# NFI SOLUTIONS
NATIONAL FINANCIAL INS.

**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 **NFI Solutions** **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 AIG ANNUITIES - GENERAL NAIC STUDENT DIRECTIONS

**The course code for the Power Select Product Training is: 15281LS.12**

### Additional Required Training

**Anti-Money Laundering Training (AML):**
**AIG now requires agents to complete AML Training every 12 months.** Based on the review of external training providers and the expected criteria, the following vendors are considered an approved vendor by AIG to provide AML base or refresher training: LIMRA; RegEd; Success CE; or Fastrack CE. If you completed AML training provided through a source other than those listed above, then you will still need to complete training through one of the four approved vendors to meet AIG's annual requirement. If you have already completed a course from one of the approved vendors above for another carrier, AIG will accept that course: however, please provide a copy of the certificate. Issuing of new business will be held 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**.

## QUEST CE

# Notice for training

- Fixed and income training is located under course title: "Fixed and Income Product-Specific Training (formerly Horizon Fixed Annuity series)."

## General NAIC student directions:

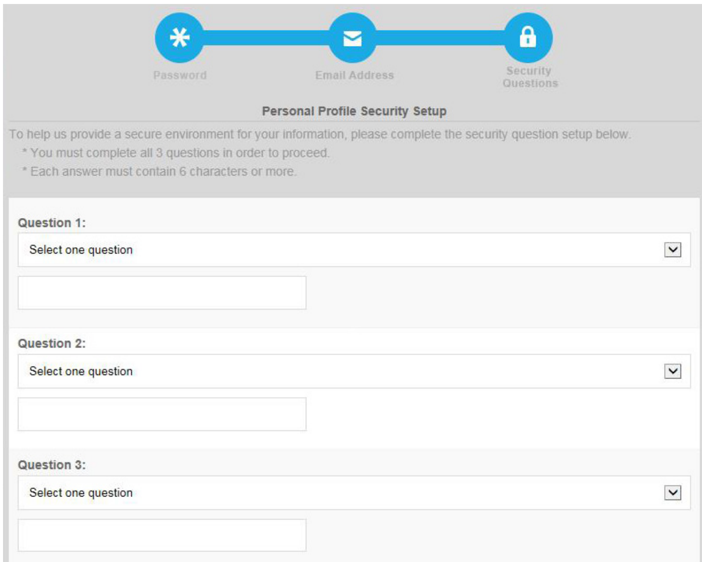
- NAIC login directions for individual users accessing carrier product-specific training and /or NAIC state annuity suitability training.
- Individuals will be taken through a three-step registration process if they are creating a new account.
- To register or log in, users should be directed to: https://learn.questce.com/naicsuitability/.

## For returning students (with an existing account)

1. On your internet browser, go to https://learn.questce.com/naicsuitability/.


*Index training is required in ALL states

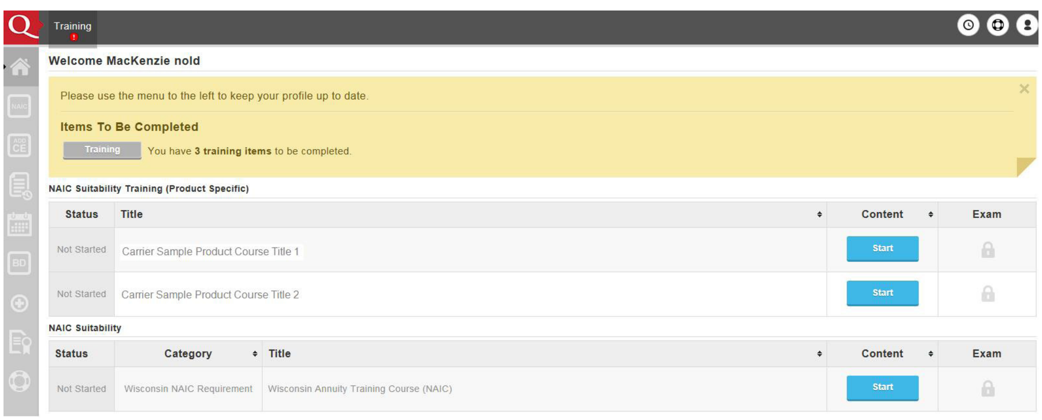
2. **If you are returning to the site and have an existing account: Log in to your existing account** with your email address and password.
3. **Personal Profile Security Setup (One-time requirement for all accounts).**




— Upon first login you will be prompted to create a secure profile by establishing three familiar security questions.

