

Legacy Marketing Group (LMG) – Amerigo, Ameritas and F&G

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.

Annuity Carrier Specific Product Training

Who should complete the product training?

All agents, regardless of state, are required to take to product training.

When can the product training be taken?

Product training is available at any time.

Amerigo and F&G: The training must be taken prior to or the date of the new business sale.

Ameritas: Agent contracting will not be approved until the product training has been completed. The training must be taken prior to or the date of the new business sale.

Product Training Directions: The training will not be accessible under your personal login until an agent number has been issued. **To complete Product Training prior to being contracted login through the Register-Guest**

Access using product training code: legacy12.

1. Go to <http://www.legacynet.com> – login
2. Select “Product Training Requirements” – red tab, located on the right hand side
3. Choose the appropriate product from list
4. Select “Step 1” to view the course - .pdf document will download, review
5. Select “Step 2” for certificate – enter your email address
6. Forward approval email to contracting@nfiolutions.com or print and provide with agent contract

Additional Required Training

Anti-Money Laundering Training (AML): Legacy Marketing will accept most AML providers; the certificate is mandatory for consideration. AML renewal is required every two years. Failure to comply with AML regulations will result in unprocessed business.

LIMRA Notice: AML through LIMRA is acceptable as long as proof of completion is provided. LMG does not subscribe to LIMRA therefore; cannot obtain electronic transcripts. Proof of completion within last 2 years is needed, if done 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.

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:

NEVADA	NEW YORK	UTAH	
		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.