



Trinity Life/Family Benefit Life Insurance Company

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@nfisolutions.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. Completion of the training will not affect agent contracting, must be taken a minimum of 1-day prior to solicitation of new business.

Product Training Directions: See attached Product training forms. They will need to be filled in, signed, dated and returned to **contracting@nfisolutions.com**

Additional Required Training

Anti-Money Laundering Training (AML):

All vendors for AML training are accepted as long as a certificate is provided (no certificate needed for LIMRA). AML needs to be renewed every 2 years. Business will not issue until AML is compliant. 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@nfisolutions.com**



**Product Training Module—Deferred Annuity Products:
Flex I, Max I and Max III**

For Agent Use Only—This material is not intended to create public interest in an insurance product, an insurer or an agent. **Please keep in mind that you may not give tax or legal advice.**

Selling Trinity Life's and Family Benefit Life's Quality Fixed Deferred Annuity Products

Annuities are one of the most popular financial products available today. They provide clients with unique, long-term retirement-planning options that can help them both to increase their savings and to turn their savings into retirement income that they cannot outlive. Because current tax law allows a portion of your clients' annuity account values to accumulate tax-deferred, an annuity's interest earnings can accumulate and compound untouched by federal, state or local income taxes until withdrawals are made. This tax-advantaged status helps make annuities attractive to individuals looking for a way to supplement future retirement benefits, and to retirees who want greater control over their income and the flexibility to continue deferring taxes on their interest earnings.

Trinity Life Insurance Company and Family Benefit Life Insurance Company has designed its fixed annuity products to take advantage of some of the most popular and customer-driven features available. Some of the advantages your clients may enjoy are described below. For more information, please review our product descriptions carefully, and contact the Home Office with any questions.

Fixed Deferred: Accumulation of a Sum of Money for Future Use.

Fixed annuities offer steady, guaranteed growth. Trinity Life Insurance Company and Family Benefit Life Insurance Company guarantees your client will earn a minimum rate of interest for a fixed period of time. These features make fixed annuities somewhat similar to bank Certificates of Deposit (CDs). However, unlike a typical CD, an annuity contains a life insurance component and is not backed by the Federal Deposit Insurance Corporation (FDIC). Its security is directly related to the financial health of the insurance company that issues the annuity.

Single Pay versus Flexible Pay:

Flexible (FPDA)—with a flexible premium deferred annuity, your client may make ongoing premium contributions to his or her annuity account. Clients can contribute money at regular or even irregular intervals.

Single (SPDA)—with a single premium deferred annuity, your client makes one lump-sum premium payment. Trinity Life and Family Benefit Life's SPDA contracts do not allow additional contributions after the original premium payment.

Flex I	Flexible Premium Deferred Annuity
Max I	Single Premium Deferred Annuity
Max III	Single Premium Deferred Annuity

Premium—the current maximum premium amount per individual regardless of the number of annuities is \$250,000. The minimum premium amount for the annuity is as follows:

	Minimum Premium Deposit
Flex I	\$5,000 initial Single Deposit. Once issued may add as little as \$25 monthly
Max I	\$5,000
Max III	\$5,000

Issue Ages —the Flex I may be established for owners age 18-84; the maximum Owner age for the Max I and Max III is 18-90. The maximum Annuitant age for the Trinity Flex I is 84; the maximum Annuitant age for the Max I and the MAX III is 90.

Single Annuitant and Single Owner—these annuities do not allow for joint annuitants or joint owners.

Tax Qualified Options—in the future we may offer additional options, but currently the annuity may only be established as a Traditional IRA, ROTH or a SEP. Non-qualified funds may also be used to establish the annuity.

Rate Guarantees—the annuity will be credited an initial interest rate that is guaranteed for one or three years depending on the annuity selected. After initial guarantee period, the contract will receive subsequent annual renewal rates based on the current economic and interest-rate environment. The Minimum Lifetime Guarantee Renewal Rate is set at time of policy issue.

	Initial Rate Guarantee Period	Renewal Rate Guarantee Period
Flex I	1 yr	1 yr
Max I	5 yr	1 yr
Max III	3 yr	1 yr

Surrender and Free Withdrawals

Surrender Charge Schedule—unlike short-term savings products, deferred annuities are designed and priced for long-term retirement savings. Part of this design relies on the fact that the advantages of tax deferral work best when the annuity's growth is allowed to compound over time. All or a portion of the funds may be withdrawn at any time, however, early withdrawals are discouraged and are subject to surrender charges.

