InSource INC.
Your Annuity and Life Insurance Source
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NAIC SUITABILITY REQUIREMENTS

The NAIC has adopted a significantly revised “Suitability in Annuity Transactions Model.” Once a state adopts this new Model, producers in that state will be required to fulfill two different training requirements prior to solicitation of an annuity. Please note: some carriers now require their product specific training to be taken in ALL states regardless of whether or not that states has adopted the new model (Allianz, Great American, ING, North American and Reliance Standard).

A one-time state level four (4) hour continuing education course on annuities approved by the state department of insurance for the state he/she is licensed or doing business in. * California initially requires eight (8) hours, then four (4) hours every two years thereafter. Texas requires eight (8) hours every two years.

Product specific training provided by the insurance carrier prior to soliciting the sale of a particular annuity product. A producer must complete the training **BEFORE** the date of the application for a product. If the training is completed on or after the application date, the carrier will require a new application.

The following states have adopted the NAIC Model Annuity Suitability Training requirements:

Alaska	California*	Colorado	Connecticut
District of Columbia	Florida	Georgia (Pending)	Hawaii
Idaho	Illinois	Indiana	Iowa
Kansas	Kentucky	Louisiana	Maine (11/1/15)
Maryland	Massachusetts (Pending)	Michigan	Minnesota
Mississippi	Nebraska	New Hampshire (1/1/15)	New Jersey
New York	North Dakota	Ohio	Oklahoma
Oregon	Rhode Island	South Carolina	South Dakota
Tennessee	Texas*	Utah	Washington
West Virginia	Wisconsin	Wyoming	

Allianz – Effective 1/15/2013 – requires all producers to complete product training and Allianz specific AML through LIMRA.

Appointment required prior to product training: NO
RegEd Website: https://secure.reged.com/TrainingPlatform/

INSTRUCTIONS:

- Register for access
- On the gray bar on the left-hand side choose **Enter Product Code**. Enter the code for the course you want to take (see below) and click **Submit**.
- Under **Carrier Specific Product Training** find the desired course under **the Allianz Life Annuity Product Training Section** and click **Go to Requirement**.
- Click **Proceed**
- Click **Go To Course**
- Listen to the course and press **Next** at the bottom of each slide. At the end of the presentation make sure you click the **Attest** button.
- Answer **YES**
- Click **Continue**
- Print Course Completion Record for your files. Results will be sent electronically to Allianz.

PRODUCT CODES

Fixed Annuity Product Suite (All Products):	**FIXEDSUITE**
Allianz Signature 7 Training	**SIGNATURE7**
Allianz Core Income 7 Training	**COREINCOME7**
Allianz 222 Product Training:	**ALLIANZ222**
MasterDex 5 Plus Training:	**MASTERDEX5PLUS**
Allianz 360 Product Training:	**ALLIANZ360**
Allianz 365i Product Training:	**ALLIANZ365i**
Endurance Plus Product Training:	**ENDURANCEPLUS**
Immediate Elite Training:	**IMMEDIATEELITE**
MasterDex X Product Training:	**MASTERDEXX**

American Equity

Product Training Link: https://agent.american-equity.com/stateproducttraining.asp

Active agent with American Equity: training should be completed using the American Equity website: https://agent.american-equity.com/login.asp

Not active agents:
- Enter State License Number, Last 4 SSN and Last Name.
- You must watch video for each product before you can complete the training questions.
- You must complete the questions and click SUBMIT to receive credit for the training

American General

Appointment required prior to login? NO

Carrier Training Website: https://learn.questce.com/naicsuitability/

Length of Course: 60 minutes

- Login (register if not already signed up)
- Click "Manage Appointments" then "AIG Annuities" then "add". For the indexed annuity training on the Power Protector Series it's "AIG Annuities – Index Annuity Product-Specific Training (I5281CB.4)". If AIG Annuities are not listed go back to Dashboard and select Add Product Specific. Start Course.

Please Note: Once you finish the training course, you must answer a one-question attestation in order for the course to be marked complete and to become certified to see the annuity product included in this training module.

- Simply click on "Start Exam" and then click on "OK" in the pop-up window to certify the terms of the exam.
- You will then need to answer the one-question attestation before clicking on "Submit Answer" to complete the exam.
- The status column on your student dashboard page will list the course as "Complete" in green if you have successfully completed the course. Then they just click through the slides, take the "test" at the end, save the certificate.

American National

Appointment required prior to login? NO
Carrier Training Website: https://img.anicoweb.com/training/index.htm
Length of Course: 25 minutes

Genworth

Appointment required prior to login? No
Carrier Training Website: - www.genworth.com/annuityproducertraining

INSTRUCTIONS:

- Click appropriate button for Financial Institution or Independent Producer
- Select an individual product course
- Review the entire course
- At the end of course respond 'yes' to Attestation
- Complete course submission screen with name, NPN or SS#, submit
- Print Page for your records
- Return to product training if you wish to complete another product

Great American

Great American has 2 separate required product trainings that must be completed prior to new business being taken.

Appointment required prior to product training: NO

http://www.joingafri.com/

- Disable your pop-up blocker prior to beginning this online training in order for your completion email to open properly.
- Iowa: GAFRI must have proof that agent has completed the Iowa fixed-indexed annuity continuing education requirement before GAFRI can accept your FIA new business.

