



## North American-Life Only

### 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.

#### IUL Carrier Specific Product Training

##### Who should complete the product training?

All agents, regardless of state, are required to take the product training if they are writing the following life products

- Builder IUL
- Rapid Builder IUL
- Guaranteed Builder IUL
- Survivorship GIUL

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

Product training cannot be taken until you are active with North American. It does not need to be completed at the time of solicitation. Product Training just needs to be completed prior to the policy issuing.

**Product Training:** To complete IUL product training go to [www.northamericancompany.com](http://www.northamericancompany.com)

#### Additional Required Training

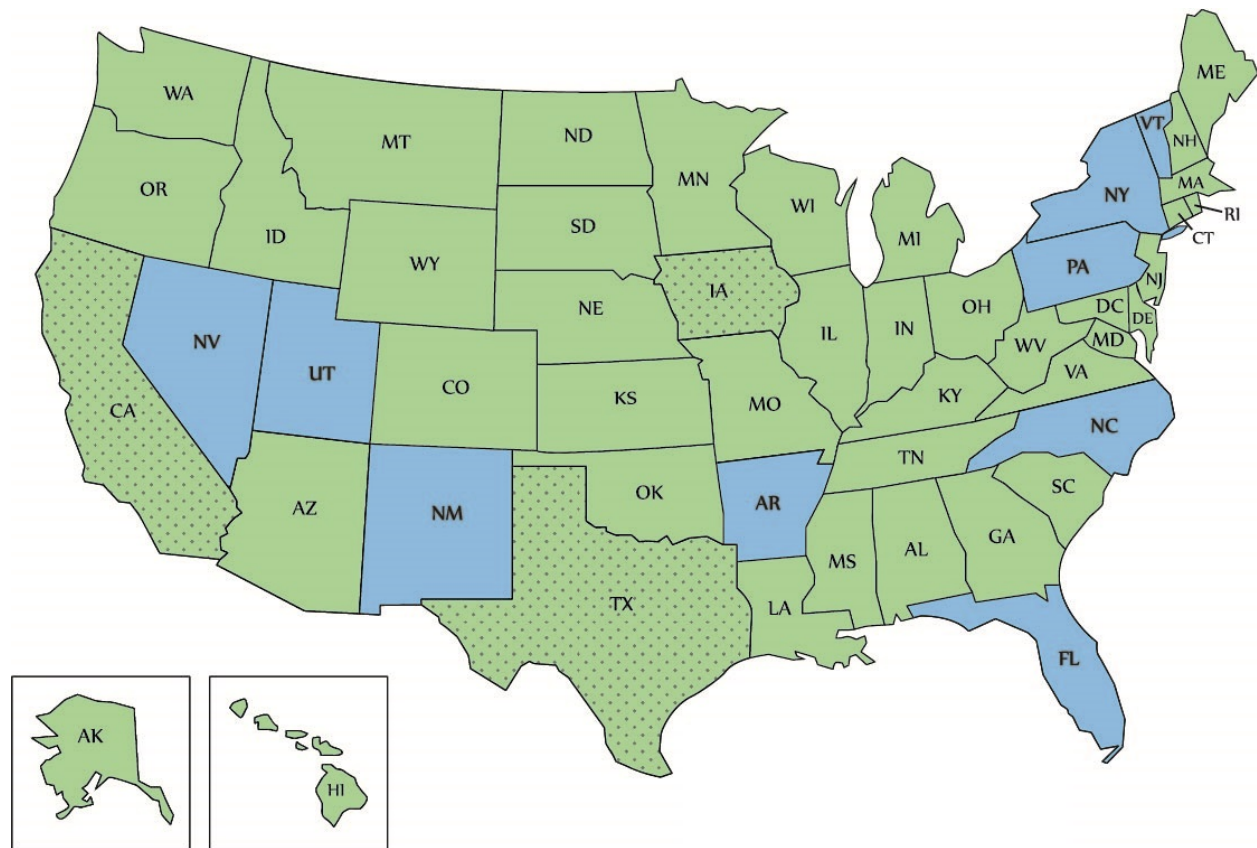
##### Anti-Money Laundering Training (AML):

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](mailto: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](mailto:contracting@pbgmarketing.com). For further information, please refer to the tables on the following page or contact your licensing representative.



## 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

