NFI SOLUTIONS
NATIONAL FINANCIAL INS.

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@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.

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

Additional Required Training

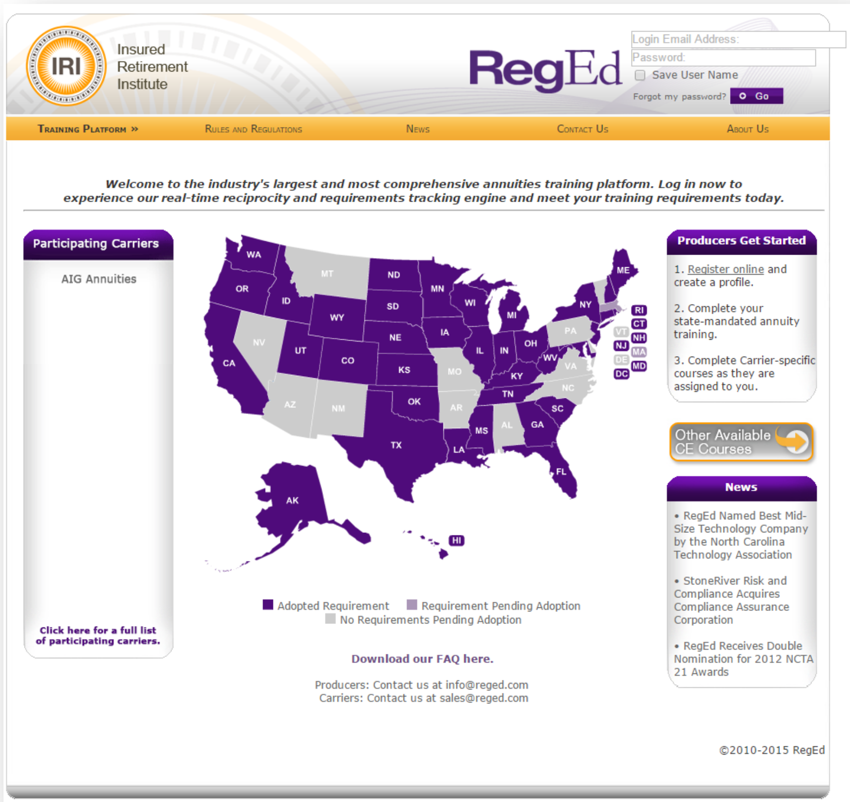
Anti-Money Laundering Training (AML):
A certificate of completion must be provided, dated within the past 2-years. Certificate needs to contain the producer's full name, AML course name, AML vendor name, and date of completion. Agents that have not completed the appropriate training and certification, 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@nfisolutions.com**.

Logging In To ATP

Website:

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



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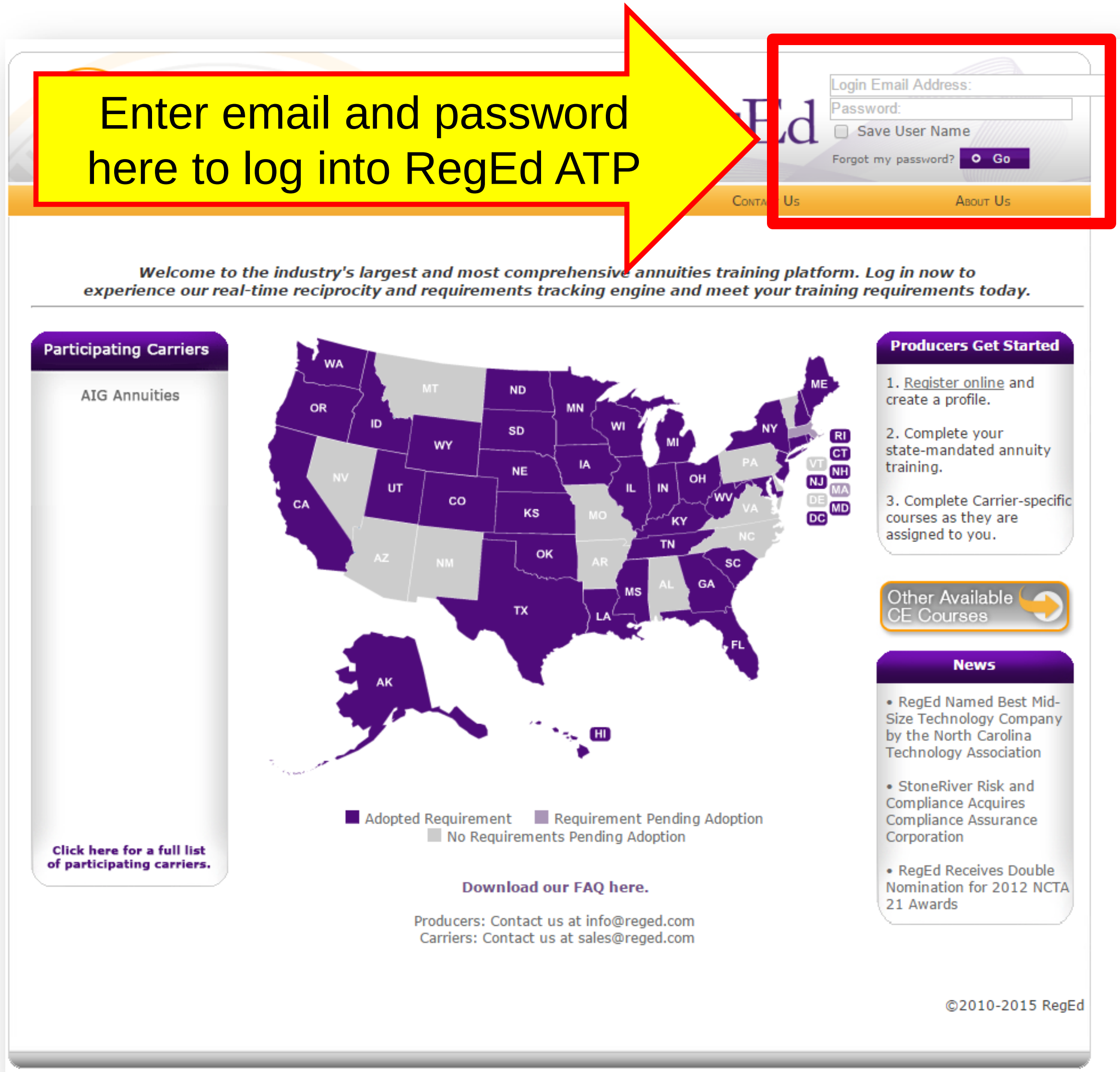
Logging In To ATP



