

North American -Annuity

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

When can the product training be taken?

Product training is available at any time.

Product Training Directions: See attached ANNUIITY PRODUCT TRAINING for directions and product codes.

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@nfiolutions.com.

Logging In To ATP

Website:

<https://secure.reged.com/TrainingPlatform/>

IRI Insured Retirement Institute

RegEd

Login Email Address: _____
Password: _____
 Save User Name
Forgot my password? [Go](#)

[TRAINING PLATFORM >>](#) [RULES AND REGULATIONS](#) [NEWS](#) [CONTACT US](#) [ABOUT US](#)

Welcome to the industry's largest and most comprehensive annuities training platform. Log in now to experience our real-time reciprocity and requirements tracking engine and meet your training requirements today.

Participating Carriers

AIG Annuities

Producers Get Started

1. Register online and create a profile.
2. Complete your state-mandated annuity training.
3. Complete Carrier-specific courses as they are assigned to you.

Other Available CE Courses

News

- RegEd Named Best Mid-Size Technology Company by the North Carolina Technology Association
- StoneRiver Risk and Compliance Acquires Compliance Assurance Corporation
- RegEd Receives Double Nomination for 2012 NCTA 21 Awards

Click here for a full list of participating carriers.

Download our FAQ here.

Producers: Contact us at info@reged.com
Carriers: Contact us at sales@reged.com

©2010-2015 RegEd

Logging In To ATP

Enter email and password here to log into RegEd ATP

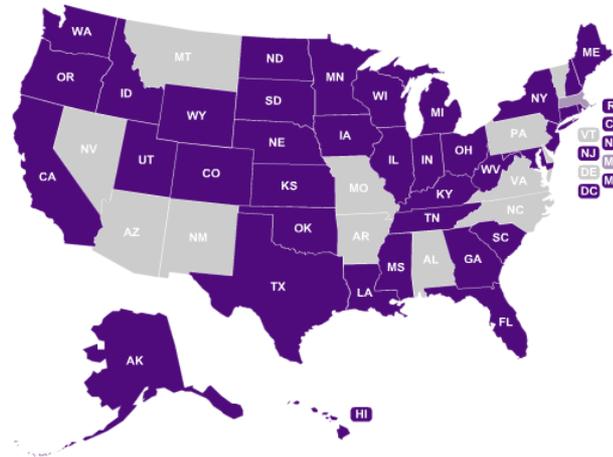
Login Email Address:
Password:
 Save User Name
Forgot my password? [Go](#)

Welcome to the industry's largest and most comprehensive annuities training platform. Log in now to experience our real-time reciprocity and requirements tracking engine and meet your training requirements today.

Participating Carriers

AIG Annuities

[Click here for a full list of participating carriers.](#)



[Download our FAQ here.](#)

Producers: Contact us at info@reged.com
Carriers: Contact us at sales@reged.com

Producers Get Started

1. [Register online](#) and create a profile.
2. Complete your state-mandated annuity training.
3. Complete Carrier-specific courses as they are assigned to you.

[Other Available CE Courses](#)

News

- RegEd Named Best Mid-Size Technology Company by the North Carolina Technology Association
- StoneRiver Risk and Compliance Acquires Compliance Assurance Corporation
- RegEd Receives Double Nomination for 2012 NCTA 21 Awards

©2010-2015 RegEd



Annuity

Logging In To ATP: First Time Registration

The screenshot shows the RegEd website interface. At the top left is the IRI logo (Insured Retirement Institute). To the right is the RegEd logo and a login form with fields for 'Login Email Address' and 'Password', a 'Save User Name' checkbox, and a 'Go' button. Below the header is a navigation bar with links: TRAINING PLATFORM >>, RULES AND REGULATIONS, News, CONTACT US, and ABOUT US.

