

CARRIER	PRODUCT TRAINING DETAILS
<p>Allianz</p>	<p>Allianz Fixed Annuity Product Training You can access approved product training courses on the following website:</p> <ul style="list-style-type: none"> The RegEd/IRI Annuities Training Platform https://secure.reged.com/TrainingPlatform/ <p>To access Allianz Product Training through RegEd, you'll need to self-register on their website. Please visit the RegEd/IRI Annuities Training Platform to complete this process. Once you are registered with RegEd, your Allianz product training will be available immediately. After you complete the training, Allianz will receive notification of the completed course within one business day.</p> <p>Please note: Not all of our individual fixed annuity product training courses are available on RegEd. If you don't see the individual product training you want to take, you can complete our Fixed Annuity Suite training, or access Business Builder on the Allianz website for a complete list of individual courses.</p> <p>You must complete the training course in its entirety.</p>
<p>American Equity</p>	<p>Both American Equity Product Specific and American Equity Specific Suitability training are required. Training can be completed by going to:</p> <ul style="list-style-type: none"> https://agent.american-equity.com/StateProductTraining.asp <p>Log in by using your state license number and last four digits of your SS#.</p> <p>Click on "Training" to view the product training modules under the product you are writing.</p> <p>Click on the "Training Questions" link and complete the questions.</p> <p>The training will need to be completed for each product you write.</p>
<p>American General</p>	<p>American General Product Training can be completed using Quest CE. Click the link for detailed instructions on how to complete:</p> <ul style="list-style-type: none"> https://live.cloud.api.aig.com/life/connext-security/public/login <p>Annuity Suitability Training and Product Training (Quest CE):</p> <ul style="list-style-type: none"> https://learn.questce.com/naicsuitability/ <p>Company Name: AIG Annuities</p> <p>Course Name: Fixed and Income Product Specific Training (formerly the Horizon Fixed Annuity series)</p> <p>Course Description: Fixed, Deferred Income and Single-Premium Immediate Annuity Training</p> <p>If you run into any Quest CE technical issues, you may contact Quest at (877) 593-3366.</p>



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<p>American National</p>	<p>Annuity Product Training: Contracted agents go to www.img.anicoweb.com, log in, then go to the Expert Office portal to complete the product training.</p> <p>Not yet contracted agents can go to https://imglearning.anico.com/ to complete.</p> <p>*Regulation 187 requires that producers in the state of New York act in the best interest of their clients. As a result, LIMRA and RegEd have created courses to equip you with the information needed to meet the obligations under the new law.</p> <p>This training is mandatory and should have been completed by 8/1/2019. The training is available via any of the following (only one course is required):</p> <ul style="list-style-type: none"> • LIMRA (45 minute course) • RegEd (1 hour course) • RegEd CE (4 hour course. Eligible for continuing education credits) <p>American National will be unable to accept your annuity business on or after 8/1/2019 if this training is incomplete.</p>
<p>Americo</p>	<p>All agents are required to complete product specific training prior to the solicitation or sale of an annuity. Agents are also required to complete state-specific general training, where required.</p> <p>Americo provides agents with a comprehensive solution to meet state-specific annuity training requirements through LIMRA. Americo product-specific training can be completed at no charge to you. LIMRA also provides state-specific general annuity training that you may access at very reasonable rates. Certification for any annuity training done through LIMRA is automatically transmitted to Americo within 48 hours of completion.</p> <p>Click the link below to access the LIMRA training through Internet Explorer:</p> <p>https://naic.pinpointglobal.com/Americo/apps/default.aspx</p> <p>You will register as a "First Time Visitor" by clicking in the top right corner, and follow the instructions to register and complete the required training.</p>
<p>Athene, Athene NY</p>	<p>AGENT MUST HAVE A WRITING NUMBER BEFORE THEY CAN ACCESS PRODUCT TRAINING.</p> <p>Go to https://www.athene.com/#login-menu and log into the site. Scroll down on the main page to "Product Availability & Training" to access a list of the required training courses.</p> <p>Enter your username and password. Your username is the first 4 characters of your last name followed by the last 6 digits of your social security number.</p> <p>Your password for first time login is "changeme." You will be prompted to change your password once you have successfully logged into the training site.</p>



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<p>Atlantic Coast & Sentinel Life</p>	<p>Product Training ACL – https://acl.insurance-agent.training/ Retirement Plus Multiplier</p> <p>Product Training SSL – https://sslco.insurance-agent.training/ Retirement Plus Multiplier</p> <ol style="list-style-type: none"> 1. Go to https://acl.admin-portal.org/training/ and log in using your email address you used to register and your ACL agent number or SSN/Tax ID. 2. Once you have completed the required training, your certification will be automatically recorded in our system. Please print a copy for your records.
