



# NAIC Annuity Training Requirements

Learn what they are, your deadline for completion and how to fulfill them.

# Complete your training through the RegEd Annuity Training Platform.

To make completing your training simpler and more convenient, Nationwide® is offering the required courses online through RegEd's Annuity Training Platform.

**The steps below will help you get started.**

## **Registration is required to access the training on the RegEd Platform.**

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- 1.** Go to <https://secure.reged.com/TrainingPlatform>.
  - 2.** Click "Register online" under Producers Get Started.
  - 3.** Fill out the registration form.
  - 4.** You will need to provide your National Producer Number (NPN); if you are unsure of your NPN, click on "Find NPN."
  - 5.** Once the registration information is complete, and you have acknowledged the "Terms of Service," click "Register."
  - 6.** Indicate the state(s) where you sell or will be selling annuities, including your resident state.
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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.

## State Suitability Training:

When registration and state selection is complete, you will find a summary of your assigned training under the “Producer Status” page.

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1. Access state suitability training on the “Producer Status” page; select “Order course.”
  2. Indicate whether or not you would like to use the course as Continuing Education Credits.
  3. Select appropriate course and click “Proceed.”
  4. Once your order is complete, select “Go to course” to access the training on the “Producer Status” page.
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## Product-Specific Training:

There are two ways to begin your product-specific courses.

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### Assigned courses:

1. To view assigned training, select “Nationwide Annuity Product Training” from the left-hand navigation bar.
  2. Select the desired course and click “Proceed.”
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### Carrier-provided code:

1. If you have a carrier-provided product training code, select “Enter Product Code” from the left-hand navigation bar.
  2. Enter your code and click “Submit.”
  3. Your course should be visible on the left-hand navigation bar or the “Producer Status” screen.
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You can also access product training from the “Carrier-Specific Product Training” section on the “Producer Status” page. Select “Go to Requirement” to access the product training course(s) that has been assigned to you and then click “Proceed.”



MYGA Product Code: `securegrowth`

SPIA Product Code: `incomepromiseselect`

The NAIC Annuity training requires all annuity producers licensed in a state that has adopted the regulation to complete two mandatory training requirements prior to solicitation.

**1. Product-specific training**  
for each annuity product

**2. Annuity Suitability course**

It's important to complete your training so that you don't miss out on opportunities to help your clients make decisions. Inside this guide, you'll find a list of effective dates for the requirements, as well as information to help you start your training on the RegEd Annuity Training Platform.

\* Requirements may vary by state; please consult the enclosed list to verify your state requirements.



Don't miss out on selling opportunities because you haven't completed your training requirements.

Contact the Annuity Solutions Center at **1-800-321-6064** with questions about the NAIC requirements, and to register for your courses and start your training program, visit **<https://secure.reged.com/trainingplatform>**.



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AAM-0187AO.3 (02/21)



## Tips for submitting annuity new business

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Thanks for your interest in our annuity products and solutions. We want you to have a great experience working with us, so we've outlined some best practices that should help with that. When you submit annuity business to Nationwide®, please follow these along with your firm's requirements.



### Make sure you've met all licensing and training requirements.

- Have an active insurance license and appointments with appropriate business lines of authority with Nationwide where the business is being conducted
- Complete product-specific training
- Complete state-required annuity training

NOTE: If you complete training in any of the following states, you will satisfy the training requirement for all of the listed states:

[AL, AK, AZ, CO, CT, DC, DE, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MT, MO, NE, NH, NJ, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, WA, WV, WI and WY]

- Check for any education required by your firm (e.g., does your firm require any presale training outside of what is listed above?)



To verify training or appointment status, please call our Annuity Solutions Center at **1-800-321-6064**.



### Note that form requirements are based on the product and state.

Please make sure to include all pages of the listed forms. Also remember that not all forms may be needed (depending on the case), and this list may not include all forms that are required:

- Application
- Replacement form — may be required even if you're not replacing a current annuity (joint owners must also sign, if applicable) and must be dated on or before the application date
- Transfer of Assets or ACORD form — needed if we're requesting a transfer of money for any reason (joint owners must also sign, if applicable)
- Disclosure Summary form<sup>1</sup>
- Non-Natural Owner form — in the case of a trust, a copy of the trust document may be required
- Non-Resident form — required if your client is signing in a state other than their resident state (prohibited in [MA, MN, UT and WA])
- Suitability forms<sup>2</sup>
- Firm-specific forms<sup>2</sup>

<sup>1</sup> A Disclosure Summary form may be required for fixed indexed annuities and certain fixed annuities. Additional products have a state disclosure requirement.

<sup>2</sup> These are required only on certain products and for certain firms; please check with your back office to determine whether you need them.



### For Transfer of Assets/1035 exchanges: Get ahead of the requirements.

A call to verify the relinquishing company's requirements can help streamline the transfer process.

- Some carriers may require original paperwork, wet signature and/or a medallion signature guarantee; others may accept faxes or e-signature, so this is important to confirm
- The titling entered on the Transfer of Assets or ACORD form should match the ownership at the surrendering carrier
  - A joint owner's signature may be required, based on titling of surrendering contract
- Calling the carrier with your client can ensure a smooth transfer/1035 exchange



### For single-premium immediate annuities: Elements can be overlooked.

- Please select a specific date for the income start date; this must be at least 10 days after all of the premium has been received and the contract is issued
- Ensure that the Nationwide immediate annuity quote number is provided on the application at the time of sale; if you're using a Cannex quote, a hard copy is required with the application to honor the quote; quotes received after the application has been received will not be considered



You can visit [nationwidefinancial.com](http://nationwidefinancial.com) to access brochures, forms, current rates and more.

If you have questions, contact your wholesaler or the Annuity Solutions Center at **1-800-321-6064**.



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is on your side

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When evaluating the purchase of a variable annuity or variable product, your clients should be aware that variable products are long-term investment vehicles designed for retirement purposes and will fluctuate in value; annuities have limitations; and investing involves market risk, including possible loss of principal.

Guarantees and protections are subject to the claims-paying ability of the issuing insurance company. Products are issued by Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor for variable products is Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, Ohio.

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AAM-0728AO.1 (10/20)