The main content area features a welcome message: "Welcome to the industry's largest and most comprehensive annuities training platform. Log in now to experience our real-time reciprocity and requirements tracking engine and meet your training requirements today." Below this is a map of the United States with state abbreviations. A legend indicates: a dark purple square for 'Adopted Requirement', a medium purple square for 'Requirement Pending Adoption', and a light purple square for 'No Requirements Pending Adoption'. A yellow arrow points from a text box to the 'register online' button in the 'Producers Get Started' section.

If you don't have a login, click on the register online button to register.

Producers Get Started

1. [Register online](#) and create a profile.
2. Complete your state-mandated annuity training.
3. Complete Carrier-specific courses as they are assigned to you.

Other Available CE Courses

News

- RegEd Named Best Mid-Size Technology Company by the North Carolina Technology Association
- StoneRiver Risk and Compliance Acquires Compliance Assurance Corporation
- RegEd Receives Double Nomination for 2012 NCTA 21 Awards

Producers: Contact us at info@reged.com
Carriers: Contact us at sales@reged.com

©2010-2015 RegEd



Logging In To ATP: First Time Registration

This is the form you will see when you click on the “register online” link.

To register, you will need to fill out this form, including your social security number (SSN) and National Producer Number (NPN). These fields are highlighted on the screen print.

Once you have filled out this form, click the register button.



RegEd
Self Registration

Login Information
The security questions / answers are required to help you reset your password, if you forget your password.
Will be used as Login Name and Contact Email
(Passwords must be at least 8 characters, and contain at least 2 alphabetic characters and 2 numbers)

*Login Email: _____
*Password: _____
*Verify Password: _____
*Security Question 1: Select Question [v] *Answer: _____
*Security Question 2: Select Question [v] *Answer: _____
*Security Question 3: Select Question [v] *Answer: _____
(You must select 3 different questions and provide 3 different answers which do not match your password.)

Identifying Information
We require your Social Security Number and Date of Birth to process your CE as per state requirements.

Prefix: [v]
*First Name: _____ *Last Name: _____ MI: [] Sfx: []
*Social Security #: _____
*Verify Social Security #: _____
*Date of Birth: [v] [v] [v]
*National Producer Number (NPN): _____ Find NPN

Business Address

*Address Line 1: _____
Address Line 2: _____
*City: _____ *State: Select a state [v] *Zip Code: _____
*Country: United States [v]
*Phone: _____ Ext: []
Fax: _____

Shipping Information
We require your shipping address to send you your certificates as per state requirements.
 Same as Business Address I want to enter different Shipping Information

Home Information
 Same as Business Address I want to enter different Home Information

Terms of Service
 I accept the [Terms of Service](#) and site usage requirements

* Denotes required field

Register Clear Form

Secured by Thawte
2015-11-23
ABOUT SSL CERTIFICATES



Logging In: Main RegEd Site

RegEd has multiple websites.

These are directions on how to login from other sites: www.reged.com



The screenshot shows the RegEd website homepage. At the top right, the 'Secure Login' link is highlighted with a red box. A large yellow arrow with a red outline points from the bottom right towards the 'Secure Login' link, with the text 'Click on Secure Login' written inside it. The main content area features a banner with the headline 'Conflicts-of-Interest is High on FINRA's Radar. Do You Have a Plan?' and a 'Learn More' button. Below the banner is a navigation bar with links for 'Broker-Dealers', 'Investment Advisors', 'Insurance Companies', and 'Holding Companies'. At the bottom, there are three promotional tiles: 'Identify Risk Before It Happens with SCORE Risk Control Center.', 'Strengthen Organizational Alignment and Governance.', and 'Squeeze Out Inefficiency, Bake in Compliance.' The NNA logo is visible in the bottom left corner.



Logging In: Main RegEd Site

On this screen you need to click on “Annuity Training Platform (ATP)” Link. This will take you to the ATP site and you will follow previous directions to login.