<p>Clear Spring Life & Annuity Company</p>	<p>When you request to be contracted with Clear Spring, the product-specific training is included in the contracting forms on SureLC/SuranceBay. Hyperlinks are provided to the agent course material to read. Then click the checkboxes for Product Training under "Carrier Specific Questions" to confirm you have completed the reading. There is no test. This completes all required training with Clear Spring.</p>
<p>EquiTrust</p>	<p>Go to https://agents.equitrust.com/sales-tools/licensing-training/ Click on "Click Here to Begin EquiTrust Product Training."</p> <ul style="list-style-type: none"> • Product Training must be completed before soliciting EquiTrust annuity business. • Annuity applications received without completed Product Training will not be accepted • If applying for agent contract for annuity products, you must complete Product Training before appointment is final. • You may view your training history upon full login to the website (agent number and password required). • EquiTrust Annuity Product Training is supported by RegED. • Click Here to view the RegED "User Guide – Annuity Training Platform" • For RegED Technical Support, call 1-800-334-8322, Option 2. • Upon RegED login, if you do not see "EquiTrust Annuity Product Training," use access code: EquiTrust. • To begin EquiTrust Annuity Product Training, click the link below – you will be directed to the RegEd website. https://www.reged.com/annuities-training-platform/
<p>Fidelity & Guaranty Life</p>	<p>Go to https://training.fglife.com/</p> <ul style="list-style-type: none"> • Select the type of agent you are and enter requested information. Select course(s) of product you are selling. • Downloading the PDF versions will not give you credit for completion. You must complete the information via the link.

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<p style="text-align: center;">Global Atlantic (Forethought)</p>	<p>Producers will need to complete product specific training prior to soliciting our products in all states. Global Atlantic has partnered with RegEd for product specific training and continuing education for all agents. Please follow the instructions to complete the product training.</p> <p>New to RegEd?</p> <ol style="list-style-type: none"> 1. Begin registration by logging onto: https://secure.reged.com/TrainingPlatform 2. After Registering, select the state in which you are selling or plan to sell annuity products. Supply the necessary information and Save 3. Advance to Accessing Product Training <p>Already Registered?</p> <ol style="list-style-type: none"> 1. Log-in to RegEd with your User ID and Password 2. Advance to Accessing Product Training <p>Accessing Product Training</p> <ol style="list-style-type: none"> 1. Once logged-in to RegEd, you will be at the Producer Status screen. Scroll down to the Carrier-Specific Product Training section 2. The training for Global Atlantic Annuity Product Training should be displayed. Select the training that you would like to take and click Go to Requirements <ol style="list-style-type: none"> A. If the training is not displayed, click Enter Product Code on the left side of the screen. Enter the code for the product you will be selling then click Submit. <table border="1" data-bbox="456 1077 1459 1333"> <thead> <tr> <th>PRODUCT CODE</th> <th>MODULE NAME</th> </tr> </thead> <tbody> <tr> <td>FTFCARE</td> <td>ForeCare Fixed Annuity with Long-Term Care Benefits</td> </tr> <tr> <td>INC150</td> <td>Income 150+ SE Fixed Index Annuity</td> </tr> <tr> <td>SecureForeAll</td> <td>SecureFore Fixed Annuities</td> </tr> <tr> <td>ALLFIA2</td> <td>ForeAccumulation II and ForeIncome II Fixed Index Annuities</td> </tr> <tr> <td>ForeCertain</td> <td>ForeCertain Income Annuity</td> </tr> </tbody> </table> <ol style="list-style-type: none"> 3. Review the Training Standard page and click Proceed at the bottom of the screen 4. The Training Presentation will start 5. Complete the training, read through the disclosures, and select ATTEST 6. Complete training verification by clicking A-Yes and then Continue 7. After the course evaluation (this is not required), your Certificate of Completion will appear 8. Print your Certificate and keep it for your records. RegEd electronically notifies Global Atlantic that you have completed the training. <p>IMPORTANT: In order to satisfy your product training, you must read through the disclosures and ATTEST. This is a necessary step in all states to satisfy your carrier-specific annuity product training.</p> <p>If you have any questions about using RegEd to fulfill the product-specific training, please contact Global Atlantic Annuity Services at (877) 244-7526 (Option 2, then 2). Representatives are available to assist you Monday through Friday 8:30 a.m. to 6:00 p.m. Eastern Time.</p>	PRODUCT CODE	MODULE NAME	FTFCARE	ForeCare Fixed Annuity with Long-Term Care Benefits	INC150	Income 150+ SE Fixed Index Annuity	SecureForeAll	SecureFore Fixed Annuities	ALLFIA2	ForeAccumulation II and ForeIncome II Fixed Index Annuities	ForeCertain	ForeCertain Income Annuity