The surrender charges are in addition to any applicable local, state or federal taxes or penalties. The surrender charge is not a part of or associated with any local, state or federal taxes or with the IRS pre-age 59 ½ tax penalty that may apply to a withdrawal.

Expressed as a percentage of the annuity's total value, these charges diminish to zero over time. The schedule will not reset at the end of the surrender charge period.

	1	2	3	4	5	6	7	8+
Flex I	8%	7%	6%	5%	4%	3%	2%	0%
Max I	7%	6%	5%	4%	3%			
Max III	5%	5%	5%					

Penalty Free Annual Limited Withdrawals—based on the annuity chosen, it may offer up to a 15% free withdrawal each contract year. If offered, the free withdrawal maybe taken either as a lump sum or in periodic payments.

	Free Annual Withdrawal Privilege
Flex I	15% of Account Value
Max I	15% of Account Value
Max III	NONE

Extended Care Benefit—after 6 months from the issue date, if your client becomes confined to a hospital or qualifying extended care facility for a period of 30 or more consecutive days, Trinity Life Insurance Company and Family Benefit Life Insurance Company will waive surrender charges in excess of any free annual withdrawal up to the lesser of \$10,000 or 25% of the annuity value. To qualify for this waiver benefit, the owner's age cannot be greater than 75 at the time the contract is issued or at subsequent ownership change for the new owner. The amount(s) withdrawn from the contract value shall be made on account of the owner's confinement in a Hospital or Extended Care Facility.

Out of Surrender—after the end of the surrender period, your client may withdraw some or all of their annuity funds without surrender charges.

Settlement Options

Annuitization—beginning in the sixth year the annuity may be converted to an income annuity. Once payments have started, all settlement options except Proceeds Held At Interest Only shall be final.

Life Income—a guaranteed income for as long as the annuitant lives. Payments will cease upon the death of the annuitant.

Life Income with Fixed Period Certain—a guaranteed income for as long as the annuitant lives. If the annuitant dies prior to the end of the period specified (10 or 20 years), the remaining fixed period certain payments continue to the beneficiary. In no event may such fixed period certain exceed the Annuitant's life expectancy.

Fixed Period Certain Only—a guaranteed income for a time period up to 30 years, but in no event may such fixed period certain exceed the Annuitant's life expectancy. If the annuitant dies during the fixed period certain, the remaining payments will be paid to the beneficiary.

Payments of a Fixed Amount—we will pay equal payments of the amount chosen until the proceeds and interest are fully paid.

Proceeds Held At Interest Only—we will hold the proceeds as principal, making interest payments for a period of not less than 5 years and no more than 20 years as elected.

Death Benefits

Death of Annuitant—if the Annuitant dies before annuity payments under a settlement option begin, and while the Owner is living, the Owner will become the Annuitant. If the Owner is not a Natural Person, the Annuitant may not be changed or a new Annuitant may not be designated.

Death of Owner Before Annuity Payments Begin—if any Owner dies before payment under a settlement option starts, the death benefit must be distributed within five (5) years after the Owner's death. If the Beneficiary is the surviving spouse of the deceased Owner, he or she may continue the Contract with the surviving spouse as the Owner and the Death Provisions will not be applicable until the surviving spouse's death.

Death of Owner After Annuity Payments Begin—if any Owner dies on or after the date Annuity Payments under a Settlement Option begin, any remaining benefit payable will be distributed at least as rapidly as under the Settlement Option then in effect.

Suitability Analysis During the Sales Process

- **Is the Product Right for Your Client?** In recommending an annuity to a client, suitability regulations require a producer to have reasonable basis to believe the recommended annuity is suitable for that particular client on the basis of facts disclosed by the client during the sales process. A producer should obtain and analyze the client's:
 - Age
 - Annual Income
 - Financial Situation and Needs (including financial resources used to fund the annuity)
 - Financial Experience
 - Financial Objectives
 - Intended Use of the Annuity
 - Financial Time Horizon
 - Existing Assets (including investments and life insurance holdings)
 - Liquidity Needs
 - Liquid Net worth
 - Risk Tolerance
 - Tax Status

The Producer must also have reasonable basis to believe:

- The client would benefit from certain features of the annuity such as tax-deferred growth, annuitization or a death or living benefits;
- (If applicable) an exchange or replacement is suitable taking into consideration if the client will incur a surrender charge, be subject to the commencement of a new surrender period, or possibly lose existing benefits;
- Would benefit from product riders, enhancements and improvements; and
- Has had another annuity exchange or replacement and, in particular, an exchange or replacement within the past 3 years.