— Users who have already completed this secure account set-up process will simply gain access to their account and will not be prompted to create and answer their account security questions again.

4. **Once logged in, you are able to start or continue any course previously added to your user dashboard.**




5. **Add new Product-Specific training to your existing account.**

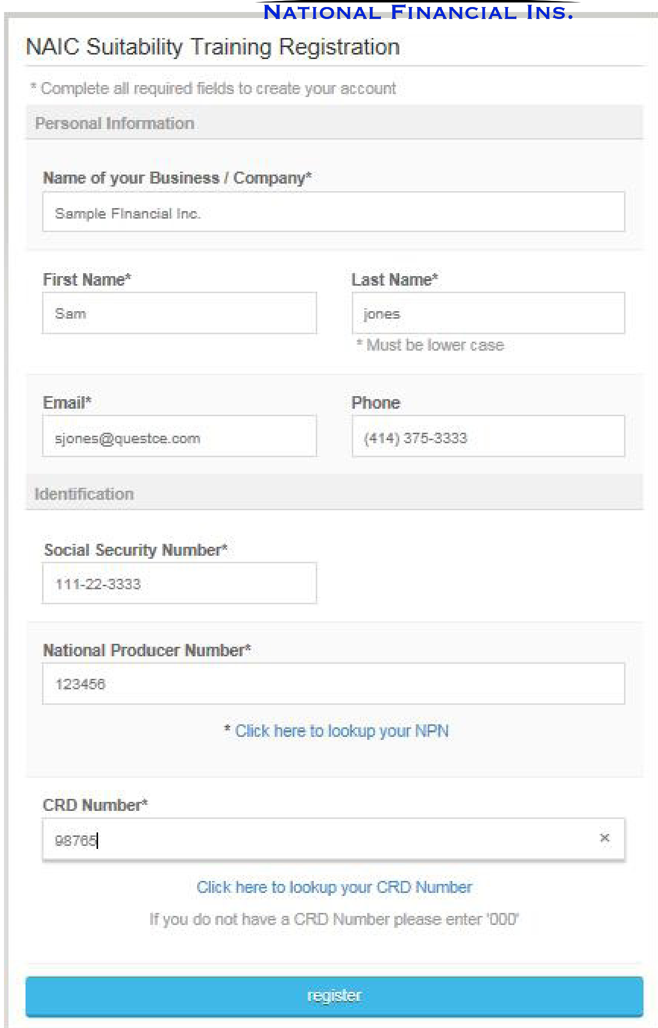
— If you are looking to access a new product training course that is not already listed on your user dashboard (homepage), click **Add Product-Specific** from the menu options on the left. View the list of available product-specific training courses. Check the box to select and add a product-specific training course to your student dashboard.

6. **Please Note:** If you click the **Add Product-Specific** tab and do not see the product training course you're looking for, you may need to return to your student dashboard page to verify your carrier(s) and broker dealer are properly selected in your account.
   - First, ensure you have the appropriate carrier(s) added to your account though the **Manage Appointments** tab on the side menu.
   - Also, verify that you have the appropriate broker dealer selected within your account settings through the **Broker Dealer** tab.
   - If you have the appropriate carrier(s) and broker dealer setting in your account, the proper product training courses will be available to you to select within the **Add Product-Specific** tab.
7. Once a course is added to your student dashboard page (homepage), click **Start** to access and work through the content portion of the course.
8. Once you have proceeded through all of the course content slides, click **Begin** (located under Exam) to open the course attestation or multiple choice exam.
9. Click **Start Exam** to answer a one-question attestation or multiple choice exam to mark the course fully Complete.
   - Your carrier(s) will be notified of any respective course completion(s) once the course status is 'Complete'.