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<p style="text-align: center;">Integrity</p>	<p>Go to www.kfeducation.com/portal and log in using Auto-Registration or Self-Registration. Portal code is WSFG.</p> <p>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” and go to the “Complete Product Training” section below to proceed.</p> <p>Self-Registration</p> <ol style="list-style-type: none"> 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 and select “Create Account.” 2. A screen will come up with several paragraphs of text followed by blanks in which to enter 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. <p>Complete Product Training</p> <ol style="list-style-type: none"> 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. Click “Course Home.”

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<p>Integrity <i>(continued)</i></p>	<p>Complete Product Training <i>(continued)</i></p> <ol style="list-style-type: none"> In the “Review Test” section, click “Take.” Next click “Agree,” then “Continue,” then “I Agree.” 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. 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.” <p>Annuity Continuing Education (4-Hour Course) Training Instructions</p> <ol style="list-style-type: none"> 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.” Under “State CE Training,” select the state in which you wish to take the CE Course. 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.” Next, click “Continue” to select shipping address (note: online courses will not ship anything; however, you cannot bypass this screen). Proceed through the order verification screen that verifies “Shipping Address” and the course ordered. Click “Submit Order.” Once the order is submitted, you will receive two emails – a notification that you have been assigned the CE course, and an order confirmation. Click “Portal Home.” In the “State CE Training” section, click “Already Enrolled? Launch Courses.” Follow the on-screen instructions to complete course and exam. If you complete the CE course on the Kaplan portal, you do not need to send the certificate to us, it will feed electronically. You may print it for your records. State filing fees are automatically sent upon completion.
<p>Lafayette</p>	<p>True/False annuity quiz is sent to the agent once contracting is submitted.</p>
<p>Legacy (Americo & Ameritas)</p>	<p><u>For Appointed Agents</u></p> <ul style="list-style-type: none"> <u>Growth Commander</u> (Growth Commander login required) <p><u>For Non-Appointed Agents</u></p> <ul style="list-style-type: none"> Training Access Code: LEGACY12, once in, sign up for temporary access to complete product training <u>Growth Commander</u> <ul style="list-style-type: none"> Training Access Code: Exclusive, once in, sign up for temporary access to complete product training

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<p style="text-align: center;">Lincoln</p>	<p>Training is through LIMRA.</p> <p>Go to http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx</p> <ul style="list-style-type: none"> • Click on the link listed above. Register on the website. • Note: If you have registered before, the username will be your National Producer Number (NPN). This can be found by utilizing the “Forgot Credentials” feature within the main sign-on page. • For the Lincoln Product Training, Click on “My Product Training” tab. • For State Specific Training, Click on “My State Specific Training” tab. • Forgot Your Credentials? Call LIMRA Web Support 1-888-577-5522 or select “Forgot Credentials” on the main sign-in page.
<p style="text-align: center;">MassMutual Ascend</p>	<p>Go to https://naic.pinpointglobal.com/MMA/Apps/default.aspx</p> <ul style="list-style-type: none"> • Once there, press “Click here to register” button to get started. • Register with all of your information and create your password. • Indicate your company appointment by selecting MassMutual Ascend. • Click on the “Select Firm or Broker/Dealer” button to confirm your selection. • Make sure your company appointment appears in the “Current Selection” box. • Under “My Training Status” you will select “View My Product Training” under the “Company Specific Product Training” heading. • Please note the “Overview Training” is a prerequisite to any product specific training; therefore, you must complete the “Overview Training” before any particular product training will be available for access.
