Updated: 10/13/2011

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# Carrier Suitability Requirements

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| **Allianz** | Click on the NAIC Product Training Module on their Business Builder website or RegEd/IRI Annuities Training Platform:<br>https://www.allianzlife.com/IIG/EducationCenter/BusinessBuilder.aspx<br>https://secure.reged.com/TrainingPlatform/<br>**NOTE: Appointment w/ carrier required prior to login to carrier website for training.* |
| **American Equity** | American Equity appointed producers can get the product training at the carrier site by clicking on "Training" then "Product Specific Training". :<br>http://www.american-equity.com<br>*NOTE: Producers who have not been issued an American Equity agent number can access the product training by entering their license number and the last four digits of their SSN:<br>https://agent.american-equity.com/StateProductTraining.asp |
| **American General** | Training for appointed producers can be accessed at the carrier website under "ToolBox" - Brainshark sections:<br>http://estation.americangeneral.com/display/router.aspx<br>**NOTE: Appointment w/ carrier required prior to login to carrier website for training.* |
| **American National (ANICO)** | American National has created a product training course to fulfill the carrier specific requirements of this new regulation. It can be accessed at:<br>http://img.anicoweb.com/Training<br>By clicking on the training link above, you will be prompted to enter your name, email address, phone number, and SSN. The course is approximately 25 minutes, and must be completed in one sitting. Be sure to include state specific forms in your application when submitting new business. |
| **AVIVA** | To comply with state adoption of the NAIC Model Suitability Rule, Aviva is requiring all agents (where the Suitability Rule is in place) to complete four hours of continuing education credits and additional training on their portfolio of annuity products before soliciting an annuity application.<br>http://www.avivausa.com/annuitytraining<br>http://www.avivausa.com/wps/portal/avivausa/annuitytraining<br>*Username: Use the first four characters of your last name followed by the last six digits of your social security number.*<br>*Password: changeme (lowercase) - you will be prompted to change once you have logged in*<br>Aviva has partnered with RegEd to provide this training. Upon receipt of contracting paperwork for a new agent, Aviva will process the appointment and email appointment confirmation along with a link for instructions on how to access Aviva's training via RegEd. If the agent's email address was provided, Aviva will also send an email with the link to the agent and upline. If the agent did not provide an email address, the up line is responsible for communicating to the agent. For existing agents that request an appointment, Aviva will follow the same process. Existing agents can also access this same information and a link to the RegEd site by clicking on the "NAIC Annuity Suitability Training via RegEd" link located in the upper left-hand corner of the agent portal landing page. |
| **Columbus Life** | At Columbus Life, their RAP Guide is available on the Extranet to view product information and they have provided a one page Product Specific Annuity Suitability Certification (CL 5.1637) and return to my attention via fax or mail to Jeff Breeze, Agency Operations, which MUST be signed PRIOR to obtaining a client application. Fax: (513) 361-6899 (Online: Producer Resources > Online Training) |

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**UPDATE: As of 10/7/11:** Product specific training for Columbus Life products is now being offered through Kaplan Financial. Access to this training can be found at: www.kfeducation.com/portal - see detail on login procedures here:
Columbus Life - Product Specific Training/Kaplan

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| **ING USA** | ING USA Annuity and Life Insurance Company ("the Company") requires a completed Suitability Profile to be submitted with each fixed annuity application, unless the producer is a registered representative of a broker dealer which has certified to the Company that it is supervising the suitability analysis for recommended purchases of non-registered annuities in accordance with FINRA Rules. There are changes to the Suitability Profile form as well as state specific changes for Iowa and Missouri effective January 1, 2011. New forms are required in the state of Iowa and Missouri effective January 1, 2011.<br>ING Secure Index Opportunities Plus: http://www.brainshark.com/inges/INGSecureIndexOppsPlus<br>ING Secure Index 5 & 7: http://www.brainshark.com/inges/INGSecureIndexFiveandSeven<br>ING Envoy: http://www.brainshark.com/inges/INGEnvoy<br>ING Guarantee Choice & SPIA: http://www.brainshark.com/inges/INGGuaranteeChoiceandSPIA |
| **Integrity** | Please call our office for additional details. |
| **Forethought** | Please call our office for additional details. |
| **Great American** | http://joingafri.com/naic/<br>Be sure to hit the red "I'm Finished" button on the last page of the 74-page training document in order to get credit for your completion. |
| **Lafayette Life** | Please call our office for additional details. |
| **Liberty Life** | Agents who currently solicit and sell annuities must complete a one-time, four-credit hour continuing education (CE) course covering general annuity principles. You are responsible for completing this training and providing the Company with a certificate of completion prior to March 25, 2012. Any new agent licensed to sell annuities in South Carolina after September 25, 2011, must complete training requirements prior to the solicitation or sale of any annuity.<br><br>In addition, you may not solicit the sale of an annuity product unless product-specific annuity training has been completed. We have developed training to meet this requirement. You are responsible for obtaining this training from the Company's website. To submit evidence of completion for the 4 credit annuity training course, please fax a copy of your certificate to Liberty Life Producer Administration at (864) 609-3118. |
| **Lincoln Benefit** | Form FIC85-4 is required to be submitted with every non-registered fixed annuity application. No other versions of the form are accepted. In the event we do not receive the proper FIC85-4 form, we will not be able to complete processing the application until the correct completed version is received. The Suitability Acknowledgement Form, FIC85-4, is available on accessallstate.com. Producers must review necessary sales m and complete this form to be submitted to LBL following state specific training: |