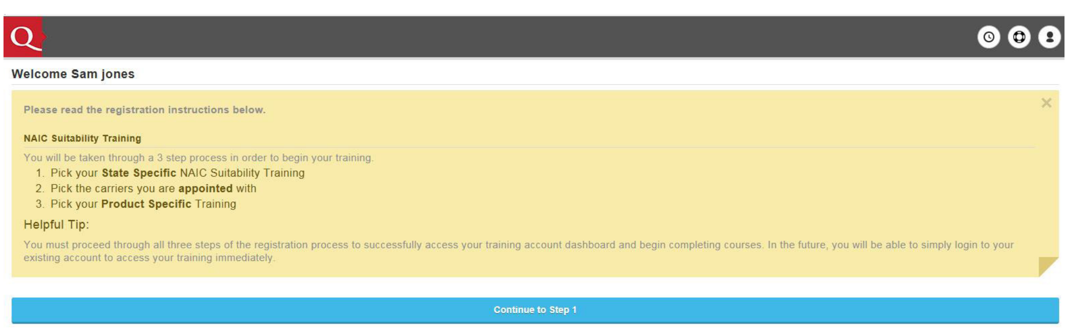
## Directions for new students: Registering/Creating a new account

1. On your internet browser, go to https://learn.questce.com/naicsuitability/.

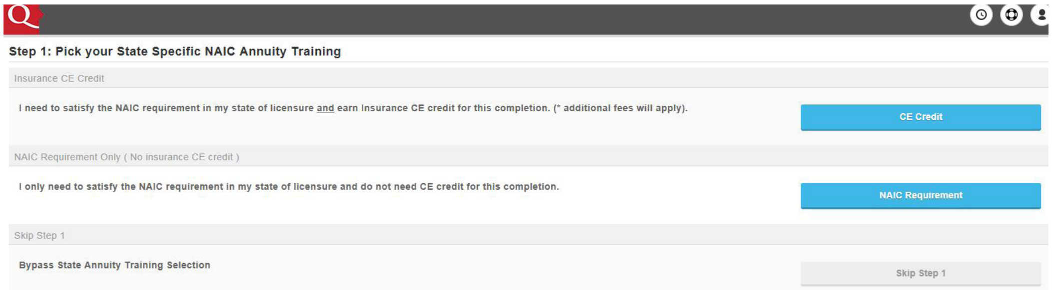
2. Click **Register** to create your account.
3. Enter your information into the required fields to create your account. Click **Register** to proceed.
   – **Note**: If the NPN and CRD fields are not applicable to you, you can enter a 0 to proceed.



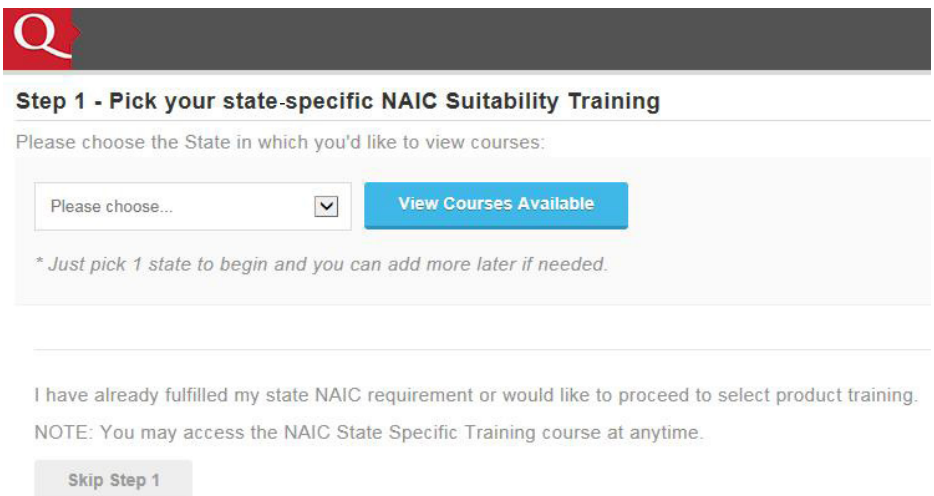

4. You will be taken through a three-step registration process in order to select and begin your proper training. Click **Continue to Step 1**.



