

# Americo

## 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 NFI Solutions ([Contracting@NFiSolutions.com](mailto: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?**

Americo requires product specific training for agents in all states.

#### **When can the product training be taken?**

Agents must wait until contracting has been approved before they can take product training.

#### **Product Training Directions:**

Go to LIMRA: <https://www.flowagentportal.com/americo-training>

- Log In: Select either First Time Visitors, or Returning User.
- First Time Visitor Registration: You will be asked for your name and address. You will also be asked for your NPN (National Producer Number). If you do not know it, there is a link in this section to obtain this number. You will be asked for either your Social Security number or Insurance License number.
- Select My Product Training on the right hand menu.
- Select either Fixed Annuity Training or Indexed Annuity Training.
- The system will walk you through the full training presentation. You will be asked to acknowledge that you have read and understood every page of the training.

After you click "Yes", your Acknowledgement of Completion will automatically be sent to Americo within 48 hours.

Send your certificate of completion to NFI so we can ensure the carrier has updated the file.

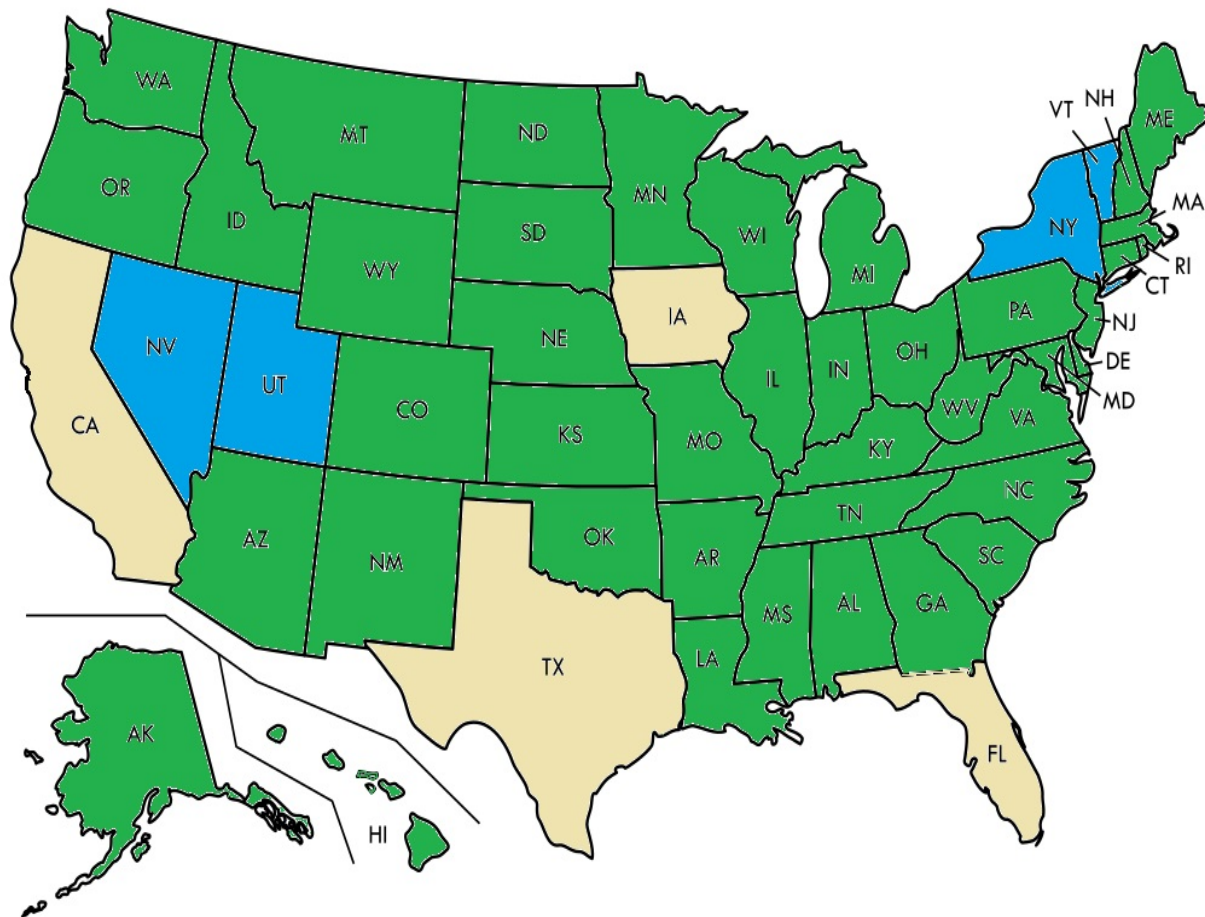
### **Additional Required Training**

#### **Anti-Money Laundering Training (AML):**

Americo has access to LIMRA. Americo will accept other certificates on a review basis. Americo requires all agents to update AML every two years. Business will not be processed if training is not up to date.

# NAIC ANNUITY SUITABILITY STATE TRAINING REQUIREMENT

The following states have adopted some version of the NAIC Suitability in Annuity Transactions Model Regulation, 4-Hour Annuity Training. CE must be taken through a state-approved vendor prior to soliciting business. Please provide a copy of your annuity CE training certificate to NFI Solutions ([Contracting@NFIsolutions.com](mailto:Contracting@NFIsolutions.com)). For further information, 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 4-Hour 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.

## No Requirement – States exempt from Annuity CE requirement:

*Agents may be subject to insurer provided product specific training*

UTAH	NEVADA	NEW YORK	VERMONT

## Mandatory – Requirement Varies:

*Interpretation of the state ruling can vary by insurer*


<b>ALABAMA, MAINE</b>	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.
<b>CALIFORNIA</b>	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.
<b>COLORADO</b>	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.
<b>CONNECTICUT</b>	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.
<b>FLORIDA</b>	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.
<b>IOWA</b>	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.
<b>KENTUCKY, MISSISSIPPI, NORTH DAKOTA</b>	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.
<b>MONTANA</b>	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.
<b>NEW MEXICO</b>	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.
<b>NEW YORK, NEVADA, UTAH, VERMONT</b>	There is no requirement to complete the 4-hour training. It's required to complete a 2-part product training course.
<b>NORTH CAROLINA</b>	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.
<b>OHIO</b>	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.
<b>PENNSYLVANIA</b>	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.
<b>RHODE ISLAND</b>	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.
<b>SOUTH DAKOTA</b>	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.
<b>TEXAS</b>	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.