



# Athene

## 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 [contracting@pbgmarketing.com](mailto:contracting@pbgmarketing.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 must complete product training, regardless of state.

#### **When can the product training be taken?**

Product training is available at any time. Product training can be completed the same day that new business is solicited.

#### **Product Training Directions: The Training is available through the RegEd Annuity Training Platform**

1. Go to: <https://secure.reged.com/TrainingPlatform/>
2. Log in or register
3. Upon logging in, there are detailed instructions on how to complete assigned carrier product training.
4. "Enter Product Code" < enter the corresponding training code (see next page)
5. Email completion certificate to [contracting@pbgmarketing.com](mailto:contracting@pbgmarketing.com)

### **Additional Required Training**

#### **Anti-Money Laundering Training (AML):**

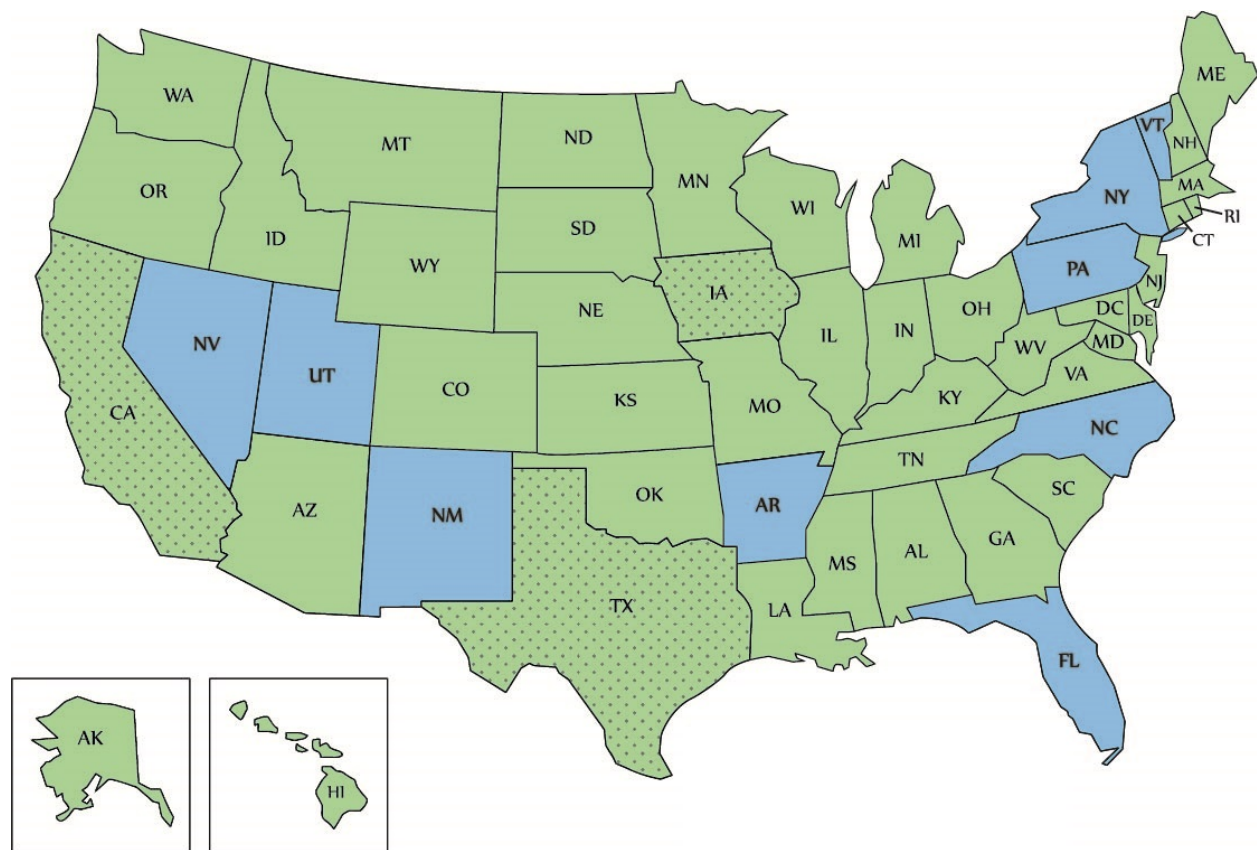
Athene will accept LIMRA (no certificate required) and all other vendors for AML training. Training must be completed every two years. Business will not issue until AML is compliant.

