisor CE

 Username (e-mail)

 Password

Sign In

Forgot Password

ACCESS ANNUITY AND PRODUCT SPECIFIC TRAINING

Returning Users: Sign into your existing account above

New Users: Register to create your new user account and access training



Producer Registration

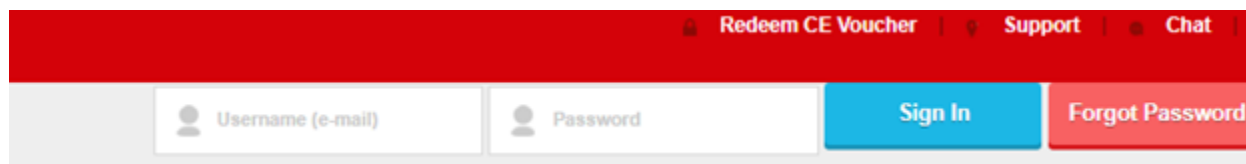
Choose from a list of our global and private portal carriers, then create an online account.

[View participating carriers.](#)

[REGISTER NOW >>](#)

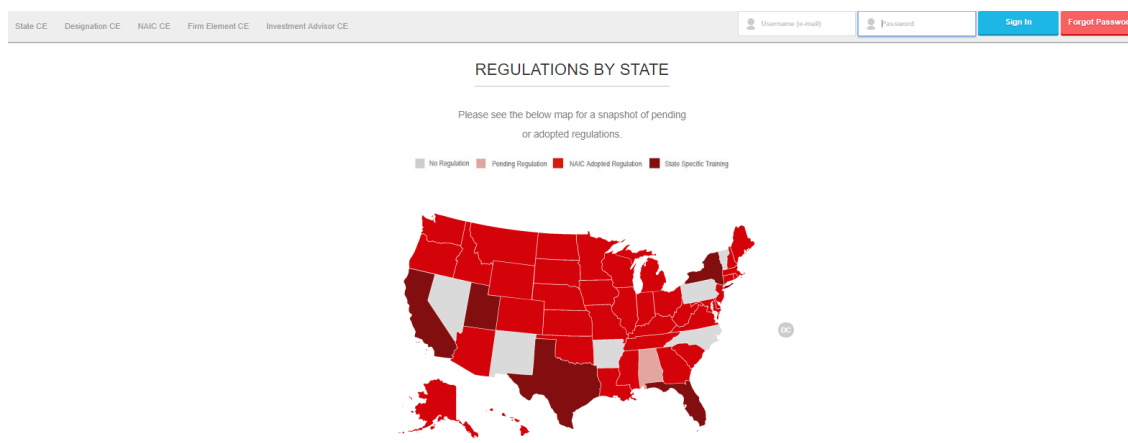


Zoomed in view of Returning User sign in area located in upper corner



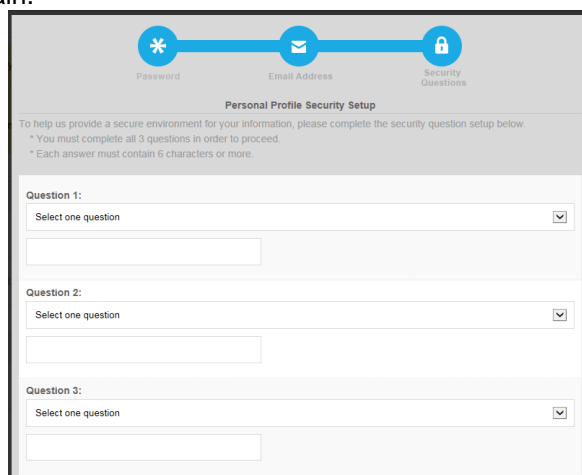
- **FORGOT PASSWORD?** If you are not sure what to enter as your password a **Forgot Password** button is available on screen so you may easily reset your password yourself. You are required to set up a secure password of your choosing that meets the minimum password requirements of at least *8 total characters, 1 number, 1 Capital letter and 1 special character*. For example, **Password#1** meets the secure password requirements.

Scroll down to view the NAIC Regulations Map



3. 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 create and answer their account security questions again.



