

Talcott Resolution 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, should complete product training.

When can the product training be taken?

Product training may be taken at the time that contracting is completed within SureLC. If not completed upon initial application for appointment, an agent may access this training at a later time by logging in to their SureLC profile.

Product Training Directions: Training is found on Step 2 of the contract request (Training page)

- Scroll down to Carrier Product Training
- Select Start Course to begin (2 courses available). Can complete both courses if needed.
- Once completed- select go back to SLC to continue with the contract request.

Send completion certificates to licensing@ecamarketing.com

Additional Required Training

Anti-Money Laundering Training (AML):

All vendors are accepted. Updated AML training will be required annually. Non-compliance will result in the delay of new business being processed until a refresher course is completed.

State Training Requirements

The following states have adopted NAIC Regulation 275 Annuity Suitability & Best Interest Standard (“BIS”). This regulation requires agents to complete a one-time, four-credit annuity course. If completed training is compliant for one of the states below, it is reciprocal with all others listed.

AL, AK, AZ, AR, CO, CT, DE, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SC, TN, TX, UT, VT, VA, WA, WV, WI & WY.

The following states have varied or additional training requirements.



CA: Agents soliciting annuities are required to complete an initial CA specific eight-credit BIS course and a CA specific four-credit BIS course every two years thereafter to remain compliant. CA specific training is not reciprocal with any other state, and training completed for any other state does not meet the CA requirements. Agents soliciting life products are required to complete a CA specific four-credit life policy course.



DC: Regulation 275 has not been adopted by DC and maintains the original model law requiring a four-credit annuity course on annuity suitability. BIS courses have been deemed sufficient to meet this requirement.



IA: In addition to BIS, agents must also complete an IA specific Indexed Products Training course when writing any indexed product – annuity and life insurance policy alike.



MN: Completion of a MN specific four-credit BIS course is required for all annuity sales solicited in MN. Training completed for any other state is not sufficient.



NY: Sales of both life insurance and annuities require completion of a training course for Regulation 187 (also called Best Interest Standard). Training is not reciprocal with any other state.



TX: In addition to BIS, resident agents must complete eight credits of additional annuity training every two years to remain compliant.

Compliance with state regulations may be subject to carrier-specific interpretation. Training must be taken through a state-approved vendor prior to soliciting business. Please provide a copy of your training certificate to your licensing processor or licensing@ecamarketing.com.