<p style="text-align: center;">Mutual of Omaha</p>	<p>Agent must have a writing number and access to the carrier website to complete product training. Agents should click “Sign In” in the top right corner of Mutual of Omaha's website at https://www.mutualofomaha.com.</p> <p>After clicking “Sign In”, the agent should click “Sales Professional Access” located under Other Site Logins.</p> <ul style="list-style-type: none"> • How to locate product training on carrier website: Once logged in, go to the “Training & Compliance” tab. In this tab, there is a PowerPoint the agent can open to view the training. Then there is a link below it for the Certificate and Acknowledgment form that the agent needs to fill out and sign, including their writing number, and then email or fax it in to the carrier.

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<p>Nassau</p>	<p>Nassau has chosen LIMRA to deliver our personalized annuity training for you, our producers. These presentations have been prepared by Nassau to educate you about our products, as required by the NAIC. Using the link provided to you, proceed to the LIMRA Nassau website to begin. https://naic.pinpointglobal.com/nassaure/apps/default.aspx</p> <p>If you have not yet registered with LIMRA, you will need to do so first.</p> <ol style="list-style-type: none"> 1. Enter your personal information 2. Enter your National Producer Number – you can look it up on this screen 3. Select the states in which you are appointed to sell our products 4. Create and confirm a password which must be eight characters and include one number <p>Once you are registered, you will be asked to login with your username (email) and password.</p> <p>Your personal Annuity Training and Certification page is displayed. From this screen, you can view:</p> <ul style="list-style-type: none"> • your state specific training requirements and status • your product training requirements and status • your New York Regulation 187 Training for New York licensed producers • your Regulation 275 Training • a transcript outlining your training status <p>To begin your training:</p> <ol style="list-style-type: none"> 1. Click on “View My State Specific Training” or “View My Product Training” or “New York Regulation 187 Training” or “View My Reg 275 Training”. 2. A list of training requirements, specific to you, will be displayed. 3. As you complete a training segment, the Completion Date will be displayed. 4. When you click on a selection, the applicable training presentation will be displayed. 5. If you began a training session but did not complete it, you will be asked “Would you like to resume where you left off?” You have the option to resume the session (yes) or begin again. <p>How does the product training session work?</p> <ul style="list-style-type: none"> • Each training page is timed to allow you to read the entire page. When the “Next” button at the bottom of the page is highlighted, you can click on this button to move to the next page. You work at your own pace. • At the end of the training session, there is a brief quiz that allows you to determine how well you understand the information provided. You may find that you need to go back and review certain aspects of the product to be successful. • You may print a copy of the Training Certificate from the LIMRA website, but it is not necessary. Our files are updated nightly, keeping your completed training requirements current. <p><u>Click here to download a PDF of Nassau Annuity Product Training Guide.</u></p>
<p>National Life Group</p>	<p>Annuity product training must be completed on the carrier website.</p> <ul style="list-style-type: none"> • Agents must have an active writing number before they can access the carrier website for training. <p>The training can be found here: https://www.nationallife.com/SecureApps/Products/Training/Views/ProductTraining.aspx?PR_CO_CD=LSW</p>

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<p>National Western</p>	<p>Training for these products is on QuestCE: NWL Ultra Value®, NWL Ultra Value®, NWL Ultra Classic®, NWL Ultra Future®, NWL® Impact 7, NWL® Impact 10, NWL® Impact 7S, NWLProtector One®, NWL® SPIA.</p> <p>Go to https://learn.questce.com/naicsuitability/</p> <ul style="list-style-type: none"> • After clicking "Register," you will come to a page to enter your personal information into the required fields. • NOTE: If you are not affiliated with a broker dealer, you will NOT have a CRD number. You can simply enter "000" in this field and continue. If you are not affiliated with a business or company, enter N/A. • When finished, click "Register" in the lower right corner. If you have already registered through Quest CE, click on "Manage Appointments" on the left side menu. You will then automatically be taken to "Step 2." • When you see the welcome message with your name, your profile has been created. Read the instructions then click "Continue to Step 1" to complete the 3-step process. • On the next page, you will need to select the option for "NAIC Requirement Only." You are not able to receive state insurance CE credit for product specific courses. • Select "Skip Step 1" to access the National Western Life Annuity Product Specific Training. Then proceed to "Step 2." • In the drop down box, locate and select "Independent (unaffiliated)" as the Broker Dealer you are appointed with. If you ARE associated with a Broker Dealer, select your Broker Dealer from the drop down box. Select "National Western Life