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

User Dashboard View

The screenshot displays the 'User Dashboard View' interface. At the top, a dark header bar contains a search icon, the word 'Training', and user profile icons. Below the header, a yellow banner welcomes 'MacKenzie nold' and prompts the user to update their profile. A section titled 'Items To Be Completed' shows a 'Training' tab with a count of 3 items. Below this, two tables are visible. The first table, 'NAIC Suitability Training (Product Specific)', lists two courses with 'Not Started' status, each with a 'Start' button and a lock icon. The second table, 'NAIC Suitability', lists one course, 'Wisconsin NAIC Requirement', also with a 'Start' button and a lock icon. A sidebar on the left contains icons for home, NAIC, ADD CE, documents, calendar, BD, and other functions.

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

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

5. Add new Product Specific Training into 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 looking for, you may need to return to your user 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 though 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.
- Once a course is added to your student dashboard page (homepage), click **Start** to access and work through the content portion of the course.
 - 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.
 - Click **Start Exam** to answer a one-question attestation or work through a 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 USERS: Registering for the first time/Creating a new user account

1. On your internet browser, go to <https://learn.questce.com/naicsuitability>
2. Click **Register Now** or click the blue **Producer Registration** Icon in the center to create your account

QUEST CE

Redeem CE VoucherSupportChat

State CEDesignation CENAIC CEFirm Element CEInvestment Advisor CE

Username (e-mail)PasswordSign InForgot Password

ACCESS ANNUITY AND PRODUCT SPECIFIC TRAINING

Returning Users: Sign into your existing account above

New Users: Register to create your new user account and access training



Producer Registration

Choose from a list of our global and private portal carriers, then create an online account.

[View participating carriers.](#)

[REGISTER NOW >>](#)

Scroll down to view the NAIC Regulations Map

State CEDesignation CENAIC CEFirm Element CEInvestment Advisor CE

Username (e-mail)PasswordSign InForgot Password

REGULATIONS BY STATE

Please see the below map for a snapshot of pending or adopted regulations.

No Regulation

Pending Regulation

NAIC Adopted Regulation

State Specific Training



3. Enter your information into the required fields to create your account. Click **Register** to proceed.

- **Required User Profile Data Fields:**

- **Name of your Business / Company**
- **First Name**
- **Last Name**
- **Phone**
- **Email Address:** Your Email Address will be used as your **Username** for your NAIC user profile and must be a unique Email Address not utilized by others within the NAIC portal.
- **Password & Confirm Password:** You will create your own secure user password that meets the minimum password requirements of at least 8 total characters, 1 number, 1 Capital letter and 1 special character. For example, Password#1 meets these secure password requirements.
- **SSN:** SSNs are encrypted and therefore are not visible to Quest CE. SSN is required for DTCC Data feed transitions of completion records to respective BD/Carriers on back end.
- **NPN:** If the NPN field is not applicable to you, you may enter a 0 to proceed.
- **CRD:** If the CRD # field is not applicable to you, you may enter a 0 to proceed.

QUEST CE

NAIC Suitability Training Registration

* Complete all required fields to create your account

Personal Information

Name of your Business / Company*

75 characters left

First Name*

50 characters left

Last Name*

50 characters left

* Must be lower case

Phone

14 characters left

Identification

Email*

75 characters left

Password*

50 characters left

Confirm Password*

50 characters left

Social Security Number*

11 characters left

National Producer Number*

10 characters left

CRD Number*

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





10 characters left

* Click here to lookup your NPN

Click here to lookup your CRD Number

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

The screenshot shows a registration form with a dark header containing a red 'Q' logo and navigation icons. The main heading is 'Step 1: Pick your State Specific NAIC Annuity Training'. Below this, there are two main options: 'Insurance CE Credit' and 'NAIC Requirement Only (No insurance CE credit)'. Each option has a corresponding text description and a blue button. The 'Skip Step 1' option is also present at the bottom.

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

The screenshot shows a registration form with a dark header containing a red 'Q' logo. The main heading is 'Step 1 - Pick your state specific NAIC Suitability Training'. Below this, there is a text prompt 'Please choose the State in which you'd like to view courses:'. A dropdown menu is shown with 'Please choose...' and a checkmark icon. A blue button 'View Courses Available' is next to it. Below the dropdown, there is a note: '* Just pick 1 state to begin and you can add more later if needed.' At the bottom, there is a text prompt 'I have already fulfilled my state NAIC requirement or would like to proceed to select product training.' and a 'NOTE: You may access the NAIC State Specific Training course at anytime.' followed by a 'Skip Step 1' button.