Sales Support

- TLIC and FBLIC Marketing Department: 866-211-0811
or email: abegnoche@trinitylifeinsurance.com
- Marketing Materials: www.trinitylifeinsurance.com or www.familybenefitlife.com . Agent Log-in and choose download forms. Choose your State then Annuity and click on Go.
- New Business Submission:
TLIC or FBLIC
PO Box 5205
Frankfort, KY 40602-5205
- Street Address for Overnight Deliveries
TLIC or FBLIC
200 Capital Ave.
Frankfort, KY 40601-0717

**Trinity Life Insurance Company and Family Benefit Life Insurance Company Deferred Annuity
Products Training Assessment**

TLIC FBLIC

Suitability regulations require brokers and producers appointed to Trinity Life Insurance Company (TLIC) and/ or Family Benefit Life Insurance Company (FBLIC) to demonstrate a thorough and adequate knowledge of its annuity products to support your efforts in determining the suitability of a given product for your customers. The following questions will aid you in strengthening your knowledge and understanding of our individual deferred annuity products.

Producer Name: _____ Producer Number(s): _____ Producer State: _____

Producer E-mail: _____ Producer Phone Number: _____

Circle the Correct Answer:

1. The maximum owner and annuitant issue age for the FLEX 1 is:
 Age 70
 Age 74
 Age 80
 Age 84
 Age 85

 2. The FLEX 1 has a _____ year interest rate guarantee period and a _____ year surrender period.
 One / Seven
 Three / Seven
 Seven / Seven
 Seven / Three
 Seven / One

 3. The MAX 1 is which type of annuity?
 Flexible Premium Deferred Annuity
 Single Premium Deferred Annuity
 Variable Annuity
 Indexed Deferred Annuity

 4. The MAX III has a _____ Free Annual Withdrawal.
 0%
 10%
 15%

 5. Your client would like to withdrawal half of the total account value from their MAX III annuity beginning in the 4th year TLIC and/or FBLIC will assess a surrender charge for the withdrawal.
 True
 False

 6. The Extended Care Endorsement Rider is for issue ages 75 or younger. It is based on the life of the:
 Annuitant
 Owner

 7. Under the Extended Care Endorsement Rider, the maximum amount available for any one period of confinement or in any calendar year shall not exceed the lesser of:
 \$25,000 or 10% of the account Value
 \$15,000 or 15% of the account value
 \$10,000 or 25% of the account value.
-

Producer Acknowledgement:

I attest that I have successfully completed the required product training for the Deferred Annuity products training with Trinity Life Insurance Company and/or Family Benefit Life Insurance Company.

Producer Signature

Date

Home Office Signature

Date

**INSURANCE PRODUCER ACKNOWLEDGMENT
OF ANNUITY TRAINING**

Please complete and sign this acknowledgment, attach a certificate of completion for each course taken, and return these documents to Trinity Life Insurance Company and/or Family Benefit Life Insurance Company.

1. Insurance Producer

Name	E-mail	Phone	
Street Address	City	State	Zip Code
Producer Number with Trinity Life Insurance Company		State Insurance License Number or NPN number	

2. Annuity Course(s) Successfully Completed (attach certificate or other proof of completion.)

Course Title	
Course Provider Name	
Number of Credit Hours Earned	Date Completed
Course Approved By: (State)	

3. Producer Acknowledgment

I hereby affirm that I have successfully completed the above course(s) and thereby met the annuity training requirements for:	

State(s)	

Insurance Producer Signature	Date

Please check the appropriate Box(s): Trinity Life Insurance Company Family Benefit Life Insurance Company

AGENT SUITABILITY CERTIFICATION

ANNUITIES

As a licensed and appointed producer with Trinity Life Insurance Company and/or Family Benefit Life Insurance Company you have certain responsibilities pertaining to suitability requirements for annuity sales directed towards senior citizens. These responsibilities include:

1. All annuity sales will be conducted in an ethical manner.
2. As a producer you will not make any recommendation or statement that misrepresents the terms or conditions of any annuity contract for the purposes of making a sale or to induce an applicant to surrender or forfeit any existing annuity contract.
3. That any advertisement used will be filed with and approval given by Trinity Life Insurance Company before any such advertisement is used.
4. That you will examine the suitability of any annuity product you present to a client to insure that the product being discussed is appropriate, affordable, and understood by the client.
5. That you will not give any tax, financial or estate planning advice unless you are properly licensed, trained and authorized to do so.
6. That failure to comply with any of these responsibilities or to complete this certification whenever requested can be used as grounds for termination.