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Logging In To ATP: First Time Registration

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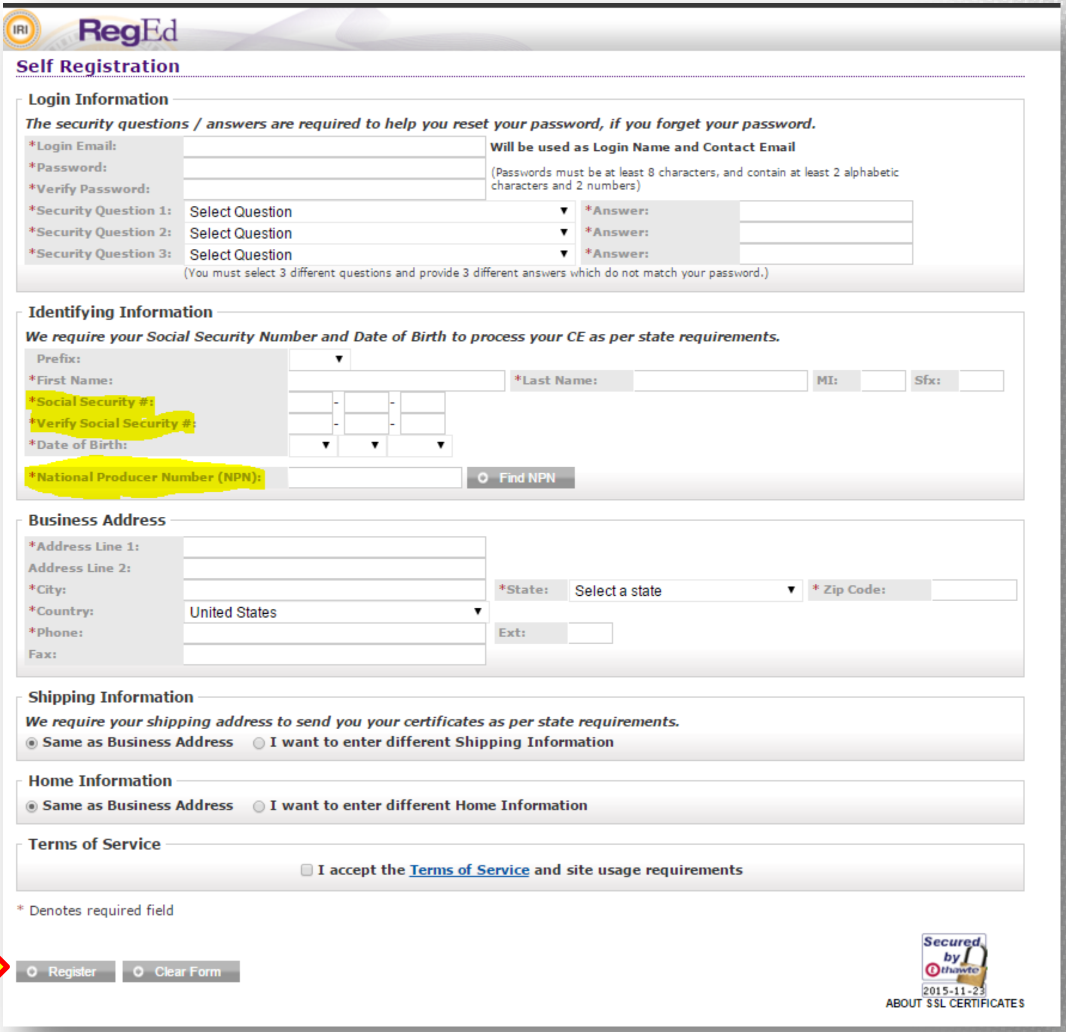
Logging In To ATP: First Time Registration

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.