Insurance Company" as your Carrier from the multiple pick box options. Click "Continue" to proceed to Step 3. • Select "National Western Life Product Training Course" and click on "Continue." • On the next page you will need to set up security questions. Once entered, click "Continue." • Your registration process is now complete. You will now be taken directly to your Student Homepage. • On your Student Homepage under "NAIC Suitability Training (Product Specific)," click on "Start" to be taken to course. The estimated completion time is 30 minutes. • Once training is complete, you will need to click on the green button titled "Start Exam." You will then click "YES" to attest to having completed the training. Only after this step is done, will you receive credit for training. <p>QUEST CE Support Team: Support email: support@questce.com Support toll free number: (877) 593-3366</p> <p>*Please be sure to complete the one question exam at the end of the training in order to be considered compliant with the NWL Product Specific Training. Save certificate for your files.</p>

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<p>National Western</p>	<p>NWL product training courses currently available on RegEd:</p> <ul style="list-style-type: none"> NWL® ChoiceOptimizer (JIT Product Code: nwlchoiceopt) NWL® Dynamic Series (JIT Product Code: nwldynamic) NWL® Lifetime Returns Solutions (JIT Product Code: nwlsolutions) NWL® Single Premium Immediate Annuity (SPIA) (JIT Product Code: nwlspia) NWL Protector One® (JIT Product Code: nwlprotector) <p>Go to https://secure.reged.com/industrytraining</p> <ul style="list-style-type: none"> Existing users, log in using your current credentials. New users, select "Register Online" on the right under "Producers Get Started" and complete the registration form. Access Product Training: Upon login, the Producer Status page displays all currently assigned and ordered carrier-specific product training. Assigned product training courses are also accessible from the left frame menu, grouped by Carrier name. Enter NWL Product Code: See list above. The product code can be entered in the "Add Product Code" section on the Producer Status page, or by selecting "Enter Product Code" on the left-side menu and entering the code on that page. Select "Submit." Complete Product Specific Training: Select a course from the Producer Status page, then select "Proceed" to begin the course. Use the buttons in the bottom middle of the page to navigate through the course. There is an X button in the top right to leave the course and return at a later date. NWL course completions are reported to NWL automatically. You may print or save a copy of your certificate for your records. Optional Additional Features - State Annuity Suitability Training: Users are able to gain access to RegEd's annuities suitability courses designed to meet state training requirements. The user is able to order insurance CE credit(s) with the courses. NWL is automatically notified of annuity suitability courses completed on RegEd's platform. If you take a course with another vendor, you will need to provide a copy of your course completion to NWL. Select "State Suitability Training" from the left menu. Select "Proceed" to continue to the My Courses page. Click on "Select New Courses and CE Credit" to order state annuity suitability training courses. Select whether you want to order CE with your course and then select "Proceed." The next page displays state specific CE information. Review the information, scroll to the bottom and select "Proceed." CE credit will be ordered with the appropriate Annuity course for each state the user has entered on the Producer Page through "Manage My State Suitability Requirements." Review and confirm the information on the page, then select "Submit Your Order." The user is then required to enter credit card information to pay any applicable fees. The user can then complete the course order by selecting "Submit Your Order" on the bottom of the page. The user is returned to the My Courses page and the new course is available to begin via the "Go To Course" link. <p><u>Click here to download a PDF of NWL® Product Specific Training RegEd Instructions.</u></p>

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<p>Nationwide</p>	<p>Registration is required to access the training on the RegEd Platform.</p> <ul style="list-style-type: none"> • https://www.reged.com/annuities-training-platform/ <p>When registration is complete, you'll be provided with detailed instructions on how to fulfill your necessary training. You can also find a summary of your assigned training under "Producer Status" on your main menu.</p> <p>Product-specific Training: There are two ways to begin your product-specific courses.</p> <p>Assigned courses:</p> <ol style="list-style-type: none"> 1. To view assigned training, select "Nationwide Annuity Product Training" from the left-hand navigation bar. 2. Select the desired course and click "Proceed." <p>Carrier-provided code:</p> <ol style="list-style-type: none"> 1. If you have a carrier-provided product training code, select "Enter Product Code" from the left-hand navigation bar. The code is the product name, all one word in lowercase. For example the Secure Growth code is "securegrowth" and Income Promise Select is "incomepromiseselect." 2. Enter your code and click "Submit." 3. Your course should be visible on the left-hand navigation bar or the "Producer Status" screen. 																		