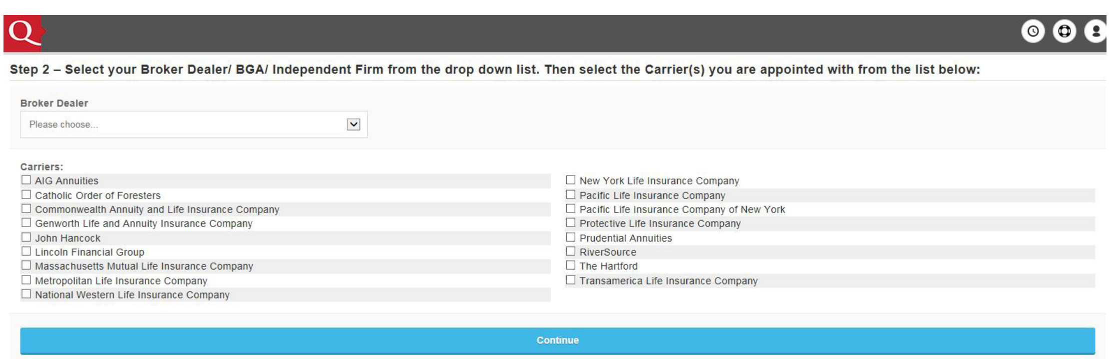
5. **Registration Step 1:** State-specific NAIC Annuity Suitability Training
   - **Follow the directions** on the next page to help you select your State-specific NAIC Annuity Suitability Training.




   - **Note:** If you are only looking to take product-specific training (No State Annuity Training), select **Skip Step 1**, bypassing the State Annuity Course selection at this time.




6. **Registration Step 2:** Select your broker dealer, BGA or independent firm name from the drop-down list.
   - Select the carrier(s) you are appointed with from the list below.
   - Click **Continue** to proceed.

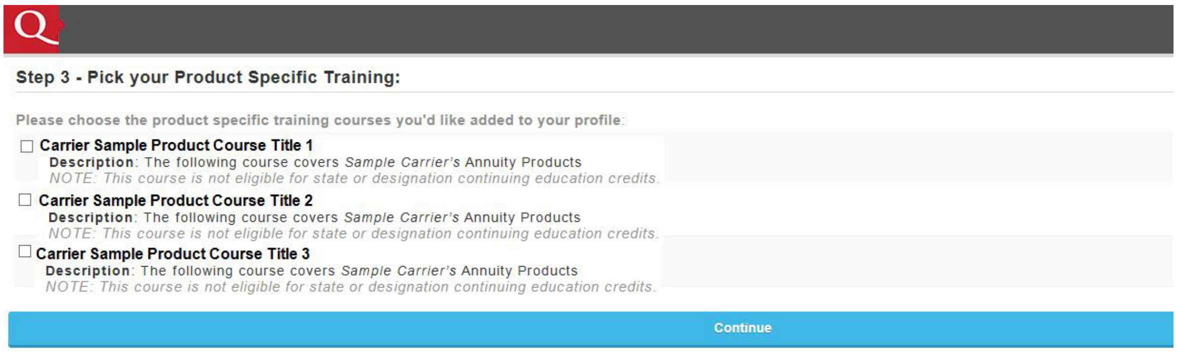


7. **Registration Step 3:** Select your appropriate product-specific training courses.

— Check the boxes for the product courses you wish to add to your account.

— Click **Select Courses** to proceed to your student dashboard page (homepage).