*Login Email: — **Will be used as Login Name and Contact Email**

*Password: — (Passwords must be at least 8 characters, and contain at least 2 alphabetic characters and 2 numbers)

*Verify Password:

*Security Question 1: Select Question — *Answer:

*Security Question 2: Select Question — *Answer:

*Security Question 3: Select Question — *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:

*First Name: — *Last Name: — MI: — Sfx:

*Social Security #:

*Verify Social Security #:

*Date of Birth:

*National Producer Number (NPN): — Find NPN

Business Address

*Address Line 1:

Address Line 2:

*City: — *State: Select a state — * Zip Code:

*Country: United States

*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

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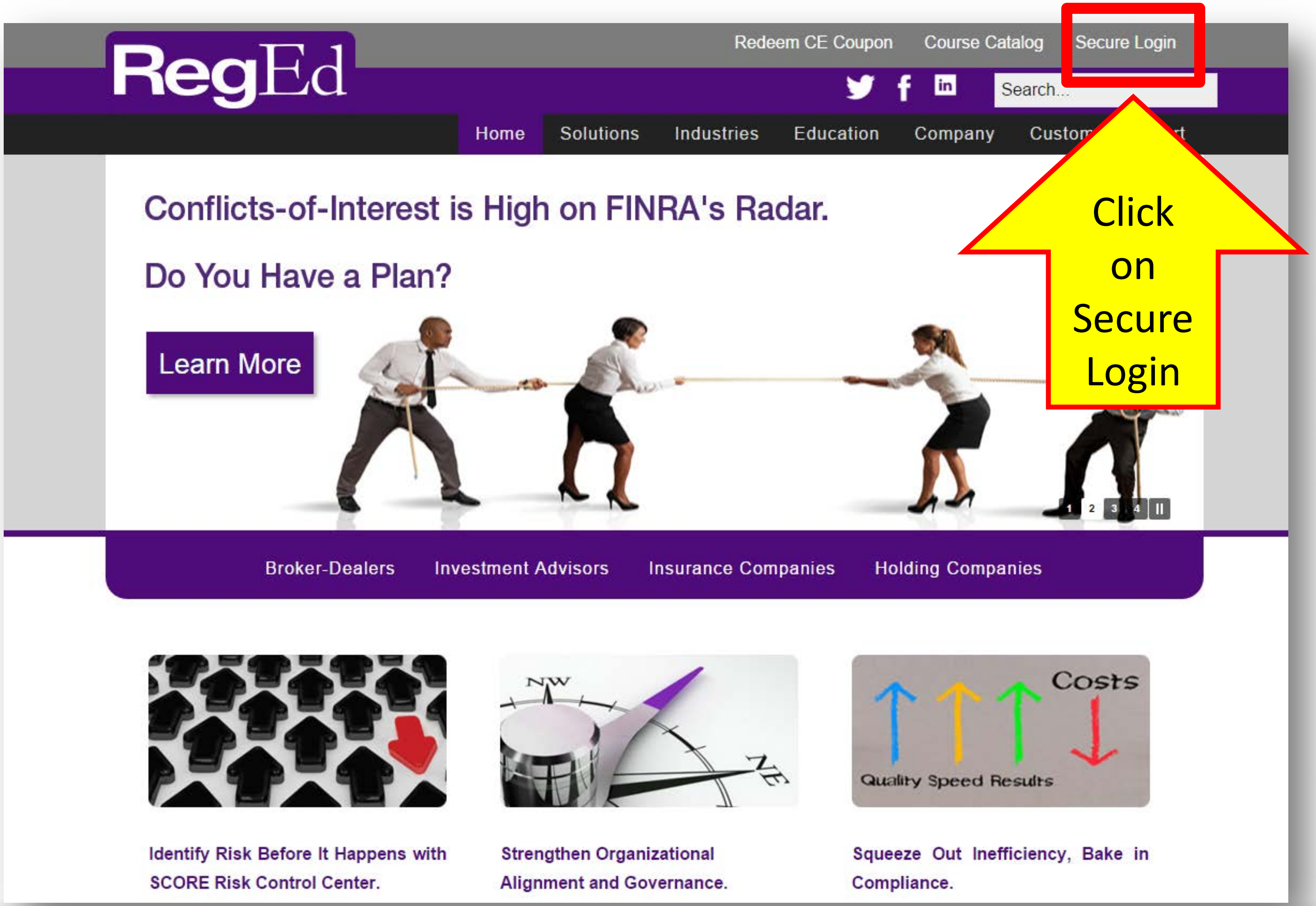
Logging In: Main RegEd Site

RegEd has multiple websites.
These are directions on how to login from other sites: www.reged.com