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For Producers:

- Get Contracted
- Complete Training
- Select the state in which you hold an insurance license and plan to sell an annuity
- NAIC States will have two options: NAIC Product Specific Training through LIMRA and Anti-Money Laundering Training through LIMRA. For product training select Complete Training under the NAIC Product Specific Training.
- LIMRA site is pulled up either log in or register if you are a first time visitor.

NAIC States

- State Specific Training: This is the 4 HR Annuity CE. If you have already completed through another source this is not required again.
- Company Specific Product Training: View My Product Training
    - Depending on which product(s) you are selling the Overview of GALIC Traditional Fixed & SPIA or the
    - Overview of GALIC Fixed-Indexed Annuities needs to be completed before the specific product training. If you are writing both a Traditional Fixed/SPIA and Fixed-Indexed you will need to complete both Overviews.
    - At the end of the Overview – click on the box to attest that you reviewed the material. Submit and a Thank you screen shows you have successfully completed the Overview.
    - This will then allow for you to select the specific product you are selling. Once the specific product training is completed – click on the box to attest that you reviewed the material. Submit and a Thank you screen shows you have successfully completed the Product Specific Training.

NON NAIC STATES

- Select the state in which you hold an insurance license and plan to sell an annuity
- Non NAIC States will have two options: Fixed Annuity Sales Certification Training and Anti-Money Laundering Training through LIMRA.
- For product training select Complete Training under the Fixed Annuity Sales Certification Training.
- Completed the requested information and click submit. Click start training. When finished click on Finish and a screen pops up that says Thank you.

Integrity

- See attached sheet.

Lincoln Financial

Appointment required prior to login? NO
Carrier Training Website: https://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx
Lincoln Financial Group has four training modules depending on the TYPE of annuity products you wish to sell: Fixed Annuity, Fixed Index Annuity, Single Premium Immediate Annuity and Variable annuity.

New York Life

Carrier Training Website: https://secure.reged.com/TrainingPlatform/

INSTRUCTIONS:

- If you have never registered in RegEd, select **Sign Up** in the top right corner of the site and complete the registration form. The registration page must be filled out in order to identify the training requirements that are applicable to your. Be sure to list all jurisdictions that you do business in.
- Once you complete the registration page, click on the **I accept the terms of service** box at the bottom of the screen to continue.
- Now that registration is complete, the left side bar has the training choices. Click on Producer Status which will show the State annuity general training courses and carrier specific annuity product training at the bottom of the screen.
- Most producers of New York Life annuities will have immediate access to the product training courses upon registering. If New York Life is not listed in the **Carrier Specific Product Training** section, click on the **Enter Product Code** selection on the left navigation bar, and enter the corresponding product code:

New York Life Continued

NEW YORK LIFE COURSE PRODUCT CODES

Lifetime Income	NYLLIA	Fixed Period Income	NYLFP
Secure Term Fixed Annuity II	NYLSCII	Select Guarantee Fixed Annuity	NYLSGII
Guaranteed Future Income	NYLGF	Preferred Choice Annuity II	NYLTC

- To view and track your training completion to date, click on the My Courses selection where you will find your course training history.

North American

Appointment required prior to login? YES
Carrier Training Website: https://secure.reged.com/TrainingPlatform/
Length of Course: 5 minutes

INSTRUCTIONS:
- Login using First Name, Last Name, Email and Social Security #
- Click on Required Training – Full Certification
- Reach each module and scroll to the bottom and click the orange GO arrow to proceed to next module
- At the end of the ninth module, you will see a completion message and your agent certification number.
- Please print this screen for your records

One America

Appointment required prior to login? NO
Carrier Training Website: www.oneamerica.com/slproducttraining

INSTRUCTIONS:
- First time visitors, please click on the register button on the left-hand column.

One America Continued

- Please note: If the product training was completed after an application was signed, a new application will be required. New business **will not issue** until this requirement is satisfied.

Oxford Life

Product training is done online when completing the contracting paperwork.

Principal Financial Group

The LIMRA link is found on the last page:
http://naic.pinpointglobal.com/Principal/Apps/default.aspx.
Principal systems are updated at 11:00 am & 3:00 pm, Monday through Friday. At which time, they usually can see that the training is complete. The LIMRA help desk # is 1-888-577-5522, and will help with any questions on the training or login issues.

Reliance Standard - **Effective January 1, 2013 –** requires all producers to complete the Product Specific Training (PST) before new business submissions.

Carrier Training Website: https://rsli.successce.com
Length of Course: 10 minutes or less

INSTRUCTIONS:

- Choose the first large blue box in the middle of the page that reads: **Select RSLI's Product Training**
- Review the training materials, and then complete the course by clicking on the **Annuity Training Certification** at the end
- Please print this screen for your records.

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Securian

Appointment required prior to login? - NO

https://advisor.securian.com/avs/ib. This site includes all annuity products, services, and forms for advisors, including product training for the NAIC Model Regulation.

Standard

Appointment required prior to login? - NO
Carrier Training: http://www.standard.com/financial-professional/insurance/annuities

INSTRUCTIONS:

- Click on "Complete NAIC Product Training"
- A PowerPoint presentation will come up (make sure pop-up blocker is off)
- The final page will ask for your contact information to confirm completion.
- Click **Submit**.
- An email will be sent confirming the completion of the training.

VOYA (Formerly ING USA Annuity & Life)

All producers will be required to take ING's product training, whether or not they are in a state that has adopted the new NAIC suitability guidelines. ING will no longer require the one-time four (4) hour continuing education course on annuities unless required by the issuing state. Product training must be completed prior to submitting new business.

www.brainshark.com/voya/pst