<p>North American</p>	<p>Go to https://secure.reged.com/TrainingPlatform/</p> <p>Register or log in. Once fully logged in, you will see a menu in the lower right of the screen which could include several companies. Look for and click on the "Enter Product Code" button on the upper left side of the screen and, one by one, enter the product codes shown below. If you need assistance with a RegEd login you already have, please call the RegEd Help Desk at 800-334-8322, option 2 for assistance.</p> <p>Once in RegEd, you may see North American listed as an affiliated company under which you can review and/or complete annuity product training. If North American is not yet listed, you can still complete the product training by entering the Course IDs.</p> <table border="1" data-bbox="402 1335 1382 1724"> <thead> <tr> <th>PRODUCT CODE</th> <th>NAC MODULE NAME</th> </tr> </thead> <tbody> <tr> <td>21SFGNAC_02</td> <td>NAC Guarantee PlusSM (MYGA)</td> </tr> <tr> <td>20SFGNAC_02</td> <td>Performance Choice[®] (FIA)</td> </tr> <tr> <td>20SFGNAC_01</td> <td>NAC VersaChoiceSM (FIA)</td> </tr> <tr> <td>15SFGNAC_18</td> <td>North American Income[®] (SPIA)</td> </tr> <tr> <td>15SFGNAC_13</td> <td>NAC IncomeChoice[®] (FIA)</td> </tr> <tr> <td>15SFGNAC_11</td> <td>North American Charter[®] Plus (FIA)</td> </tr> <tr> <td>22SFGNAC_01</td> <td>NAC BenefitSolutions[®] (FIA)</td> </tr> <tr> <td>22SFGNAC_02</td> <td>Income Pay ProSM (FIA)</td> </tr> </tbody> </table>	PRODUCT CODE	NAC MODULE NAME	21SFGNAC_02	NAC Guarantee Plus SM (MYGA)	20SFGNAC_02	Performance Choice [®] (FIA)	20SFGNAC_01	NAC VersaChoice SM (FIA)	15SFGNAC_18	North American Income [®] (SPIA)	15SFGNAC_13	NAC IncomeChoice [®] (FIA)	15SFGNAC_11	North American Charter [®] Plus (FIA)	22SFGNAC_01	NAC BenefitSolutions [®] (FIA)	22SFGNAC_02	Income Pay Pro SM (FIA)
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22SFGNAC_01	NAC BenefitSolutions [®] (FIA)																		
22SFGNAC_02	Income Pay Pro SM (FIA)																		
<p>Oceanview Life & Annuity Company</p>	<p>When you request to be contracted with Oceanview, the product-specific training is included in the contracting forms on SureLC/SuranceBay. Hyperlinks are provided to the agent course material to read. Then click the checkboxes for Attestations 1, 2, and 3 to confirm you have completed the reading. There is no test. This completes all required training with Oceanview.</p>																		



CARRIER	PRODUCT TRAINING DETAILS																														
OneAmerica	<p>The updated Asset Care product will require new product specific training. OneAmerica Product specific training will only be required for today's equivalent of Asset Care II/III. The link is below:</p> <ul style="list-style-type: none"> • https://naic.pinpointglobal.com/OneAmerica/apps/default.aspx 																														
Principal	<ul style="list-style-type: none"> • Go to the product training website: https://secure.reged.com/TrainingPlatform/ <p><i>*Make sure you enter the data exactly like it is below, (uppercase, etc...)</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #c00000; color: white;"> <th>COURSE NAME</th> <th>REGED COURSE CODE</th> <th>PRODUCT CODE</th> </tr> </thead> <tbody> <tr> <td>Principal - Pivot Series Variable Annuity</td> <td>15PPSVarAnn_01</td> <td>PRINCIPALPIVOTSERIESVA</td> </tr> <tr> <td>Principal - Premier Annuity</td> <td>19PFG_02</td> <td>PRINCIPALPREMIER</td> </tr> <tr> <td>Principal - Secure Choice Index Annuity</td> <td>15PSCIAnn_01</td> <td>PRINCIPALSECURECHOICEINDX</td> </tr> <tr> <td>Principal - Income Annuity</td> <td>15PIA_01</td> <td>PRINCIPALINCOME</td> </tr> <tr> <td>Principal - Deferred Income