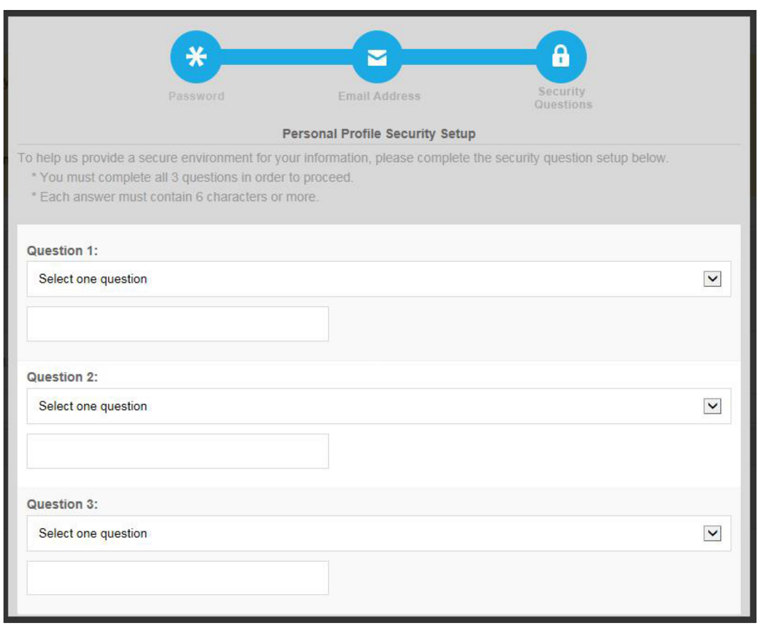
(Sample view below — courses listed will vary based on the Broker Dealer selected previously.)



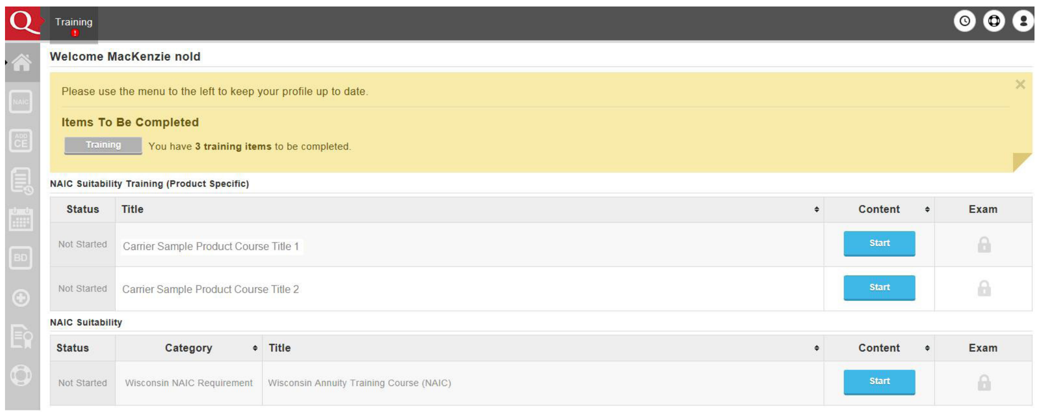

8. **Personal Profile Security Setup** (One-time requirement for all user accounts).

— Upon first login you will be prompted to create a secure profile by establishing three familiar security questions.

— Users who have already completed this secure account set-up process, will simply gain access to their account and will not be prompted to create and answer their account security questions again.



9. After the profile security questions you will land on your account dashboard page. The product-specific training course(s) you have selected, as well as any state annuity training course selected within the registration process, will be available for you to start and complete.
10. Click **Start** to access and work through the content portion of each course.




11. Once you have read and navigated through all content slides for a particular course, click **Begin** (located under Exam) to open the course attestation or exam. (Exams remain locked until you complete the content portion of a course first.)
12. Click **Start Exam** to answer a one-question attestation or multiple choice exam to mark the course fully Complete.

## Please Note:

- You will not need to register fully the next time you access your NAIC-training account. You will be able to simply log in to your existing account which you created.
- Your carrier(s) will be notified of any respective course completion(s) once the course status is '**Complete**'.

Guarantees are backed by the claims-paying ability of the issuing insurance company.

Smart step

Make an annuity a part of the retirement journey

**CALL** 1-888-438-6933

**CLICK** aig.com/annuities

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AIG is a leading international insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. All products and services are written or provided by subsidiaries or affiliates of AIG. Non-insurance products and services may be provided by independent third parties. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. www.aig.com.

May not be available in all states and product features may vary by state. Please refer to your contract.



