<u>New York State Regulation 187 - IMPORTANT INFORMATION</u>

In March 2010, the National Association of Insurance Commissioners (NAIC) adopted its Revised Suitability in Annuity Transactions Model Regulation. The Revised Model sets forth standards and procedures on the sales of annuity products.

This regulation <u>REQUIRES</u> all Insurance Producers to complete carrier specific product training <u>BEFORE</u> selling or soliciting annuity products. If applications are submitted and dated prior to the completion of the product specific training it will be rejected and sent back to you. Please advise KAFL immediately once you have completed the trainings and the date.

Each carrier has developed their own way to complete their product specific training. Below are instructions on the NY carriers that we offer. If you are selling outside of NY please be sure to check the carrier website for the Non NY product specific training.

AIG/American General - (use to be Western National\First SunAmerica\US Life) –

To get started, click on the link below and proceed to the training module. At the end of the course, click on "I agree" button and your course completion information will be automatically supplied to the licensing dept. ***Please note you must click on the attestation button at the end of the course for the training to be considered complete. Advise KAFL when completed.***

http://www.brainshark.com/valic/vu?pi=zGYzQ6F9nzDwQNz0

<u>BOTH NEW YORK & NON NY PRODUCT TRAINING LINKS</u>:
AP Fixed 5 w/MVA
AP Fixed 7 w/MVA
AP Fixed 5 Plus
AG Fixed 6
AP Set Rate Annuity
AP Security Builder 5
AP SolutionsMYG
AP UltraMYG
AP Immediate Annuity

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http://www.brainshark.com/valic/vu?pi=zFyzL6nu0zhaMz0

Power Index Choice – Outside of NY

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http://www.brainshark.com/valic/vu?pi=zGZz6yPcWzhaMz0

Power Index 7 – New York

To sell the deferred annuity and QLAC with American General

Annuity Suitability Training and Product Training (Quest CE)

Click HERE for a helpful document containing step-by-step instruction on how to use Quest CE.

Annuity Suitability Training and Product Training (Quest CE): Annuity Product Training Quest CE

Company Name: AIG Annuities
Course Name: Fixed and Income Product Specific Training (formerly the Horizon Fixed Annuity series)
Course Description: Fixed, Deferred Income and Single-Premium Immediate Annuity Training

If you run into any Quest CE technical issues, you may contact Quest at 877-593-3366. Also, once completed, you may call Licensing and Contract to confirm completion at 800-247-8837 option 1 and then option 3.

Allianz –

Visit https://www.allianzlife.com/
~Log in or Register Now. In the center of the page Click on "Start your NAIC Annuity Training Now". Or go to the Education Center. Under Product Training, choose Fixed Annuities; Take the course for the "Product portfolio training for all Allianz Fixed & Fixed Indexed annuities". All NY & Non NY product courses listed.
**75 minute brainshark w/ interactive questions that must be completed

American Equity –

Visit www.american-equity.com.
Click on NY Agents icon.
~Log on by entering your agent # and password.
~Click on the "training" icon on the left side, Click on "product specific training" link.
~Click on "training" to view the different modules and Click on the "training questions link and complete the questions.
If you have not yet been issued an agent # go to https://agent.american-equity.com/newyork/stateproducttraining.asp enter your state insurance license number and the last four digits of your SSN.
***If you need assistance: 866-233-6660

American National –

Visit http://www.brainshark.com/anicoimo/vu?pi=zGYzcBM6Jz3Ctrz0
Click on RegEd Training login to begin training or register for RegEd first if needed.

Companion/Mutual of Omaha -

Visit http://www.mutualofomaha.com/sales-professionals/?src=home-login
Click on Sales Professional Access Sign In – Not Registered, Sign Up and Log In
Go to "Products", "Annuities", Annuity Resources – "NAIC Annuity Suitability" – "Take the annuity training course" NY and National Versions available. Once you've completed the course **submit the corresponding Certificate and Acknowledgement Form to:** (Fax) 402-997-1830 or contractsandappointments@mutualofomaha.com

***If you need assistance: 800-867-6873

Fidelity & Guaranty (previously OM Financial) –

Visit SalesLink through www.fglife.com.
Click on: "Agent Central" tab on the top right.
Click on: "Required Training"
At the bottom of the training page - click on "Required Annuity Product Training"
2 options - choose the "Not Yet Active Agent" and submit e-mail and last four digits of your SS# to log-in and get started. Make sure you choose a NY product and your CE suitability certificate will be automatically linked to your F&G agent record.

