Baltimore Life

REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

Annuity & Life 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** 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.

Generation Legacy Carrier Specific Product Training

Who should complete the product training?
Producers contracted to sell **Generation Legacy** in states that require producer annuity training must submit a copy of their 4CE annuity training certificate as well as Baltimore Life's Product Specific Annuity Training Certificate (Form 8681).

When can the product training be taken?
Product training cannot be taken until the agent contracting is approved.

Product Training: https://www.baltlife.com/AnnuityTraining

New Agents

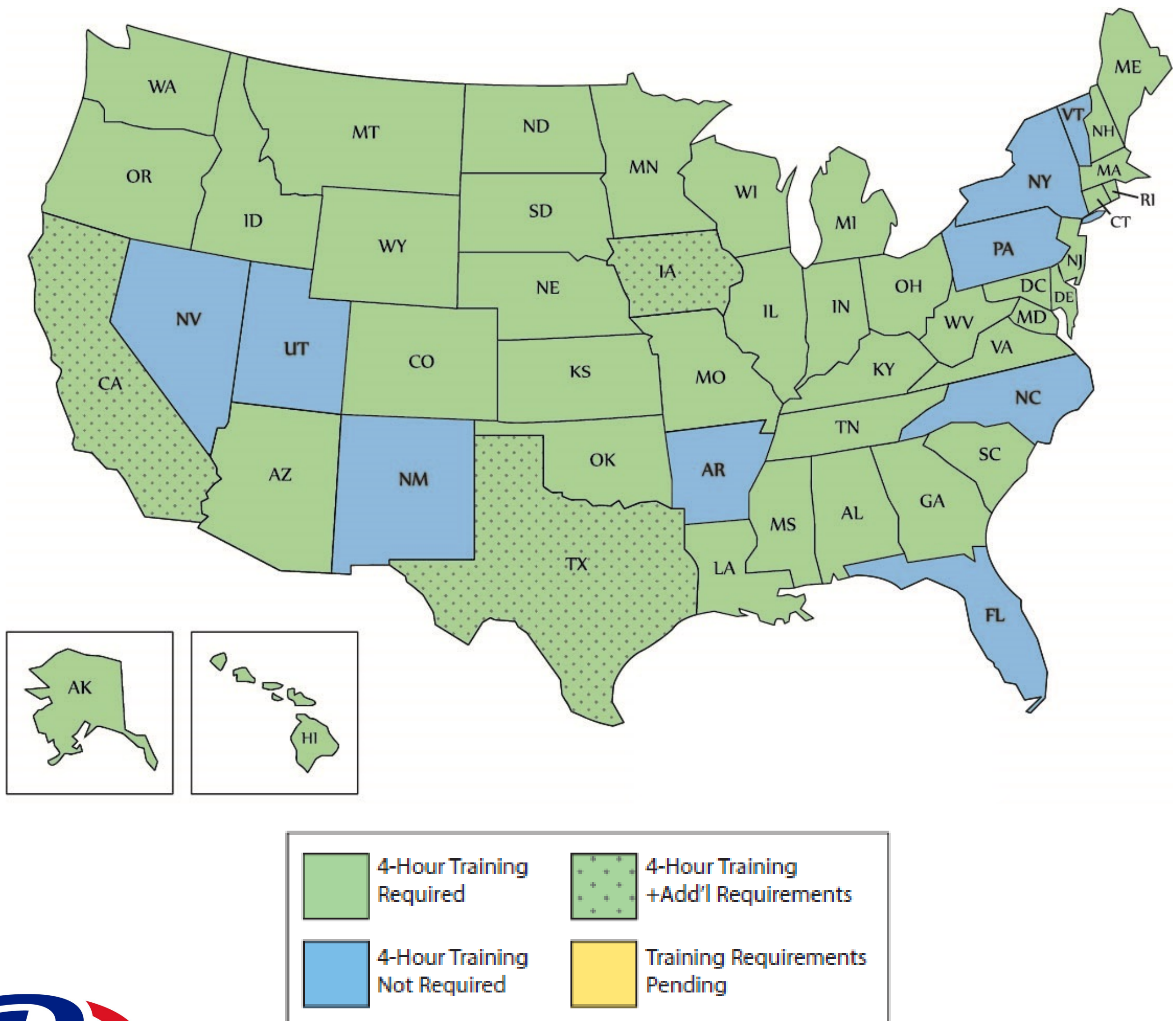
1. You will need to login with the user name and password that is provided to you by Baltimore Life.
2. At the top of your home page will be a list of all products you are able to sell. Click on each product to access the training link and review it in its entirety
3. Download a copy of Form 8681, **Product Specific Annuity Training Certificate** (the tab for downloading the certificate is located on the same web-page on the right side of the screen)
4. Complete the certificate in its ENTIRETY (producer printed name, signature and date) and submit the form with a copy of the 4CE annuity training certificate to **contracting@pbgmarketing.com**.

Additional Required Training

Anti-Money Laundering Training (AML):
Baltimore Life will only accept AML from LIMRA we can pull the certificate for you if you will send us your LIMRA password,to **contracting@pbgmarketing.com.**

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**. For further information, please refer to the tables on the following page or contact your licensing representative.



PRECISION BROKERAGE GROUP

REVISED: 12/21/2017
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:

***CALIFORNIA**	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.
****IOWA**	Agents selling indexed annuities must take a 4-hour course specific to indexed annuity products.
*****TEXAS**	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

PRECISION BROKERAGE GROUP