

American National

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. Completion of the training will not affect approval of the agent contracting. Product training can be taken/dated the same day that new business is solicited.

Product Training Directions: See attached [XCELERATE SUITABILITY COURSE GUIDE](#) for directions

Additional Required Training

Anti-Money Laundering Training (AML):

The following are courses that have been approved for basic AML training. To get credit for these courses producers must submit evidence of completion of the training or have the broker/dealer, bank or other insurance company provide a written certification that they have completed the training. Renewal required every 3 years. Issuing of new business will be held until AML has been deemed compliant.

LIMRA	LyteSpeed Learning
American Equity Investment Life Insurance Co	TesTeachers
Bankers Life & Casualty Co	Quest CE
The Independent Order of Foresters	National Guardian Life Insurance Co
RegEd	National Planning Corp (NPC)
WebCE	Liberty Bank
Best Insurance Education Co	Great Western Insurance Co
Kaplan	Triple-S Vida
Legend Equities Corp	A.D. Banker and Co
Centris FCO	Fire Solutions
American Investors Co	Signator Investors
World Choice Securities	AFLAC

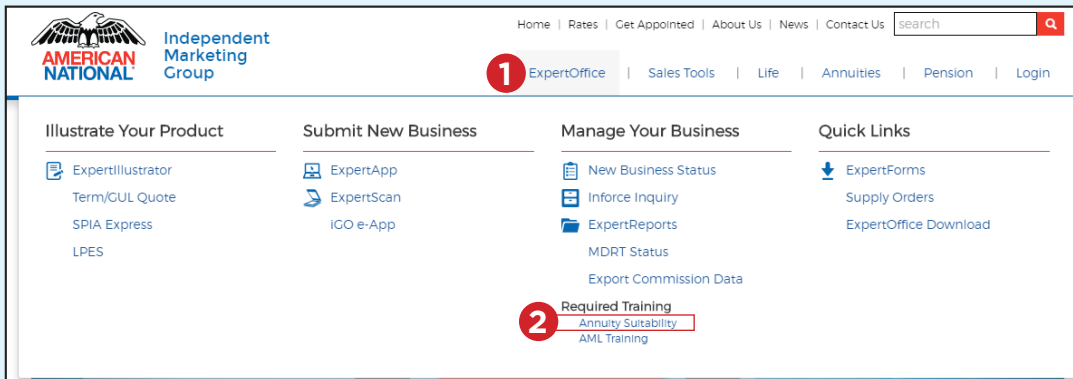
If AML has been completed through LIMRA we can pull the certificate for you if you will send us your LIMRA password. If done through another vendor or you wish not to share your password please send us the certificate of completion to contracting@nfiolutions.com.

What is Xcelerate?

Xcelerate is product training software that American National will be using to replace RegEd for required annuity suitability training going forward.

Where can I find Xcelerate?

- 1 Navigate to the ExpertOffice megamenu of img.anicoweb.com
- 2 Choose Annuity Suitability.



How do I login to Xcelerate?

Appointed agents: Your ExpertOffice portal login credentials will log you into Xcelerate automatically. There will be no need for a special login for Xcelerate. Click the **Start Appointed Training** button to login and get started.

Agents that are in the process of becoming appointed: You can get started on your product training. Click the **Start Non-Appointed Training** button to login as a new user.

Remember the email address you used to do your training. If you do not complete your training and need to return, you can enter your email address into the Returning User section of Xcelerate to log back in.

Product Specific Annuity Suitability Training

Questions? Or want to check the status of your training? Call the IMG Field Support Center at 888-501-4043, option 1 or send an email to imgfsc@americannational.com or [click here](#) to review the Xcelerate Course Guide.

Nationwide Suitability

American National now requires all of its producers in all states to complete American National's product specific annuity training prior to soliciting the sale of a particular annuity product.

When an annuity application is received and the producer has not completed the mandated product specific training, the annuity application will be rejected and returned to the producer. A new application will be required for submission after the training is completed.

Appointed Agents

Annuity product training can now be accessed through Xcelerate by logging into ExpertOffice. After you have logged in, you will find the available courses under the My Learning Plan section of Xcelerate.

Once complete, you can find all completed courses within the My Transcript section of Xcelerate. American National will receive a record on your completion the following day.

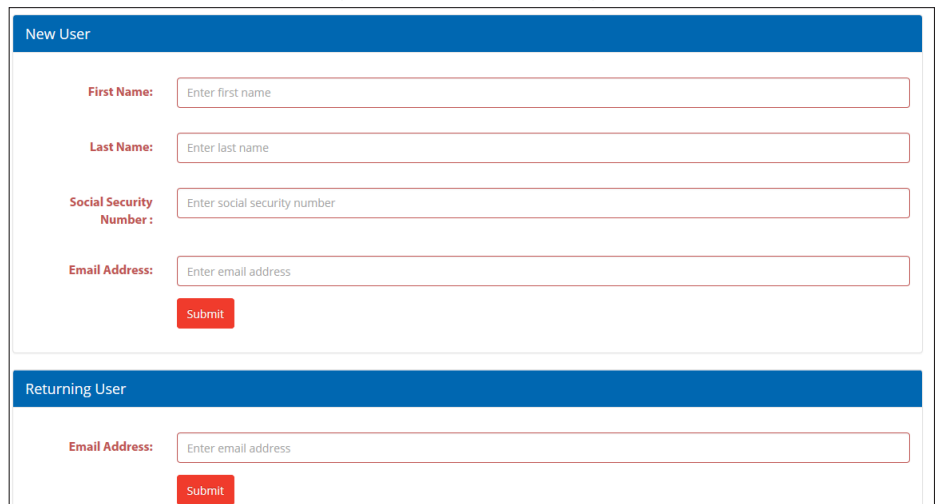
[Start Appointed Training](#)

