



American Equity

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@nfiolutions.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 can be completed anytime. Product training and new business can be dated the same day.

Product Training Directions: There are two sets of instructions based on whether or not an agent is currently active with the carrier. Each product AND rider has its own course. See next page for detailed instructions.

Additional Required Training

Anti-Money Laundering Training (AML):

See Approved AML Provider List for approved vendors (after product training instruction page). LIMRA is not accepted. American Equity does offer a free AML course on their website. Business cannot be issued until AML training is complete.

- 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@nfiolutions.com.

American Equity Product Training Instructions

For agents NOT currently active with American Equity:

1. Use web address <https://agent.american-equity.com/StateProductTraining.asp>
2. Log in and select your resident state, type in the resident state insurance license number, the last 4 digits of your social security number and your last name, click the *LOGIN* button
3. Select a product training module from the menu and click on the *Training* tab under the product name and description
4. View the product training presentation. Please Note: The Lifetime Income Benefit Rider is a separate training module that must also be completed for any product that includes this rider
5. After viewing the presentation, click the "x" in the upper right hand corner of the window to close the window and return to the menu
6. Select the *Training Questions* tab below the product name and description of the product you have just viewed
7. Answer the questions by clicking on the circle in front of the answer you choose
8. After you have answered all the questions click on the *SUBMIT* button at the bottom of the page to register the training with American Equity
9. If all your answers are correct* it will return you to the product training menu

*If your answers are not all correct the system will tell you and prompt you to answer the questions again until all are correct

10. You should see the word *Completed* in green next to the name of the product you completed training for

For agents with an active American Equity agent number:

1. Use web address <http://www.american-equity.com/>
2. At the home page select **American Equity Life** from the company list at the top of the page
3. Click on the *Interactive Agent* logo near the center of the page
4. Log in using your agent number as your log-in ID and your password. If you are logging in for the first time, your password will be your agent number plus the last 4 digits of your social security number. After you log in the website will prompt you to change your password.
5. From the menu at the right side of the screen select the **Training** tab
6. Select **Product Specific Training**, which will be the first choice on the menu in the center of the page
7. Select a product training module from the menu and click on the *Training* tab under the product name and description
8. View the product training presentation
Please Note: The Lifetime Income Benefit Rider is a separate training module that must also be completed for any product that includes this rider
9. After viewing the presentation, click the "x" in the upper right hand corner of the window to close the window and return to the menu
10. Select the *Training Questions* tab below the product name and description of the product you have just viewed
11. Answer the questions by clicking on the circle in front of the answer you choose
12. After you have answered all the questions click on the *SUBMIT* button at the bottom of the page to register the training with American Equity
13. If all your answers are correct* it will return you to the product training menu

*If your answers are not all correct the system will tell you and prompt you to answer the questions again until all are correct

14. You should see the word *Completed* in green next to the name of the product you completed Training for

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