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. Then select the Carrier(s) you are appointed with from the list below. Click **Continue** to proceed.

The screenshot shows a registration form with a dark header containing a red 'Q' logo and navigation icons. The main heading is '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:'. Below this, there is a 'Broker Dealer' dropdown menu with 'Please choose...' and a checkmark icon. Below the dropdown, there is a list of 'Carriers' with checkboxes next to their names. At the bottom, there is a blue 'Continue' button.

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:

<input type="checkbox"/> AIG Annuities	<input type="checkbox"/> New York Life Insurance Company
<input type="checkbox"/> Catholic Order of Foresters	<input type="checkbox"/> Pacific Life Insurance Company
<input type="checkbox"/> Commonwealth Annuity and Life Insurance Company	<input type="checkbox"/> Pacific Life Insurance Company of New York
<input type="checkbox"/> Genworth Life and Annuity Insurance Company	<input type="checkbox"/> Protective Life Insurance Company
<input type="checkbox"/> John Hancock	<input type="checkbox"/> Prudential Annuities
<input type="checkbox"/> Lincoln Financial Group	<input type="checkbox"/> RiverSource
<input type="checkbox"/> Massachusetts Mutual Life Insurance Company	<input type="checkbox"/> The Hartford
<input type="checkbox"/> Metropolitan Life Insurance Company	<input type="checkbox"/> Transamerica Life Insurance Company
<input type="checkbox"/> National Western 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 into your account.
- Click **Select Courses** to proceed to your user dashboard page (homepage).

(Sample view below - Actual product courses listed will vary based on the Carrier(s) & Broker Dealer selected previously)

The screenshot shows a web interface for selecting training courses. At the top is a dark header with a red 'Q' logo on the left and three circular icons (a lock, a plus sign, and a user profile) on the right. Below the header, the title 'Step 3 - Pick your Product Specific Training:' is displayed. A message reads: 'Please choose the product specific training courses you'd like added to your profile:'. There are three checkboxes, each followed by a course title, a description, and a note. The first checkbox is for 'Carrier Sample Product Course Title 1', the second for 'Carrier Sample Product Course Title 2', and the third for 'Carrier Sample Product Course Title 3'. All three descriptions are identical: 'The following course covers Sample Carrier's Annuity Products'. All three notes are identical: 'NOTE: This course is not eligible for state or designation continuing education credits.' At the bottom of the form is a blue button labeled 'Continue'.

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 create and answer their account security questions again.

The screenshot shows a 'Personal Profile Security Setup' form. At the top, there is a progress bar with three steps: 'Password' (marked with an asterisk), 'Email Address' (marked with an envelope icon), and 'Security Questions' (marked with a lock icon). The title 'Personal Profile Security Setup' is centered below the progress bar. A message reads: 'To help us provide a secure environment for your information, please complete the security question setup below.' Below this are two lines of instructions: '* You must complete all 3 questions in order to proceed.' and '* Each answer must contain 6 characters or more.' The form contains three sections, each for a security question. Each section has a dropdown menu labeled 'Select one question' and a text input field. The sections are labeled 'Question 1:', 'Question 2:', and 'Question 3:'.

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]



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.

User Dashboard Page View

Training

Welcome MacKenzie nold

Please use the menu to the left to keep your profile up to date.

Items To Be Completed

Training You have 3 training items to be completed.

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	

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 will 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 simply login to your existing account which you created today.
- Your Carrier(s) will be notified of any respective course completion(s) once the course status is **Complete**.



Training

Welcome MacKenzie nold

Please use the menu to the left to keep your profile up to date.

Items To Be Completed
Training You have 3 training items to be completed.

NAIC Suitability Training (Product Specific)

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

NAIC Suitability

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

- 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 will remain locked until you complete the content portion of a course first)
- Click **Start Exam** to answer a one-question attestation or multiple choice exam to mark the course fully *Complete*.

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