AGL A3305 (10/2016) J100337

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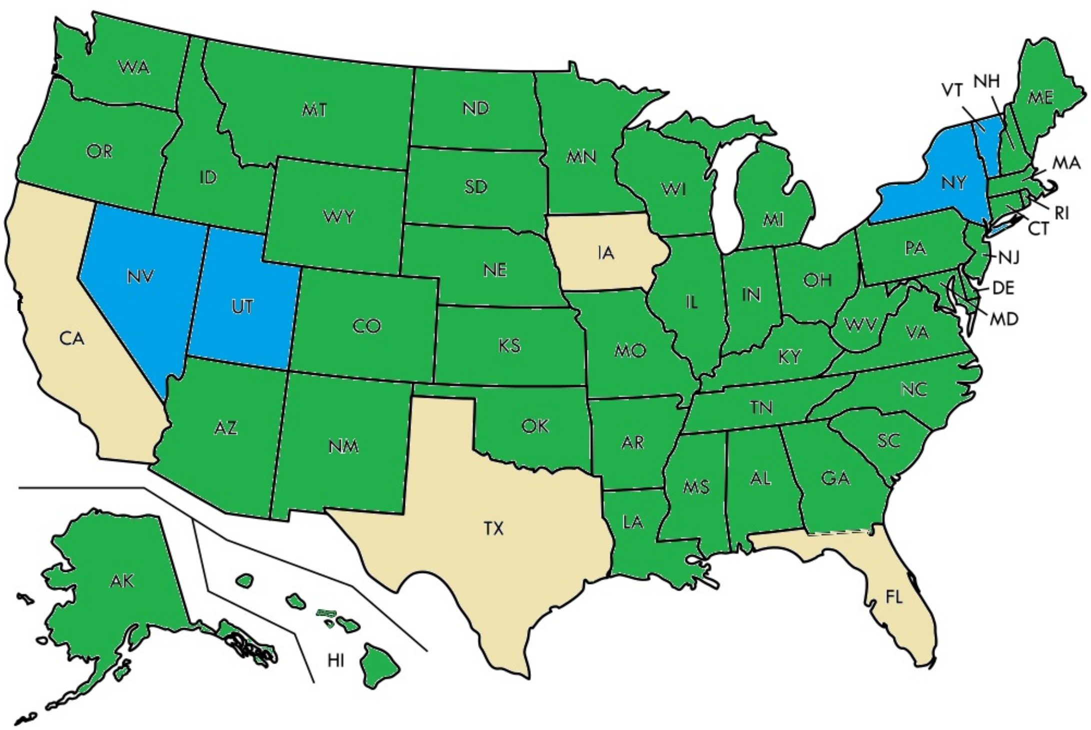
# NAIC ANNUITY SUITABILITY STATE TRAINING REQUIREMENT

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 NFI Solutions (contracting@nfisolutions.com). For further information, please refer to the tables on the following page or contact your licensing representative.

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| **4-Hour Training Required + Additional Requirements | 4-Hour Training Required | 4-Hour Training Not Required; 2-Part Product Training Required |

## Mandatory Annuity CE:

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|---|---|---|---|
| ALABAMA (1/1/22) | ALASKA | ARIZONA (12/31/2020) | ARKANSAS (1/1/22) |
| CALIFORNIA | COLORADO (5/1/23) | CONNECTICUT (1/1/22) | D.C. |
| DELAWARE (8/1/2021) | FLORIDA | GEORGIA | HAWAII |
| IDAHO (2/1/22) | ILLINOIS | INDIANA | IOWA (1/1/22) |
| KANSAS | KENTUCKY (1/1/2022) | LOUISIANA | MAINE (1/1/22) |
| MARYLAND (10/8/2022) | MASSACHUSETTS | MICHIGAN (6/29/2021) | MINNESOTA (1/1/23) |
| MISSISSIPPI (1/1/22) | MISSOURI | MONTANA (10/1/22) | NEBRASKA (7/1/22) |
| NEW HAMPSHIRE | NEW JERSEY | NEW MEXICO (10/1/22) | NORTH CAROLINA (1/1/23) |
| NORTH DAKOTA (1/1/22) | OHIO (2/14/21) | OKLAHOMA | OREGON |
| PENNSYLVANIA (6/22/22) | RHODE ISLAND (4/1/21) | SOUTH CAROLINA (1/1/23) | SOUTH DAKOTA (1/1/23) |
| TENNESSEE | TEXAS (9/1/21) | VIRGINIA (9/1/22 | WASHINGTON |
| WEST VIRGINIA | WISCONSIN (10/1/2022) | WYOMING | |

*States with dates have adopted the 2020 Revised Annuity training.