Non-Appointed Agents

If you are not appointed with American National yet, you can still take our product training.

[Start Non-Appointed Training](#)

Login screen for agents in the process of becoming appointed



What will I see when I login to Xcelerate?

After you login, you will see a variety of options in the top navigation bar, including:

- **My Learning Plan** - Any courses you have not completed will be available here.
- **My Transcripts** - The status of completed courses will be listed here.

Logout

Home | My Learning Plan | My Transcript | Search | Help |

Welcome HOME OFFICE

Features

Tools & Links

- [Change Password](#)
- [Email us a question or provide feedback](#)

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Powered by Xcelerate media

What is My Learning Plan?

My Learning Plan allows you to view and launch any incomplete suitability training course.

Logout



Home | My Learning Plan | My Transcript | Search | Help |

Welcome HOME OFFICE

My Learning Plan

The courses and other training events that appear in *My Learning Plan* have been assigned to you, and their completion is required as part of your role-based curriculum.

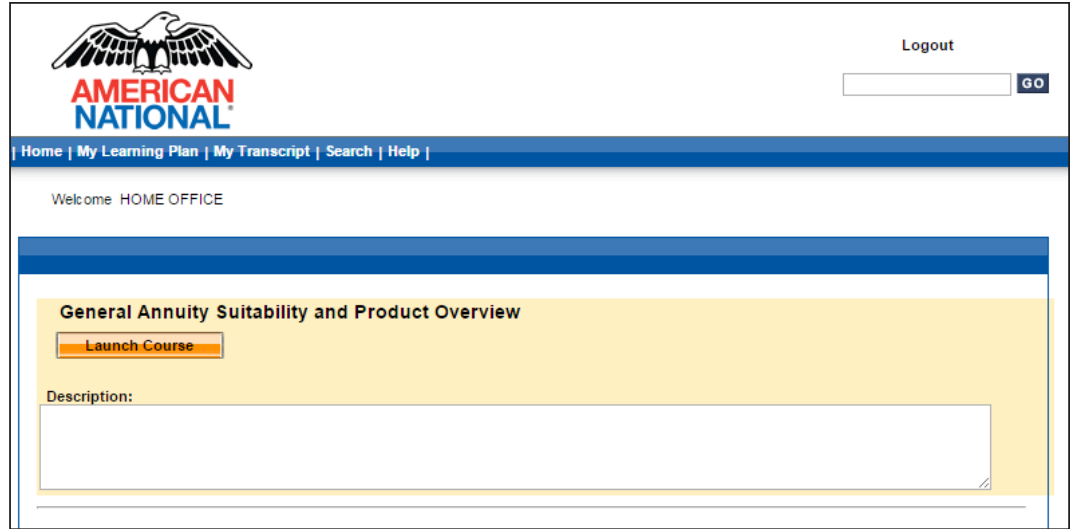
If you are looking for courses you have completed, click on [My Transcript](#)

Content Name	Content Status	Exam Score	Exam Status	Exam Date	Certificate
 General Annuity Suitability and Product Overview All Users (All Users)	Incomplete	N/A	N/A	N/A	
 NY Suitability Training All Users (All Users)	Incomplete	N/A	N/A	N/A	

How do I launch a course?

You can choose a course from the "My Learning Plan" page.