I _____ (print name) certify that I will comply with the above rules regarding annuity sales. I also certify that I will comply with any additional rules or procedures set forth by Trinity Life Insurance Company and/or Family Benefit Life Insurance Company relating to suitability and sales.

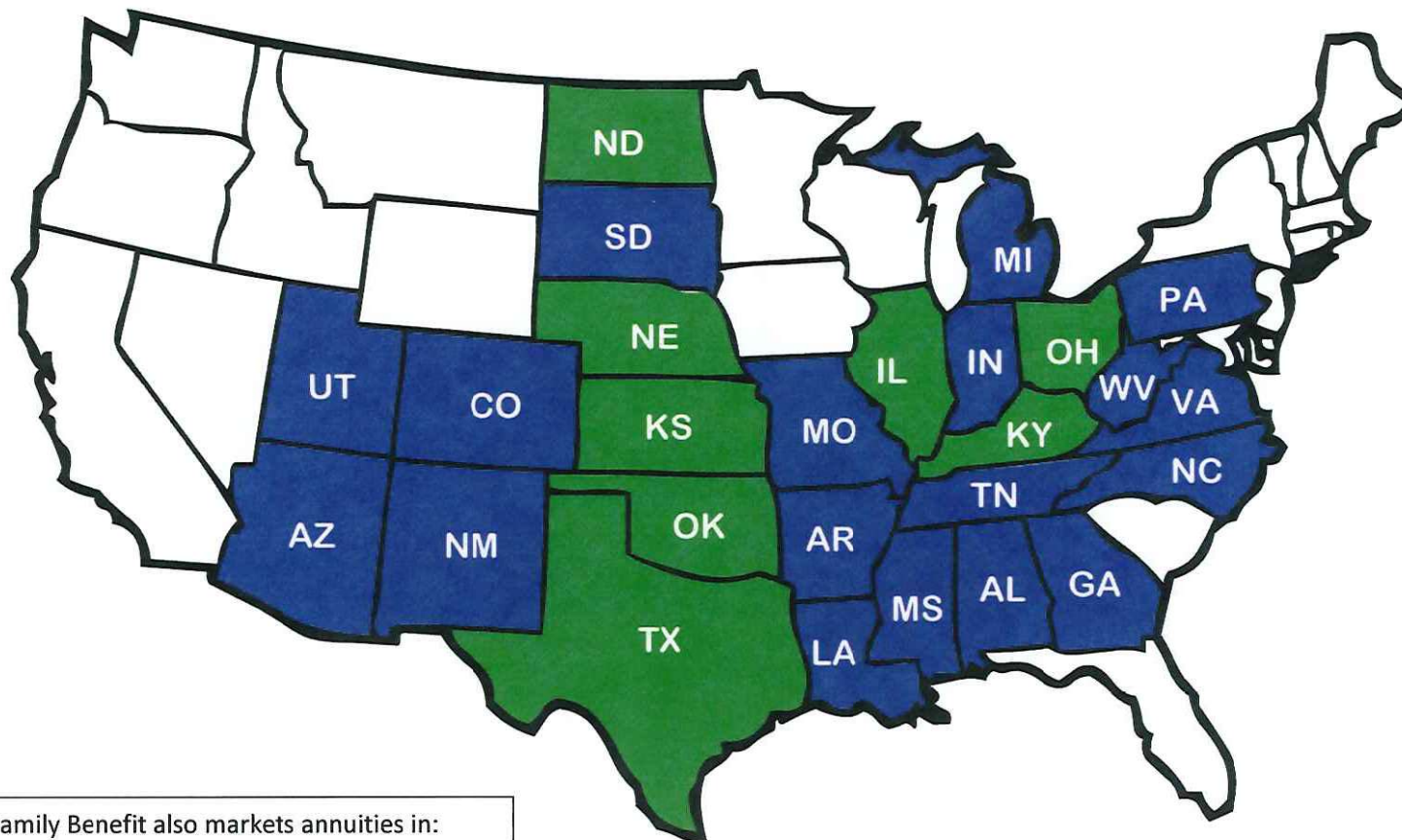
Agent Signature: _____ Agent Number: _____