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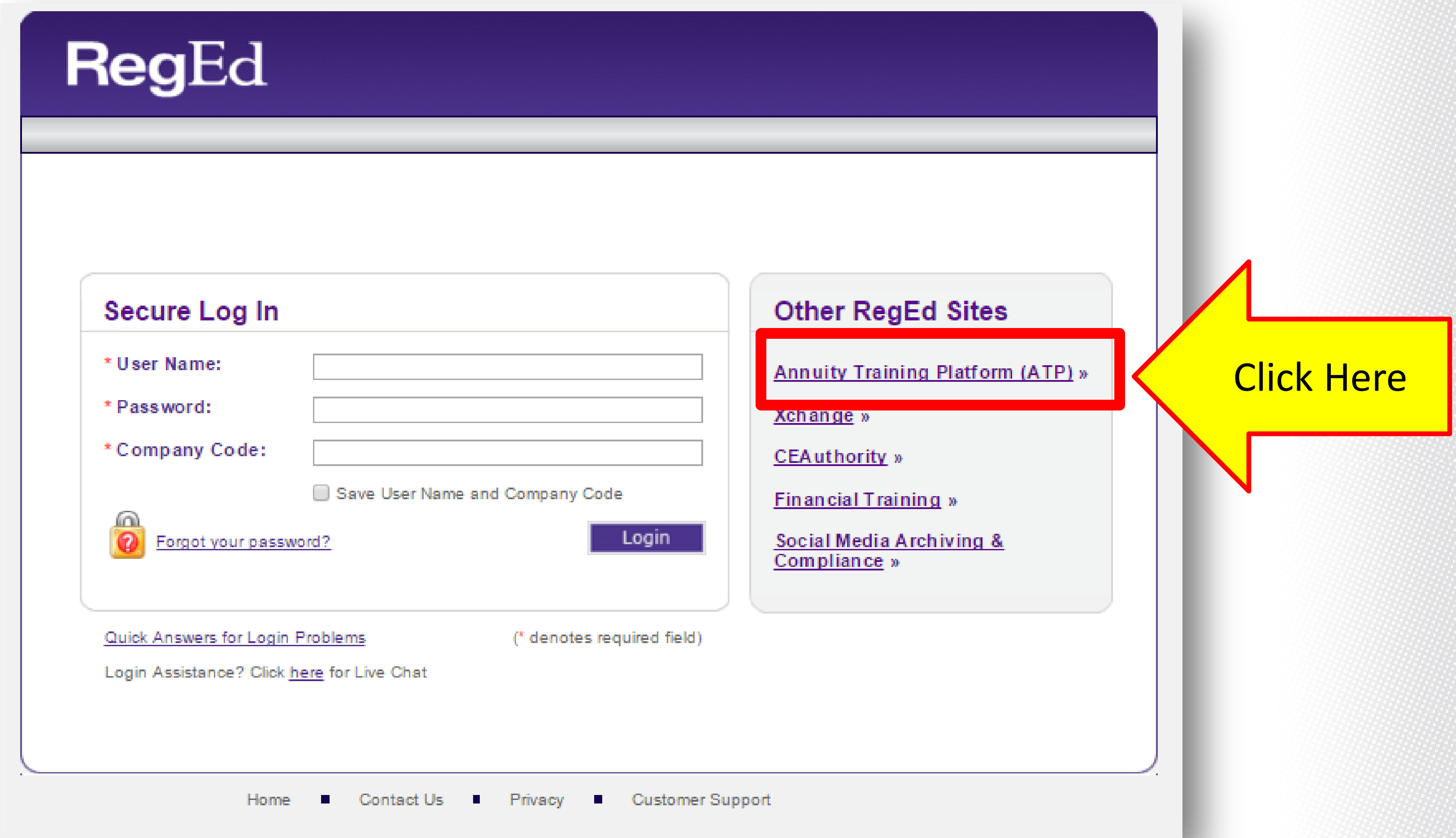
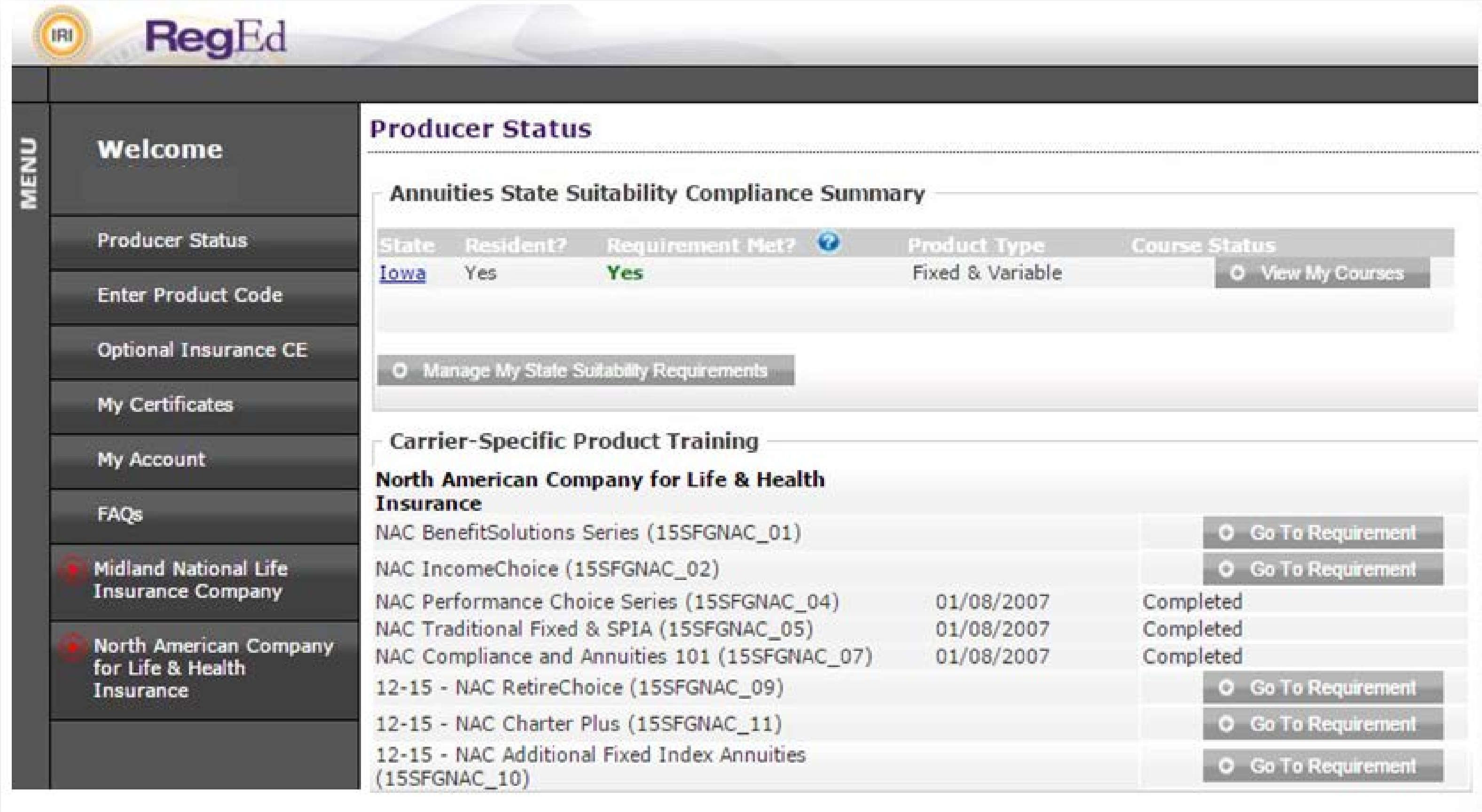
Logging In: Main RegEd Site