- If AML has been completed through LIMRA we can pull the certificate for you if you will send us your LIMRA password. If done through another vendor or you wish not to share your password please send us the certificate of [completion to contracting@pbgmarketing.com](mailto:completion@contracting@pbgmarketing.com).

Athene Product Course	RegEd Product Code / Login
Athene AgilitySM 7	Agility7_2018
Athene AgilitySM 10	Agility10_2018
Athene AgilitySM 7, 10	Agility710_2018
Athene AscentSM Accumulator 5, 7	ACCUM57_2017
Athene AscentSM Accumulator 5, 7, 10	ACCUM5710_2017
Athene AscentSM Pro 7	PRO7_2017
Athene AscentSM Pro 7, 10	PRO710_2017
Athene AscentSM Pro Bonus	PROBO_2017
Athene ProtectorSM 5, 7	Protect57_2018
BalancedChoice® Annuity Elevate	Athene_2016Ele
Athene Benefit 10SM	B10_2014
Athene MaxRate®	MaxRate_2017
Athene MaxRate® NY	MaxRateNY_2017
Athene MYGSM	MYG_2016
Athene MYGSM NY	17Athene_02NY
Athene Performance Elite®	PerformanceElite_2015
Athene SPIA	SPIA_2016

# ANNUITY SUITABILITY STATE TRAINING REQUIREMENT

The following states have adopted some version of the NAIC Suitability Model Regulation, 4-Hour Annuity Training. CE must be completed through a state-approved vendor prior to soliciting annuity business. Please provide a copy of your completed training certificate to [contracting@pbgmarketing.com](mailto:contracting@pbgmarketing.com). For further information, please refer to the tables on the following page or contact your licensing representative.



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Subject to change based on state and carrier requirements

## Mandatory Annuity CE:

ALABAMA	KANSAS	NORTH DAKOTA
ALASKA	KENTUCKY	OHIO
ARIZONA	LOUISIANA	OKLAHOMA
CALIFORNIA*	MAINE	OREGON
COLORADO	MARYLAND	RHODE ISLAND
CONNECTICUT	MASSACHUSETTS	SOUTH CAROLINA
DELAWARE	MICHIGAN	SOUTH DAKOTA
DISTRICT OF COLUMBIA	MINNESOTA	TENNESSEE
GEORGIA	MISSISSIPPI	TEXAS***
HAWAII	MISSOURI	VIRGINIA
IDAHO	MONTANA	WASHINGTON
ILLINOIS	NEBRASKA	WEST VIRGINIA
INDIANA	NEW HAMPSHIRE	WISCONSIN
IOWA**	NEW JERSEY	WYOMING

## Additional requirements for select states:

<b>*CALIFORNIA</b>	An initial 8-hour state specific course is required, with a 4-hour refresher course on annuity suitability every 2 years prior to license renewal. California training is not reciprocal with any other state and does not accept training from any other state.
<b>**IOWA</b>	Agents selling indexed annuities must take a 4-hour course specific to indexed annuity products.
<b>***TEXAS</b>	Resident agents must complete 8 hours of CE biennially – specifically relating to annuities. An initial Texas specific 4-hour course is required for resident agents.

## States exempt from training requirement:

ARKANSAS	NEW MEXICO	PENNSYLVANIA
FLORIDA	NEW YORK	UTAH
NEVADA	NORTH CAROLINA	VERMONT



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