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| | http://lblsales.com/materials/LBL1571.pdf<br><br>As of 9/30/11, LBL has announced they have partnered with RegEd to offer an online solution to insurer-specific product training required for licensed life insurance agents who sell annuities in CO, DC, IA, ND, OH, OR, RI, SC, SD, TX, WI and WV. RegEd also offers opportunities to complete the annuity CE training that may be required.<br>http://www.lblsales.com/resources/pub_article.php?identity=lbl&article=261 |
| **Lincoln Financial** | LFG NAIC Product Specific training requirement can be fulfilled at:<br>http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx |
| **Mutual of Omaha** | Mutual of Omaha/United of Omaha NAIC Product Specific training requirement can be fulfilled at this link:<br>http://www.mutualofomaha.com/retire/advisors/annuitybrokers/appointments/naic-annuity-regulation.php |
| **National Western** | National Western has partnered with NAFA to offer both the one-time General Annuity training and the Product-Specific training that NAIC model states require. In order to access this training, login to National Western's agent-friendly website, BEACON (https://www.nationalwesternlife.com/beacon/getagt.asp), and click on the "NAFA" banner on the right side of your screen. Once on their website, click the box in the middle of your screen entitled "Required Annuity Product Specific Training", select National Western Life as your carrier, click continue, then you may select one or both training programs by clicking the appropriate boxes. Once you have made your selection, click "Check Out" and follow the screen prompts to continue to your training program(s). This product-specific training program is a 1.5 hour course based on consumer disclosure brochures.<br>Click here for **Annuity Suitability Training Requirements by State**<br>*NOTE: New form required (old form only good through 6/30/11) - New: Annuity Suitability Questionnaire DM-1174 and any revisions thereto. |
| **New York Life** | http://www.brainshark.com/newyorkliferis/vu?pi=zH7z7Zqvgz2XU2z0<br>*NOTE: In order to receive credit for completion, every slide must be viewed within one session. It is very important to enter your National Producer Number (NPN) on the Guest Book registration page in order to receive credit for completing the training. At the top of the last slide is a completion indicator which will turn green. Please click on this indicator if you wish to print out a certificate of completion. |
| **Old Mutual** | Producers will also be required to certify they have completed such training prior to any solicitations. Log on to www.omfn.com and select the “Producer Required Annuity Product Training” link.<br>www.omfn.com |
| **Phoenix Life** | Producers must submit a certification to Phoenix confirming state training completion, dated prior to the date of the application. Certification should be signed and emailed to contracts@phoenixwm.com or faxed to 816-221-9672.<br>*PRODUCT SPECIFIC TRAINING*<br>In addition to the state training requirement, producers must complete product specific training for products issued by all carriers prior to soliciting an |

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| | annuity application. Product training guides for Phoenix annuity products are located on the Phoenix website and web portals under the individual product pages and within the Application Center Producers must review the relevant training guide and submit a signed training completion certification to **contracts@phoenixwm.com** or faxed to **816-221-967**2. |
| **Presidential Life** | Annuity agents can access Quest CE training at: https://learn.questce.com/presidentiallife/ to begin training. It is also listed in the carriers Agent Resource Center/Learning Center. Agents must register with with the Quest site to start the training. No pre-appointment required. |
| **Protective Life Brokerage (West Coast Life)** | For producers with licenses in states that have accepted the NAIC suitability model, West Coast Life has implemented online training courses that will provide all of the necessary training requirements and tracking. Training modules for all fixed, variable and immediate annuity products will be made available utilizing the online training tool, Brainshark. |
| **State Life / AUL** | State Life Care Solutions https://naic.pinpointglobal.com/OneAmerica/apps/default.aspx |