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.



Navigating RegEd

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



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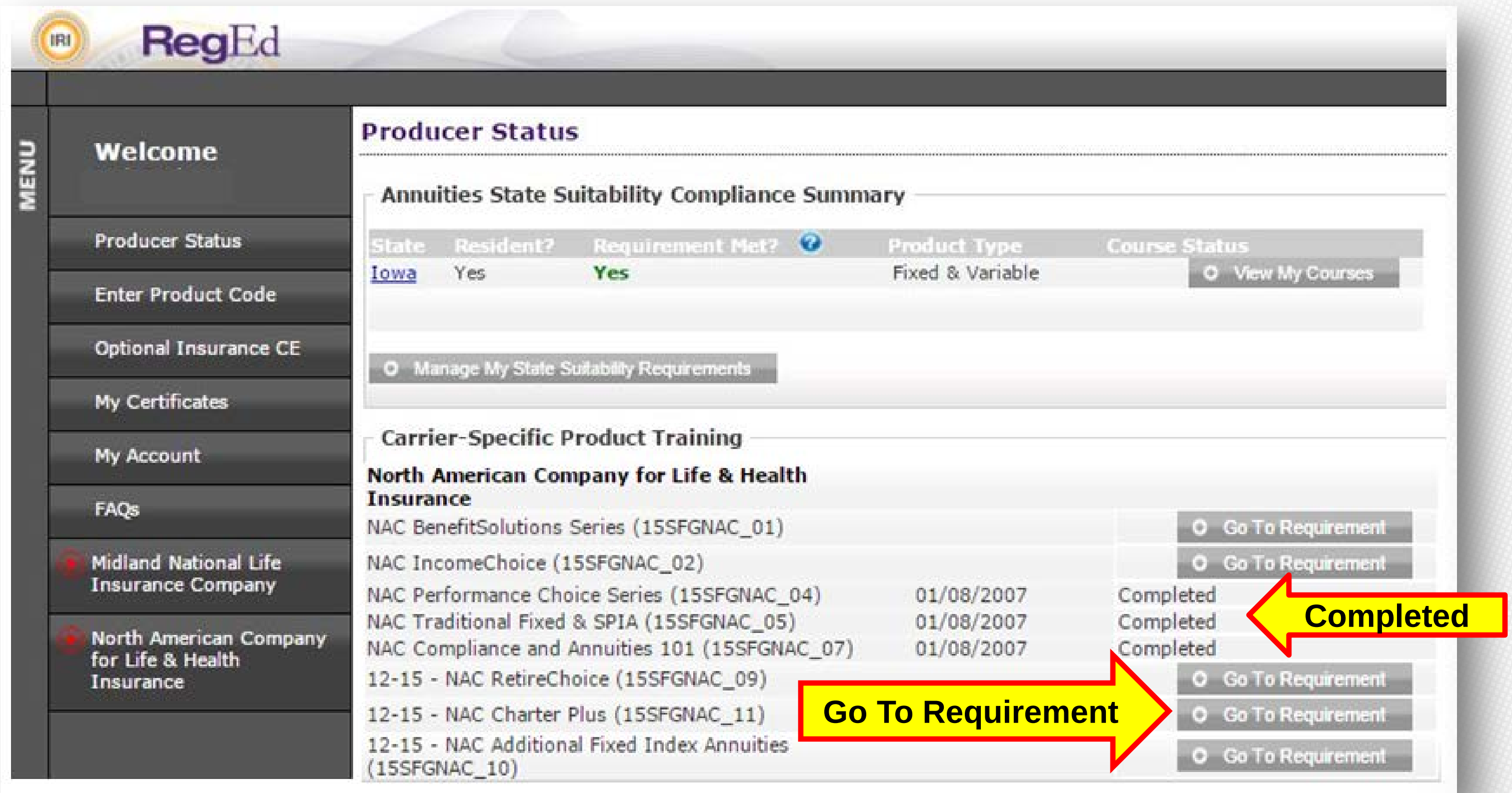
Navigating RegEd

