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
Hawaii	Idaho	Illinois
Indiana	Iowa	Kansas
Kentucky	Louisiana	Maryland
Michigan	Minnesota	Mississippi
Nebraska	New Jersey	New York
North Dakota	Ohio	Oklahoma
Oregon	Rhode Island	South Carolina
South Dakota	New Jersey	Texas*
Utah	Washington	Washington D.C.
West Virginia	Wisconsin	Wyoming

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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**
Allianz 360 Product Training:	**ALLIANZ360**
Allianz 365i Product Training:	**ALLIANZ365i**
Immediate Elite Training:	**IMMEDIATEELITE**
MasterDex X Product Training:	**MASTERDEXX**

American Equity

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

American General

Appointment required prior to login? YES
Carrier Training Website: https://learn.questce.com/naicsuitability
Length of Course: 35 minutes

INSTRUCTIONS:

- If you have not used Quest CE before, you must self-register by clicking on the "Register" Link on the left of the page, below the Producer Login.
- After you register, you will see a Welcome screen, which allows you to select "NAIC Credit" or "CE Credit."
  - "NAIC Credit" – Provides access to product-specific training and the four-hour annuity course (approved in all states where this requirement has been adopted).
  - "CE Credit" – Provides access to product-specific training and the four-hour annuity course, and the annuity course requirement may be completed for CE credit for a nominal state-imposed "roster charge."
- On the next screen, select the state for which you must complete the requirement. Choose only one state – if licensed in multiple states, you will have the option to verify that alternate state requirements have been met after the initial course has been completed.
- IMPORTANT NOTE: If completing course requirements for a state that has not yet adopted the new requirements or is not listed, click on "Skip Step 1":
- On the next screen, select "American General Life Companies" (AGL and USL): from the list of carriers.
- If affiliated with a Broker Dealer or IMO, select that entity from the drop-down list.
- IMPORTANT NOTE: If you are unaffiliated, or if the entity does not appear on the drop-down list, select "INDEPENDENT/UNAFFILIATE."
- Click on "Continue."

American General continued:

- Once you have selected the state, carrier, and affiliation, you will select a list of courses to be added to your profile. Select the appropriate course(s). To complete a course, click "Start" (Each slide displays for a minimum of 15 seconds before you can continue to the next slide).
- If licensed in multiple states, at the end of the course, click on Perform Reciprocity Check. This will display all states within which the course(s) will be recognized as satisfactory completion of those other states requirements, and will mark those courses as "complete."

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
- 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

Carrier Training Website (required for NAIC States only):

https://naic.pinpointglobal.com/GAFRISuitability/Apps/default.aspx

- Create a username and password
- Click on **My Product Training**
- This will take you to a page where you will see **GAFRI Product Specific Training**
- You will need to complete the Overview for both types of products before the site will allow you to do the training for the specific product.

Fixed Annuity Sales Certification:

- This is a one-time requirement for newly appointed agents in non-NAIC Model Suitability Regulation states. The required GAFRI Fixed Annuity Sales Certification is a one-time course that lasts approximately 60 minutes. New business will be delayed if not completed.

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.

Integrity

- See attached sheet.

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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:

  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.

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North American

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

North American continued:

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.
- 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.

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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.

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.

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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