Annuity</td> <td>15DIA_01</td> <td>PRINCIPALDEFERREDINCOME</td> </tr> <tr> <td>Principal - Select Series</td> <td>15PSSAnn_01</td> <td>PRINCIPALSELECTSERIES</td> </tr> <tr> <td>Principal - Preferred Series Annuity</td> <td>15PPSAnn_01</td> <td>PRINCIPALPREFERREDSERIES</td> </tr> <tr> <td>Principal - Lifetime Income Solutions II</td> <td>17PLIS2_01</td> <td>PRINCIPALLIFETIMEINCOME2</td> </tr> <tr> <td>Principal - Growth Fixed Annuity</td> <td>21PGA_01</td> <td>PRINCIPALGROWTH</td> </tr> </tbody> </table> <p>When a new user profile is created, all historical completions will link within 24 hours. An instructional PDF file is linked for your convenience. If you're having technical issues accessing the courses, please contact RegEd Customer Service at 800-334-8322, option 2. Let them know you are trying to complete training with Principal.</p> <p>For NAIC Annuity Suitability/Best Interest or other state specific training, please go to the state insurance website.</p> <p>Anti-Money Laundering (AML) training can be completed through multiple vendors.</p>	COURSE NAME	REGED COURSE CODE	PRODUCT CODE	Principal - Pivot Series Variable Annuity	15PPSVarAnn_01	PRINCIPALPIVOTSERIESVA	Principal - Premier Annuity	19PFG_02	PRINCIPALPREMIER	Principal - Secure Choice Index Annuity	15PSCIAnn_01	PRINCIPALSECURECHOICEINDX	Principal - Income Annuity	15PIA_01	PRINCIPALINCOME	Principal - Deferred Income Annuity	15DIA_01	PRINCIPALDEFERREDINCOME	Principal - Select Series	15PSSAnn_01	PRINCIPALSELECTSERIES	Principal - Preferred Series Annuity	15PPSAnn_01	PRINCIPALPREFERREDSERIES	Principal - Lifetime Income Solutions II	17PLIS2_01	PRINCIPALLIFETIMEINCOME2	Principal - Growth Fixed Annuity	21PGA_01	PRINCIPALGROWTH
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<p style="text-align: center;">Protective</p>	<p>There are TWO options to take the PST:</p> <ol style="list-style-type: none"> 1. You will need to go to https://learn.questce.com/naicsuitability to complete the product training. <ul style="list-style-type: none"> • If you are a returning user, you will log in with your email address and password and then click “Add Product Specific” from the menu on the left. • If you are a new user you will have to click “Register,” enter the required fields and click register. Review the instructions and click continue to step 1. Click “NAIC Requirement” in the lower left corner. Click yes on the pop-up screen. Unless you still need state specific training, you can click “Skip Step 1” to advance to course product training. 2. Go to https://secure.reged.com/TrainingPlatform <ul style="list-style-type: none"> • In upper right, log in using your email address and password you previously set. • If this is your first visit to the site, click “Register Online” in center right in the “Producers Get Started Section” and follow system prompts. • To add applicable product training courses, click “Enter Product Code” in left menu bar. • Enter the code that corresponds to the product of interest. Protective ProPayer Income Immediate Annuity: PROSPIA • Your courses appear under “Carrier-Specific Product Training” on your Producer Status Screen. • Click “Go to Requirement” next to course of interest to open course. • Review information and use arrows at bottom of screen, advance through material. Please note there is no audio in these presentations. You can click the “Notes” button for additional details on each page. • At the end of the training, click “Attest” Click “A Yes” and continue. • Survey is optional. Click “Submit” at bottom of screen to finish. • Your Producer Status screen will now indicate “Completed” and your completion data will be automatically transmitted to Protective Life.