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



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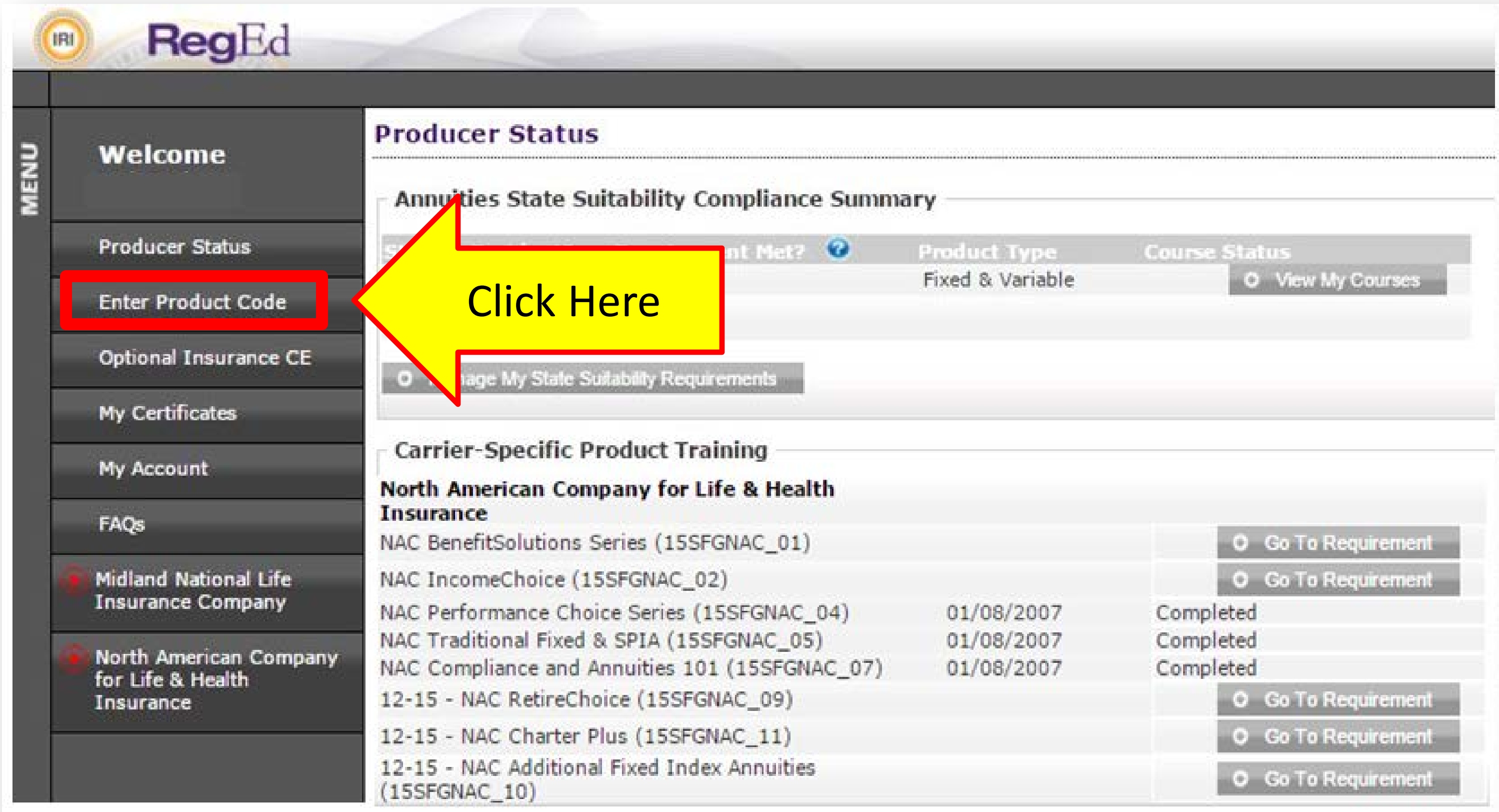
Navigating RegEd