Date: _____

Product Availability

TRINITY LIFE INSURANCE COMPANY – STATES

FAMILY BENEFIT LIFE INSURANCE COMPANY – STATES

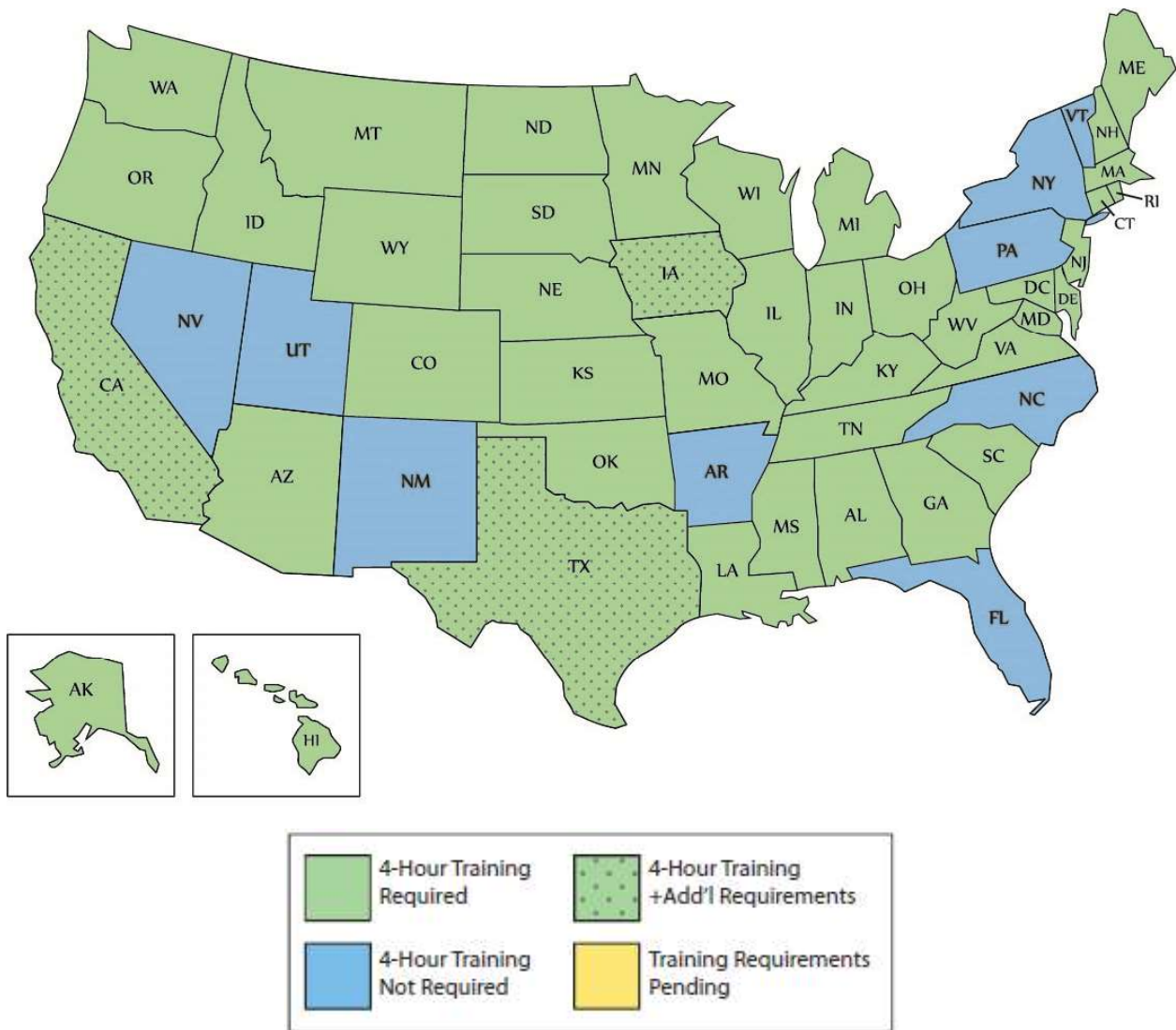


Family Benefit also markets annuities in:
IL, KS, KY, ND, NE, OH, OK, & TX

Due to Annuity Premium Tax, Family Benefit
does not market annuities in: SD nor WV

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@nfisolutions.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:

*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