## States exempt from training requirement:

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|---|---|---|
| NEVADA | NEW YORK | UTAH |
| | | VERMONT |
| | | |

## Additional requirements for select states:

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| **ALABAMA, MAINE** | Producers who have completed a 4-hour annuity course prior to 1/1/22 may complete a 1-hour annuity BestCE course. Or complete the new 4-hour annuity course. |
| **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. |
| **COLORADO** | Producers who've completed a 4-hour annuity course before 11/1/22 may complete a 1-hour annuity BestCE course or complete the new 4-hour annuity BetsCE course. Producers have until 4/30/23 to take the 1-hour course. |
| **CONNECTICUT** | Producers that have completed a 4-hour annuity course prior to 3/1/22 may complete a 1-hour annuity BestCE course. Or, they may complete the new 4-hour BestCE course. Producers have until 9/30/22 to be able to complete the 1-hour course. |
| **FLORIDA** | An initial 3-hour state specific course is required, with 3-hour CE training course every 2 years. The five-hour "Law and Ethics Update" course meets FL's senior suitability training requirement. |
| **IOWA** | In addition to a 4-Hour NAIC Annuity Training course, agents selling indexed annuities in IA must take a one-time 4-hour course specific to indexed annuity products. |
| **KENTUCKY, MISSISSIPPI, NORTH DAKOTA** | Producers who've completed a 4-hour annuity course prior to 1/1/22 can complete a 1-hour annuity BestCE course or complete the new 4-hour annuity BestCE course. Producers have until 6/30/22 to take the 1-hour course. |
| **MONTANA** | If licensed in the state and have completed the model law training before 10/1/21, producers must complete the 1-hour BestCE additional course. Or, producers may complete the new 4-hour training course on/before 4/1/22. For producers licensed on/after 10/1/21, the new 4-hour training course is required before soliciting annuities. |
| **NEW MEXICO** | Producers that have completed a 4-hour annuity course before 10/1/22 can complete a 1-hour annuity BestCE course, or complete the new 4-hour BestCE course. |

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| | Producers will have until 4/1/23 to take the 1-hour course. |
| **NEW YORK, NEVADA, UTAH, VERMONT** | There is no requirement to complete the 4-hour training. It's required to complete a 2-part product training course. |
| **NORTH CAROLINA** | The state is adopting the 2020 Annuity Suitability training course on 1/1/23. Prior to this date, producers will be required to complete a 2-part product training course. |
| **OHIO** | Producers licensed and have completed the model law training before 2/14/21 must complete the 1-hour BetsCE supplemental course or the new 4-hour training course on/before 8/14/21. Producers licensed after 2/14/21 will be required to completed the new 4-hour training course. |
| **PENNSYLVANIA** | Producers who've completed a 4-hour annuity course prior to 6/20/22 can complete a 1-hour annuity BestCE course, or complete the new 4-hour annuity BestCE course. Producers will have until 12/20/22 to take the new 1-hour course. |
| **RHODE ISLAND** | Producers licensed in the state and have completed the model law training before 4/1/21 must complete the 1-hour BestCE supplemental course or the new 4-hour training course on/before 9/30/21. Producers licensed on/after 4/1/21 will be required to complete the new 4-hour training course. |
| **SOUTH DAKOTA** | Producers who've completed a 4-hour annuity course before 12/31/22 can complete a 1-hour annuity BestCE course, or can complete the new 4-hour BestCE course. Producers will have until 7/1/23 to take the 1-hour course. |
| **TEXAS** | Resident and non-resident agents must complete a one-time 4-hour annuity CE course. In addition, resident agents must take 8 hours of ongoing CE specifically relating to annuities<br>each license period. Licensees that are exempt from CE are not exempt from the initial 4-hour annuity training. Exemptions apply to the ongoing 8 hours of CE required each license<br>period. TX will accept most annuity CE courses taken in other states. |
| | |