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



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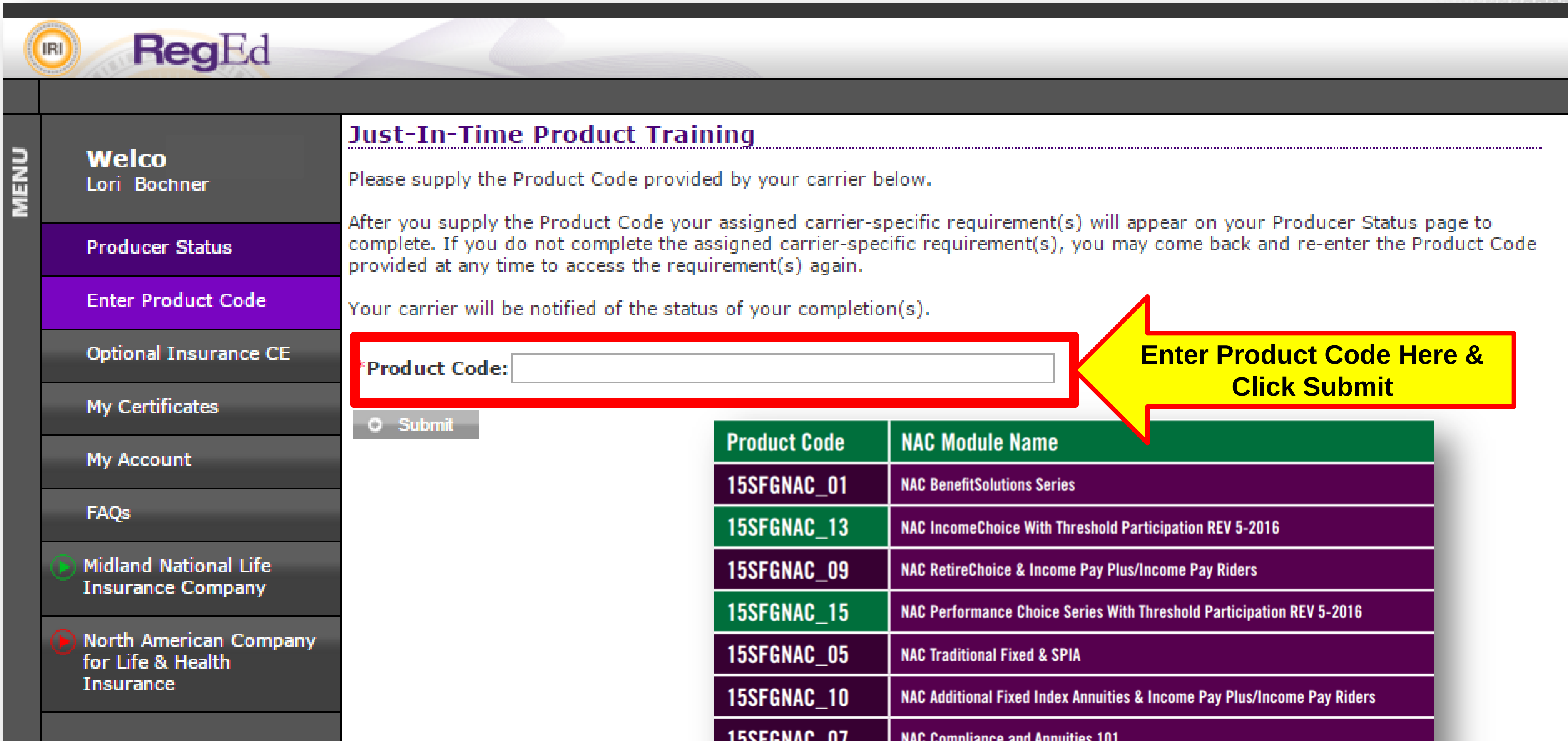
Navigating RegEd

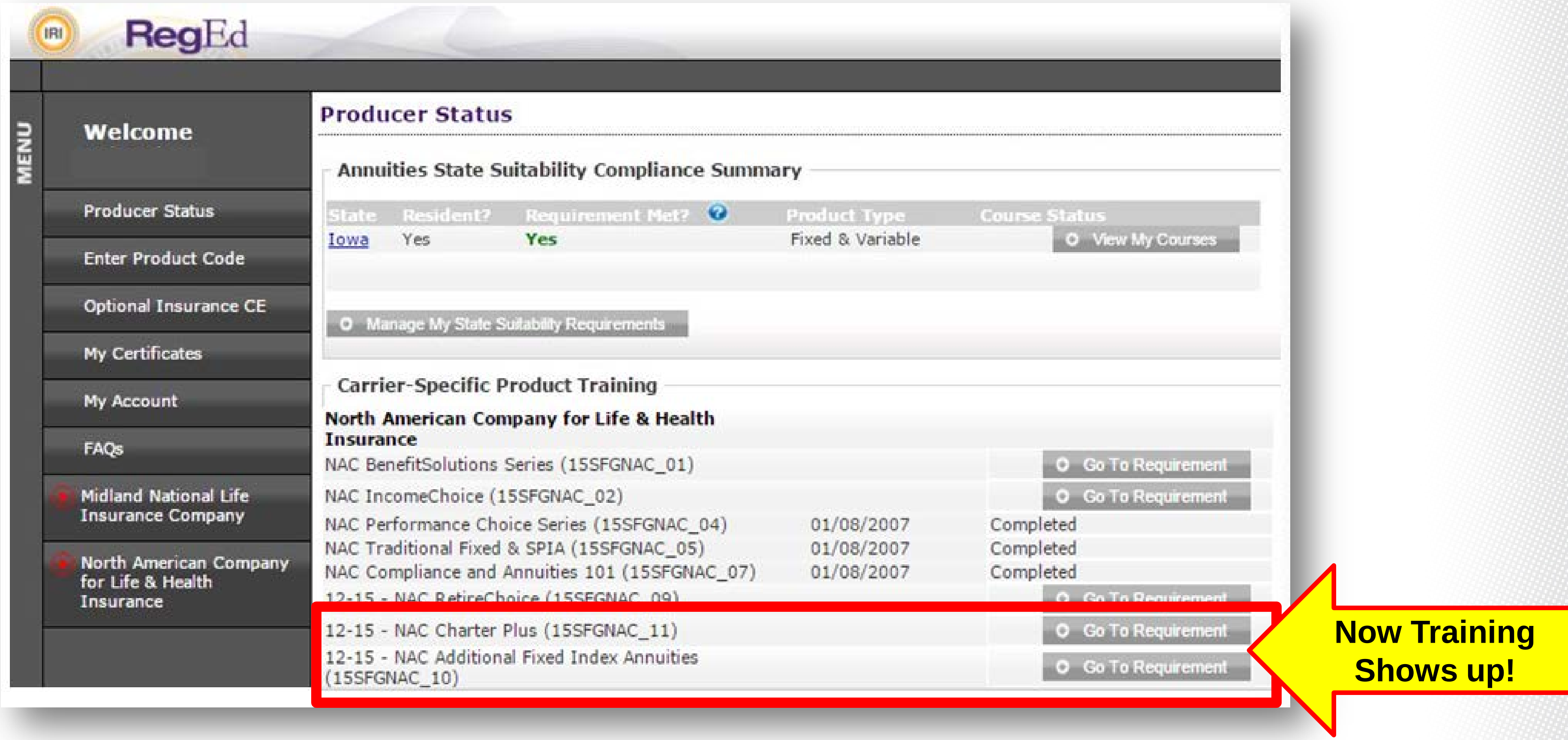
The agent needs to enter the Product Code in that correct field and then click submit. This will allow them to see the training on their Producer Status Screen