RegEd

Secure Log In

* User Name:

* Password:

* Company Code:

Save User Name and Company Code

 [Forgot your password?](#)

[Quick Answers for Login Problems](#) (* denotes required field)

Login Assistance? Click [here](#) for Live Chat

Other RegEd Sites

[Annuity Training Platform \(ATP\) »](#)

[Xchange »](#)

[CEAuthority »](#)

[Financial Training »](#)

[Social Media Archiving & Compliance »](#)

Home ■ Contact Us ■ Privacy ■ Customer Support



Navigating RegEd

Once an Agent has logged in – this is the screen they will see:

The screenshot displays the RegEd web application interface. On the left is a vertical menu with the following items: Welcome, Producer Status, Enter Product Code, Optional Insurance CE, My Certificates, My Account, FAQs, Midland National Life Insurance Company, and North American Company for Life & Health Insurance. The main content area is titled 'Producer Status' and contains two sections: 'Annuities State Suitability Compliance Summary' and 'Carrier-Specific Product Training'.

Producer Status

Annuities State Suitability Compliance Summary

State	Resident?	Requirement Met?	Product Type	Course Status
Iowa	Yes	Yes	Fixed & Variable	<input type="button" value="View My Courses"/>

Carrier-Specific Product Training

North American Company for Life & Health Insurance

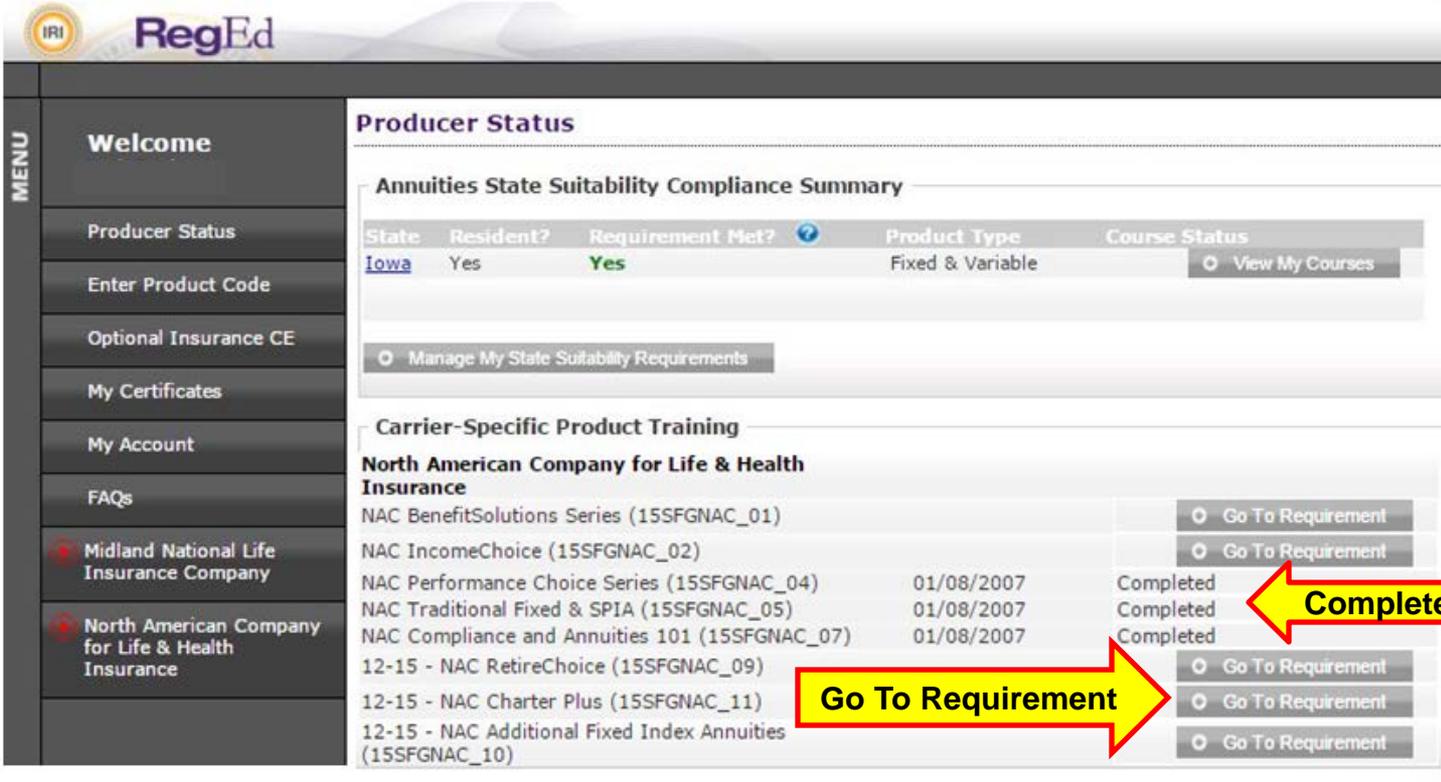
NAC BenefitSolutions Series (15SFGNAC_01)		<input type="button" value="Go To Requirement"/>
NAC IncomeChoice (15SFGNAC_02)		<input type="button" value="Go To Requirement"/>
NAC Performance Choice Series (15SFGNAC_04)	01/08/2007	Completed
NAC Traditional Fixed & SPIA (15SFGNAC_05)	01/08/2007	Completed
NAC Compliance and Annuities 101 (15SFGNAC_07)	01/08/2007	Completed
12-15 - NAC RetireChoice (15SFGNAC_09)		<input type="button" value="Go To Requirement"/>
12-15 - NAC Charter Plus (15SFGNAC_11)		<input type="button" value="Go To Requirement"/>
12-15 - NAC Additional Fixed Index Annuities (15SFGNAC_10)		<input type="button" value="Go To Requirement"/>

