



Global Atlantic (Forethought)

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 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, regardless of state, are required to take the product training.

When can the product training be taken?

Product training is available at any time. The training can be taken/dated the same day that new business is solicited.

Product Training Directions: See attached [ANNUITY PRODUCT TRAINING](#) for directions

Additional Required Training

Anti-Money Laundering Training (AML):

At the time of contracting all agents are required to read Global Atlantic's AML Guidelines for Producers and certify that they have read the guidelines and will comply with them. Agents are also required to complete AML training through a third party provider at the time of contracting and then on a rolling 24-month basis. A certificate of completion must be provided, dated within the past 2-years. Certificate needs to contain the producer's full name, AML course name, AML vendor name, and date of completion. Agents that have not completed the appropriate training and certification, will be asked to do so prior to new business being issued.

- 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.

Annuity Product Training

Producers will need to complete product specific training prior to soliciting our products in all states. Global Atlantic has partnered with RegEd for product specific training and continuing education for all agents. Please follow the instructions to complete the product training.

New to RegEd?

1. Begin registration by logging onto: <https://secure.reged.com/TrainingPlatform>
2. After Registering, select the state in which you are selling or plan to sell annuity products. Supply the necessary information and **Save**
3. Advance to **Accessing Product Training**

Already Registered?

1. Log-in to RegEd with your User ID and Password
2. Advance to **Accessing Product Training**

Accessing Product Training

1. Once logged-in to RegEd, you will be at the Producer Status screen. Scroll down to the Carrier-Specific Product Training section
2. The training for **Global Atlantic Annuity Product Training** should be displayed. Select the training that you would like to take and click **Go to Requirements**
 - A. If the training is not displayed, click **Enter Product Code** on the left side of the screen. Enter the code for the product you will be selling then click **Submit**

a. FTFCARE	ForeCare Fixed Annuity with Long-Term Care Benefits
b. INCOME150SE	Income 150+ SE Fixed Index Annuity
c. SecureForeAll	SecureFore Fixed Annuities
d. ALLCHOICE	Choice Accumulation II and Choice Income II Fixed Index Annuities
e. ForeCertain	ForeCertain Income Annuity
3. Review the Training Standard page and click **Proceed** at the bottom of the screen
4. The Training Presentation will start
5. Complete the training, read through the disclosures, and select **ATTEST**
6. Complete training verification by clicking **A-Yes** and then **Continue**
7. After the course evaluation (this is not required), your Certificate of Completion will appear
8. Print your Certificate and keep it for your records. RegEd electronically notifies Global Atlantic that you have completed the training.

IMPORTANT: In order to satisfy your product training, you must read through the disclosures and **ATTEST**. This is a necessary step in all states to satisfy your carrier-specific annuity product training.

If you have any questions about using RegEd to fulfill the product-specific training, please contact Global Atlantic Annuity Services at (877) 244-7526 (Option 2, then 2). Representatives are available to assist you Monday through Friday 8:30 am-6:00 pm Eastern Time.

globalatlantic.com

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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



REVISED: 12/21/2017

Subject to change based on state and carrier requirements