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:



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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

Annuity

NORTH AMERICAN℠
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RegEd module product codes

Product code	Product name
20SFGNAC_02	Performance Choice® (fixed index annuity)
20SFGNAC_01	NAC VersaChoice℠ (fixed index annuity)
18SFGNAC_19	Strategic Design Annuity℠ 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℠ (multi-year guarantee annuity)
15SFGNAC_01	NAC BenefitSolutions® (fixed index annuity)

Call Sales Support with questions

866-322-7066

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.

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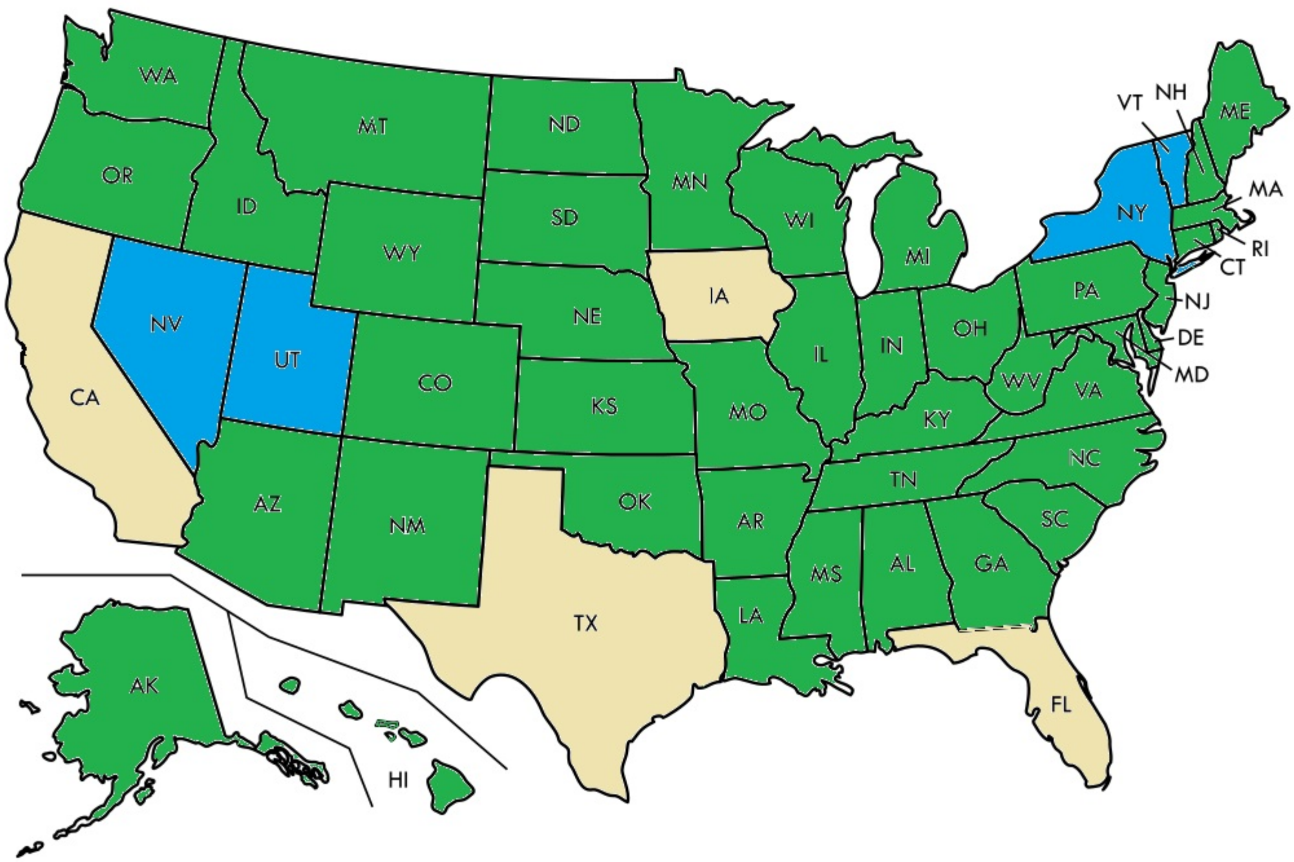
ANNUITY SUITABILITY
STATE TRAINING REQUIREMENT

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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REVISED: 10/27/2022
Subject to change based on state and carrier requirements

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 Annuity Training:

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 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.

	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.