Navigating RegEd

Courses that are already completed will be marked “**completed**” and the agent can no longer review them.

Courses that are not yet completed will have this symbol by them: 

In order to take these course, the agent will click on the “Go To Requirement” Button.



The screenshot displays the RegEd web application interface. On the left is a vertical menu with options: Welcome, Producer Status, Enter Product Code, Optional Insurance CE, My Certificates, My Account, FAQs, Midland National Life Insurance Company, and North American Company for Life & Health Insurance. The main content area is titled "Producer Status" and includes a sub-section "Annuities State Suitability Compliance Summary". This section contains a table with columns: State, Resident?, Requirement Met?, Product Type, and Course Status. The table shows data for Iowa, with Requirement Met? marked as "Yes" and Course Status as "View My Courses". Below this is a "Manage My State Suitability Requirements" button. Another sub-section, "Carrier-Specific Product Training", lists courses for North American Company for Life & Health Insurance. The table lists courses such as "NAC BenefitSolutions Series (15SFGNAC_01)", "NAC IncomeChoice (15SFGNAC_02)", "NAC Performance Choice Series (15SFGNAC_04)", "NAC Traditional Fixed & SPIA (15SFGNAC_05)", "NAC Compliance and Annuities 101 (15SFGNAC_07)", "12-15 - NAC RetireChoice (15SFGNAC_09)", "12-15 - NAC Charter Plus (15SFGNAC_11)", and "12-15 - NAC Additional Fixed Index Annuities (15SFGNAC_10)". The "Completed" status is shown for the first three courses, and "Go To Requirement" buttons are shown for the remaining courses. A red arrow points to the "Completed" status of the first course, and another red arrow points to the "Go To Requirement" button for the last course.

State	Resident?	Requirement Met?	Product Type	Course Status
Iowa	Yes	Yes	Fixed & Variable	<input type="button" value="View My Courses"/>

Course Name	Requirement Met?	Course Status	Action
NAC BenefitSolutions Series (15SFGNAC_01)			<input type="button" value="Go To Requirement"/>
NAC IncomeChoice (15SFGNAC_02)			<input type="button" value="Go To Requirement"/>
NAC Performance Choice Series (15SFGNAC_04)	01/08/2007	Completed	
NAC Traditional Fixed & SPIA (15SFGNAC_05)	01/08/2007	Completed	
NAC Compliance and Annuities 101 (15SFGNAC_07)	01/08/2007	Completed	
12-15 - NAC RetireChoice (15SFGNAC_09)			<input type="button" value="Go To Requirement"/>
12-15 - NAC Charter Plus (15SFGNAC_11)			<input type="button" value="Go To Requirement"/>
12-15 - NAC Additional Fixed Index Annuities (15SFGNAC_10)			<input type="button" value="Go To Requirement"/>