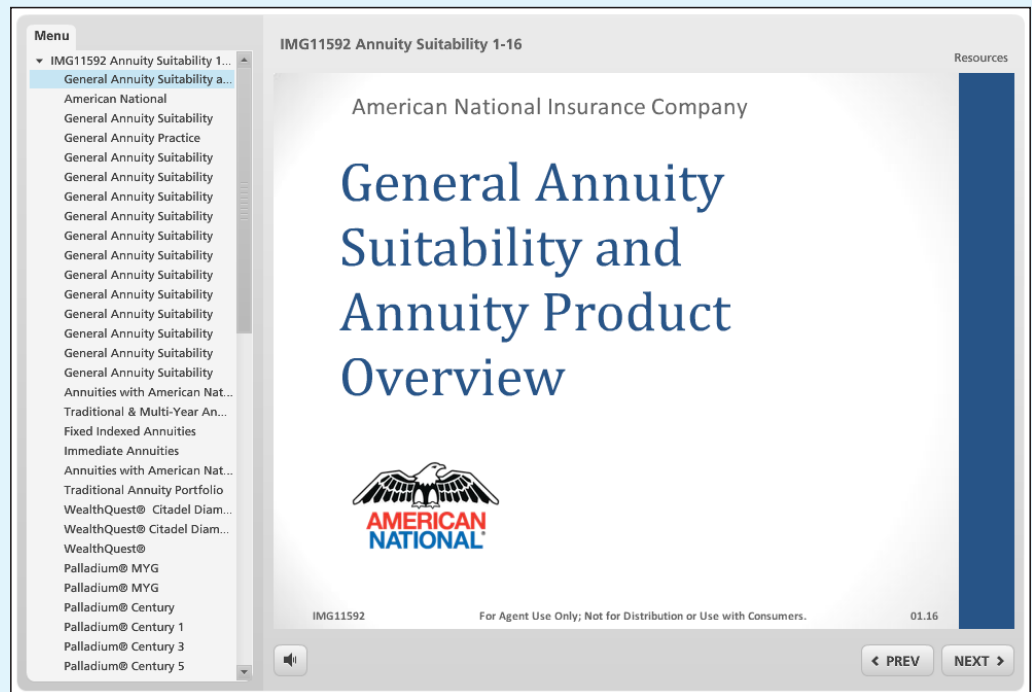
Once you choose your course, you will see the screen below. Click the "Launch Course" button to begin your suitability course.



How do I navigate a course?

Once the course launches, navigate through the course by clicking the next button on the bottom right of the page.

You must complete the presentation in its entirety in order to receive credit.



For more information, contact the IMG Field Support Center at 888-501-4043, option 1.

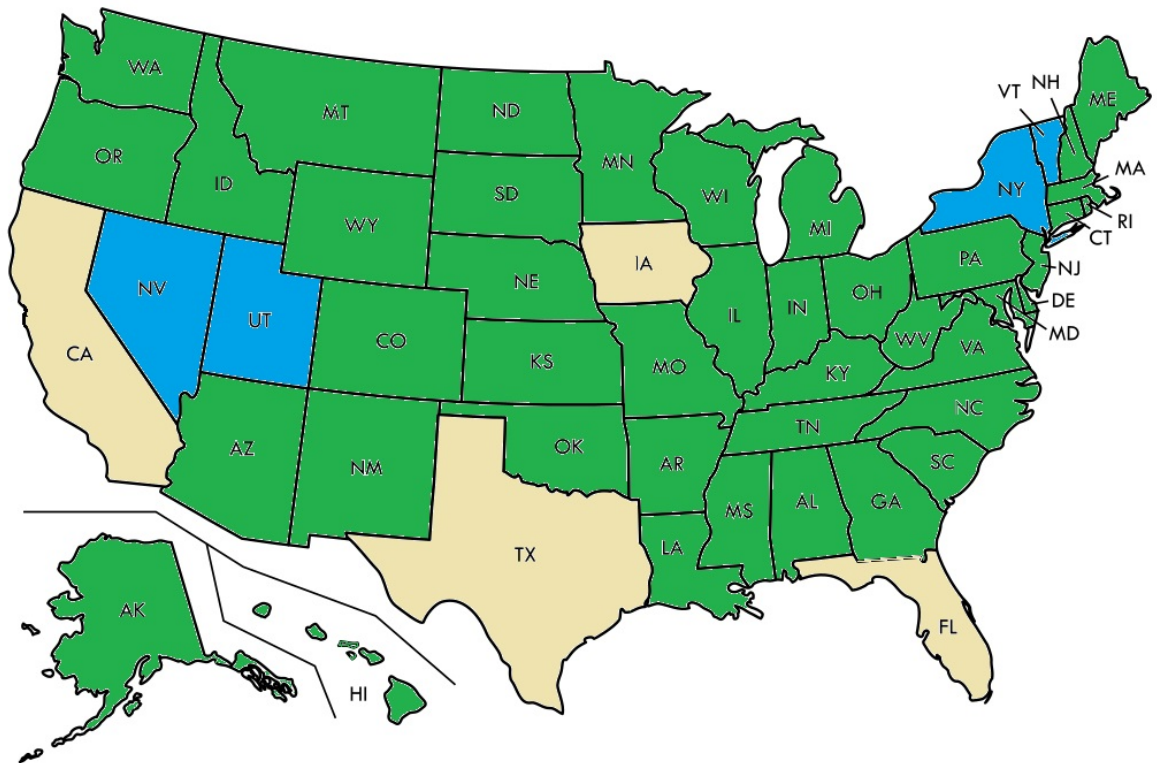
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ANNUITY SUITABILITY STATE TRAINING REQUIREMENT

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.



**4-Hour Training Required + Additional Requirements	4-Hour Training Required	4-Hour Training Not Required; 2-Part Product Training Required
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Mandatory Annuity CE:

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:

ARKANSAS	NEW MEXICO	PENNSYLVANIA
FLORIDA	NEW YORK	UTAH
NEVADA	NORTH CAROLINA	VERMONT

Additional requirements for select states:

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 BestCE 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.

	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 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 period. TX will accept most annuity CE courses taken in other states.