~Complete the product training for EVERY product you plan to sell. Both NY and Non NY products are listed.
***If you need assistance: salesmarketing@fglife.com

Genworth –

Genworth has now gone to an electronic format to complete Reg 187.
The website is: www.genworth.com/annuityproducertraining
Click on Independent Producer and then whichever product line you would like to sell. Click through the course hitting Next, Click "Yes" on the attestation page, Complete Personal Information accordingly and submit.
~***Print Certificate page and submit with your application. Advise KAFL so we can note your record for future cases.***

Liberty Mutual

Requires training through Reg Ed. Create your own Log In and use the Company Code KAFL. https://secure.reged.com/trainingplatform/
Once you are logged in enter the training product code for "Liberty Annuity Suite".
Training must be done 24 hours PRIOR to taking and dating an annuity application.

Lincoln –

Course provided through LIMRA
Visit http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx
Take the modules that apply to the products you will be selling.

LIMRA site walkthrough
NAIC Annuity Training Reminder

National Integrity -

Visit https://pdb.nipr.com/html/PacNpnSearch.html. See the attached sheet for specific instructions. Course work must be completed and Suitability Form must be submitted with every application.

Click here for Instruction Sheet
Click here for Suitability Form

Nationwide - **click here for instruction sheet**

New York Life -

1. Click on this URL link https://secure.reged.com/TrainingPlatform which will bring you to the RegEd Annuity Training Platform (ATP) home page. If the link is not active, please copy and paste this address in your internet browser.

2. If you have never registered in RegEd, select "Sign Up" in top right corner of the site and complete the registration form. The registration page must be filled out in order to identify the training requirements that are applicable to you. Be sure to list all jurisdictions that you do business in. Once you complete the registration page, click on the "I accept the terms of service" box at the bottom of the screen to continue.

**If New York Life is not listed in the "Carrier Specific Product Training" section, use the product codes above which will give you access to the product's training course. Just click on the "Enter Product Code" selection on the left navigation bar.

RegEd Course Name	Product Codes
General Courses	
New York Life Guaranteed Lifetime Income Annuity	NYLGLIA
New York Life Guaranteed Period Income Annuity	NYLGPIA
New York Life Guaranteed Future Income Annuity	NYLGFI

Penn Mutual –

Visit www.pennmutual.com
Click on: Producers Place (top right corner). Log in by Registering Now.
Once newly registered you **MUST wait 24 hours** before it will allow you to log in.
Go to Education & Training – half way down page, click on Launch Learning Resource Center and Choose "Penn Mutual Annuity Products".

Presidential –

Website: https://portal.atheneannuity.com/Content/ContentDisplay.aspx?ContentID=48
Complete Brainshark. 95% of audio must be listened to and 100% view on all slides. Confirm attestation page and be sure Green Check box at the top says "Completion Criteria Has Been Met".

Principal –

Visit http://naic.pinpointglobal.com/Principal/Apps/default.aspx
Click on First Time Visitor and Register for the site.
Complete the courses for the products you plan to sell.
ALSO REQUIRED is the General Annuity Training Element. A fee will be assessed and you access it through the same LIMRA link provided above.
***If you need assistance: 800-451-5447

Protective Life –

Visit https://learn.questce.com/naicsuitability/
Register as a new user, filling in all ** boxes. CRD # - If you are not affiliated with a broker deal in their search list you can just put in "1234" and continue.
Continue to Step 1 – Choose NAIC Credit – **Choose SKIP STEP 1 (NY is not listed in the drop down)**
Step 2 – Drop Down, Broker Dealer – Choose KAFL Inc.
– Check Box, Protective Life and Annuity Insurance Company (NY) – Continue – Check 1st box, (Protective Course 13 – Fixed annuity training) – Select Courses – Begin – Click START – Start Course
Click NEXT through the presentation – Click Certification – Start Exam.
*****You must pass the Exam and advise KAFL when completed.***

Security Mutual –

Visit https://naic.pinpointglobal.com/SMLNY/Apps/Default.aspx

Click on First time visitor and register.
Complete all required fields including Firm/Broker, type in “Security Mutual Life”.
Once you’ve been given your user ID and created a password you will be directed to the training.
Under My Product Training, 2 courses will be available, SPIA and SPDA.
Take both courses. The Product Tour contains an attestation statement at the end that you must complete. The system then records the successful completion of the program, and an application can then be submitted. Advise KAFL this has been completed.

Union Central –

Visit https://secure.unificompanies.com/service/login.asp
Register Now if a new user
Click on the Sales Resources tab, under annuity products, go to February – “NAIC Annuity Training – Non Registered Products”
Play brainshark until top red button turns green showing completion