Navigating RegEd

If an agent wants to take a course that is NOT assigned to them, they will click on the “Enter Product Code” Button

The screenshot shows the RegEd website interface. On the left is a vertical menu with the following items: Welcome, Producer Status, Enter Product Code (highlighted with a red box), Optional Insurance CE, My Certificates, My Account, FAQs, Midland National Life Insurance Company, and North American Company for Life & Health Insurance. The main content area is titled 'Producer Status' and contains two sections: 'Annuities State Suitability Compliance Summary' and 'Carrier-Specific Product Training'. The 'Annuities State Suitability Compliance Summary' section includes a table with columns for 'Requirement Met?', 'Product Type', and 'Course Status'. A yellow arrow points to the 'Enter Product Code' button in the menu.

Requirement Met?	Product Type	Course Status
	Fixed & Variable	<input type="button" value="View My Courses"/>

Carrier-Specific Product Training			
North American Company for Life & Health Insurance			
NAC BenefitSolutions Series (15SFGNAC_01)			<input type="button" value="Go To Requirement"/>
NAC IncomeChoice (15SFGNAC_02)			<input type="button" value="Go To Requirement"/>
NAC Performance Choice Series (15SFGNAC_04)	01/08/2007	Completed	
NAC Traditional Fixed & SPIA (15SFGNAC_05)	01/08/2007	Completed	
NAC Compliance and Annuities 101 (15SFGNAC_07)	01/08/2007	Completed	
12-15 - NAC RetireChoice (15SFGNAC_09)			<input type="button" value="Go To Requirement"/>
12-15 - NAC Charter Plus (15SFGNAC_11)			<input type="button" value="Go To Requirement"/>
12-15 - NAC Additional Fixed Index Annuities (15SFGNAC_10)			<input type="button" value="Go To Requirement"/>

Navigating RegEd

The agent needs to enter the Product Code in that correct field and then click submit. This will allow them to see the training on their Producer Status Screen



- WELCO
Lori Bochner
- Producer Status
- Enter Product Code
- Optional Insurance CE
- My Certificates
- My Account
- FAQs
- Midland National Life Insurance Company
- North American Company for Life & Health Insurance

Just-In-Time Product Training

Please supply the Product Code provided by your carrier below.

After you supply the Product Code your assigned carrier-specific requirement(s) will appear on your Producer Status page to complete. If you do not complete the assigned carrier-specific requirement(s), you may come back and re-enter the Product Code provided at any time to access the requirement(s) again.

Your carrier will be notified of the status of your completion(s).

Product Code:

Submit

Enter Product Code Here & Click Submit

Product Code	NAC Module Name
15SFGNAC_01	NAC BenefitSolutions Series
15SFGNAC_13	NAC IncomeChoice With Threshold Participation REV 5-2016
15SFGNAC_09	NAC RetireChoice & Income Pay Plus/Income Pay Riders
15SFGNAC_15	NAC Performance Choice Series With Threshold Participation REV 5-2016
15SFGNAC_05	NAC Traditional Fixed & SPIA
15SFGNAC_10	NAC Additional Fixed Index Annuities & Income Pay Plus/Income Pay Riders
15SFGNAC_07	NAC Compliance and Annuities 101
15SFGNAC_11	NAC Charter Plus & Income Pay Plus/Income Pay Riders

Navigating RegEd

The agent will now see the training on their Producer Status Screen:

RegEd

Producer Status

Annuities State Suitability Compliance Summary

State	Resident?	Requirement Met?	Product Type	Course Status
Iowa	Yes	Yes	Fixed & Variable	<input type="button" value="View My Courses"/>