CARRIER	PRODUCT TRAINING DETAILS
<p>Reliance Standard</p>	<p>Product Specific Training and Suitability Training Requirement Information</p> <p>In 2010, the NAIC adopted a new, enhanced “Suitability in Annuity Transactions Model Regulation.” While the new Model Regulation contains many of the same requirements as the previous suitability regulations, there are three significant changes:</p> <ol style="list-style-type: none"> 1. Carriers are required to pre-screen all annuity applications for suitability before issuing a contract. RSL began pre-screening applications in 2009, and will continue to do so. 2. Producers are required to complete a one-time 4-hour training course approved by the department of insurance. 3. Producers are required to complete carrier-provided product specific training before recommending a carrier’s products to a consumer. <p>Both the 4-hour training course requirement and the product specific training course requirement can be satisfied by visiting https://secure.reged.com/TrainingPlatform/. Reliance Standard's Product Code is RSL_PSTCOURSE_01 for our comprehensive course covering all products.</p>
<p>Royal Neighbors</p>	<p>Product Training can be completed through the following link:</p> <ul style="list-style-type: none"> • https://royalneighbors.learn.trakstar.com/PublicCoursePage.aspx?c=5089649829621
<p>Sagikor</p>	<ul style="list-style-type: none"> • Appointed Agents • Non-appointed Agents
<p>Securian Financial</p>	<p>Advisors who wish to sell annuities in states that have adopted the 2010 revisions to the NAIC Suitability in Annuity Transactions Model Regulation must complete two training requirements (Product-specific training provided by insurance carriers, and a one-time, four-hour CE training course). Certain product changes may require further training.</p> <p>Step 1: Complete Securian’s product-specific training (through Quest CE) by the state’s effective date for any products you wish to sell. https://learn.questce.com/naicsuitability/</p> <p>Step 2: Complete your four-hour CE training course. Most advisors will use an online CE provider and track this as part of their usual insurance continuing education process. Typically advisors have six months to complete this requirement. Advisors wishing to become licensed on or after the regulation’s effective date must complete the CE training prior to selling an annuity. This deadline may vary by state.</p> <p>Step 3: Notify Securian of your CE course completion. Please fax proof of the training completion to Securian’s Licensing team: Licensing fax: 1-651-665-7256</p> <hr/> <p>For Securian Product Training and MyPath product please access via this link: https://learn.questce.com/securian</p> <p>Please note that an agent does not need a writing number to complete product training.</p>
<p>SILAC</p>	<p>Product Training can be completed through the following link:</p> <ul style="list-style-type: none"> • https://www.silacins.com/agent/training.html

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<p>Symetra Life</p>	<ul style="list-style-type: none"> Product training can be completed by visiting www.symetra.com/training and register through Reg Ed or Kaplan (must choose Kaplan if not yet appointed).
<p>The Standard</p>	<p>You will need to complete our NAIC product specific training prior to soliciting business in all states. We have partnered with RegEd for our annuity product training. Follow the instructions to locate and complete your training.</p> <p>Locate your product training:</p> <ol style="list-style-type: none"> Start at standard.com/annuities Select your distributor in the drop-down menu or select not affiliated with a distributor or distributor not listed. Choose Complete NAIC Product Training and follow the instructions to continue to RegEd. Make note of your just-in-time code we provide in the pop-up text. You will need to use this code on the RegEd website to access your training. Example: SIC-ABC <p>Log in or register with RegEd If you are new to RegEd:</p> <ol style="list-style-type: none"> Once you are on the RegEd website, select Register online. Complete the registration form. <p>If you are already registered with RegEd:</p> <ol style="list-style-type: none"> Log in with your User ID and password. <p>Complete The Standard’s product training:</p> <ol style="list-style-type: none"> Once you are logged in to RegEd, you will be on the Producer Status page. Select Enter Product Code. Enter the just-in-time code we provided to you when leaving The Standard’s website and choose the Submit button. After entering your code, you will return to the Producer Status page. Locate the training course on this page under Carrier-Specific Product Training and select Go To Requirement. The training presentation will begin. Use the Next button at the bottom of each slide to proceed. Complete the training module and read the disclosures. After the training, you will be on the Attestation page. Choose the Attest button. You will move to the Acknowledgment page. Complete your acknowledgment by answering the A - Yes button and then Continue. Your Course Completion Record will display. Print a copy for your records. RegEd will electronically notify The Standard of your training. <p>If you have any questions about The Standard’s annuity product training, contact The Standard's Sales Support at ansserv@standard.com.</p>