

Great American

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?

Only agents in NAIC regulated states must complete product training (see attached Annuity Suitability Training Requirement). States that do not require a 4-hour state training but still require carrier product training include: FL, MT, NY and UT.

When can the product training be taken?

Agents can take the training prior to submitting their contract. It must be taken prior to or the same day as the client application. You do not need an agent number in order to take the training.

Product Training Directions:

Go to <https://naic.pinpointglobal.com/GAFRISuitability/Apps/Default.aspx>

You must register using your NPN# as user id and create a password.

Additional Required Training

Anti-Money Laundering Training (AML):

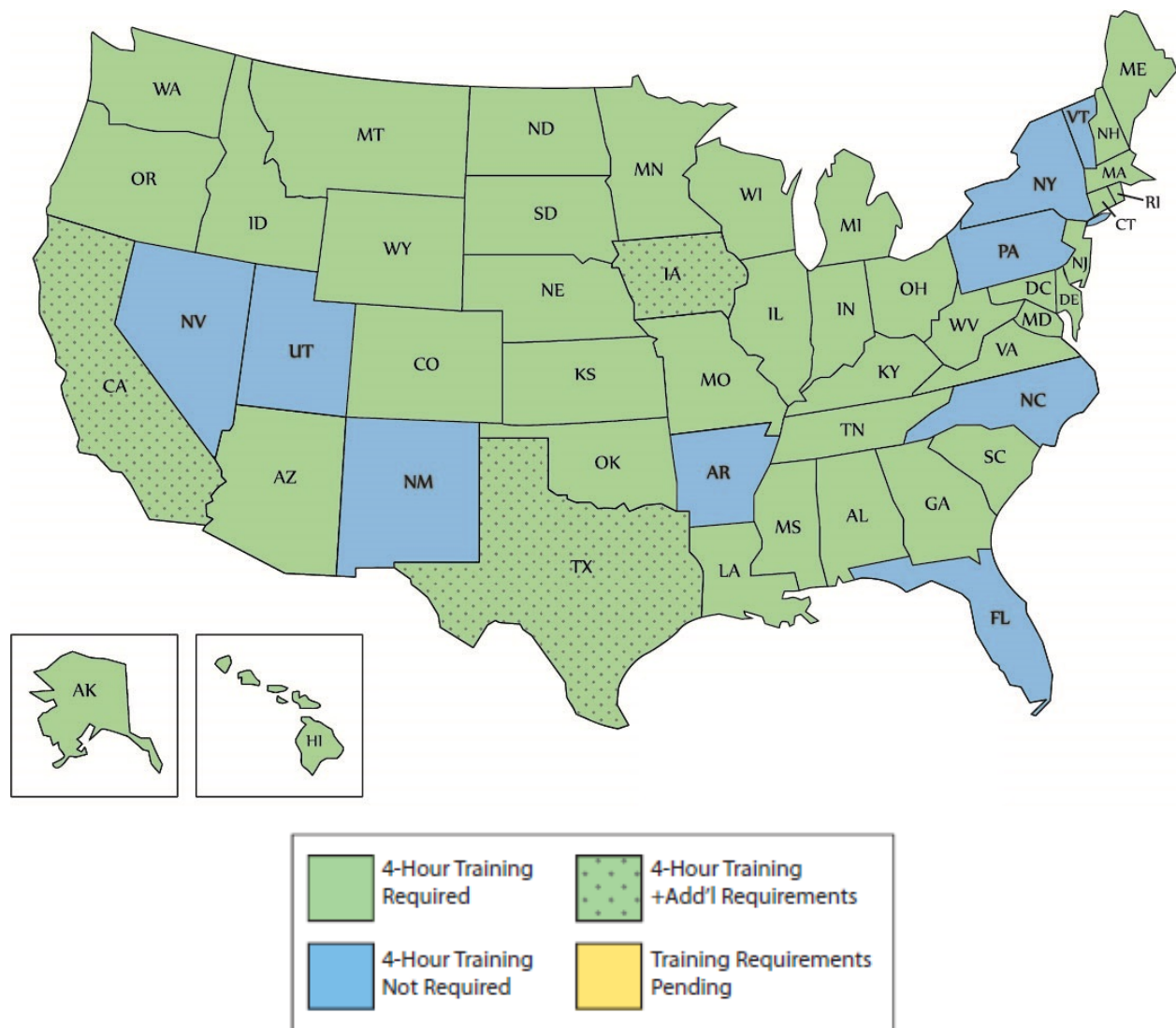
AML is required yearly. If an agent is not current with AML commissions will be held.

Approved AML providers:

| | | |
|--------------------------|-----------------------------|---|
| LIMRA | WebCE | 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 |
| RegEd | FINRA | |
| Kaplan Financial | Lincoln Investment Planning | |
| VOYA (formerly ING) | National Planning | |
| SWBC Investment Services | John Hancock | |
| Wells Fargo | Cetera | |
| Quest | American Family | |

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@nfsolutions.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:

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| *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 |