Carrier-Specific Product Training

North American Company for Life & Health Insurance

NAC BenefitSolutions Series (15SFGNAC_01)		<input type="button" value="Go To Requirement"/>
NAC IncomeChoice (15SFGNAC_02)		<input type="button" value="Go To Requirement"/>
NAC Performance Choice Series (15SFGNAC_04)	01/08/2007	Completed
NAC Traditional Fixed & SPIA (15SFGNAC_05)	01/08/2007	Completed
NAC Compliance and Annuities 101 (15SFGNAC_07)	01/08/2007	Completed
12-15 - NAC RetireChoice (15SEGNAC_09)		<input type="button" value="Go To Requirement"/>
12-15 - NAC Charter Plus (15SFGNAC_11)		<input type="button" value="Go To Requirement"/>
12-15 - NAC Additional Fixed Index Annuities (15SFGNAC_10)		<input type="button" value="Go To Requirement"/>

Now Training Shows up!

RegEd Q&A

Why the change to the RegEd platform?

A) RegEd is a well-known vendor. To allow for a simpler, more user-friendly product training format. Courses will be offered by product to allow ala carte selection.

Will current training convert over to RegEd?

A) Yes, Training will convert over to RegEd.

What are the training codes and when would we use them?

A) RegEd allows agents to enter a “product code” if specific training isn’t yet assigned or if they are an agent who is not contracted with us yet. Refer to product code list on page 2.

When and how will new agents get notified of training requirements?

A) The process is exactly the same as today. The only changes are that IF the agent is a RegEd user, they will also get an email from RegEd advising they have new training to take.

How will existing agents be notified of new training requirements?

A) If they are registered with RegEd, they will get an email from RegEd, in addition to communications sent directly from North American.

Can an agent use their Corporate TIN to complete training on RegEd?

A) No, training must be completed under the agent’s Social Security Number.

How can agents check their training requirements and completions?

A) Agents can check training completions and requirements via our website (www.NorthAmericanCompany.com) or RegEd’s website (<https://secure.reged.com/TrainingPlatform/>).

How and when will the training be reflected on North American’s website?

A) 24 hours after the training is completed, training will be reflected on North American’s website.

What is the process when we add a new feature to an existing product (i.e. income rider)?

A) New Product – New Module

B) New Rider/Feature – all modules that it is available on will be updated and “re-assigned” to the agents. Once they re-take 1 module that includes the new feature, the others will update within 24 hours.

How often will the training be required (both compliance and product)? Is recertification still required?

A) The training is now one and done – there is no longer a yearly requirement. The only time agents would need to re-take a module is if a new rider/feature becomes available. For compliance manual, there will be an alternative process identified outside of RegEd. More to come on that.

Call Sales Support with Questions!

866-322-7066

RegEd module product codes

Product code	Product name
20SFGNAC_02	Performance Choice [®] (fixed index annuity)
20SFGNAC_01	NAC VersaChoice SM (fixed index annuity)
18SFGNAC_19	Strategic Design Annuity SM X (fixed index annuity)
15SFGNAC_18	North American Income [®] (single premium immediate annuity)
15SFGNAC_13	NAC IncomeChoice [®] (fixed index annuity)
15SFGNAC_11	North American Charter [®] Plus (fixed index annuity)
15SFGNAC_05	North American Guarantee Choice SM (multi-year guarantee annuity)
15SFGNAC_01	NAC BenefitSolutions [®] (fixed index annuity)

Call Sales Support with questions
866-322-7066

Sammons FinancialSM is the marketing name for Sammons[®] Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance[®]. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.



RegEd Basics

Need To Know Terms

Term	Definition
RegEd	Website that we now use
ATP	Annuity Training Platform – this is the system that RegEd uses for product training.
Product Code	Code entered into RegEd to assign training (only used when training is not automatically assigned).
Producer Status Screen	Screen that shows all current product modules that have been assigned to the agent.

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