

Aspida

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 ECA Marketing (licensing@ecamarketing.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 must complete product training, regardless of state.

When can the product training be taken?

The training will be available on the Aspida Agent Portal once the contract has been processed. Aspida will send a "welcome" email to the producer as soon as access to the portal has been granted (emails come from noreply@aspida.com). Product training can be done the same day that business is solicited.

NOTE: Access to the E-App will be restricted until the product training has been finalized.

Product Training Directions: See attached [ONBOARDING GUIDE FOR PRODUCERS](#) for Aspida Portal directions.

Additional Required Training

Annuity Suitability Training Exemption (see attached [EXEMPTION OF SUITABILITY TRAINING](#)): For use by **FL, NV, NM, UT, and VT** resident producers that have not taken the 4-Hour NAIC Annuity Suitability Training. By completing this form, producers that meet the qualifications will be allowed to bypass the NAIC Annuity Training. Once completed, please return to licensing@ecamarketing.com.

Anti-Money Laundering Training (AML):

Aspida will accept AML from the following vendors: Kaplan, LIMRA, QuestCE, RegEd, SuccessCE and WebCE. If taken with any other vendor, select "other" where applicable for review. AML course is valid for 2-year period. If AML is not in good standing order, access to the E-App will be denied. Updated AML must be provided with each renewal period. E-App access will be restricted if current AML is not on file with Aspida.

ONBOARDING GUIDE FOR PRODUCERS

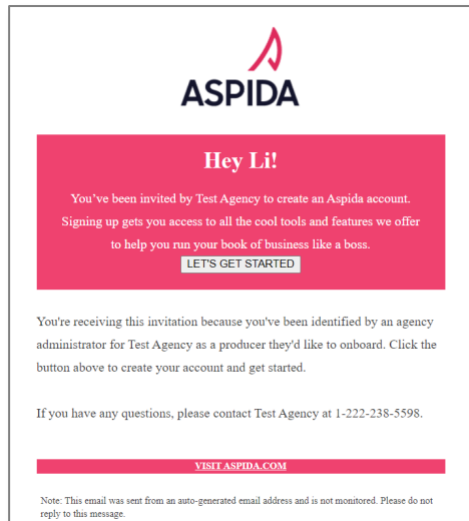
Quick Start Guide



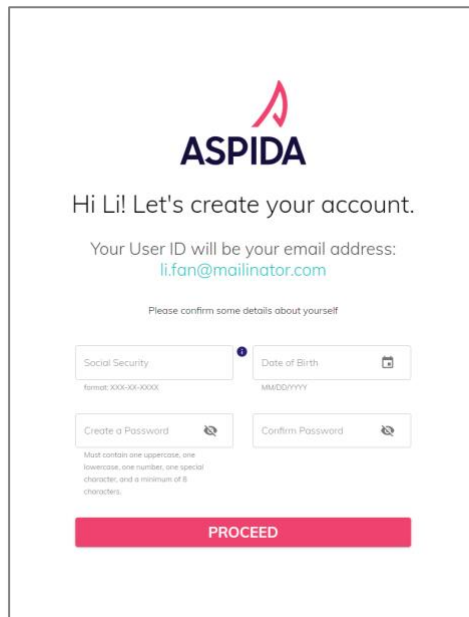
Let's get onboarding! Onboarding with Aspida is super simple, and can often be done within just a few minutes, thanks to slick integrations with NIPR and SureLC. Here's a quick guide to get you on your way.

ACCEPT YOUR INVITE

You will receive an email from Aspida when you are invited to join an agency's roster. Click Let's Get Started to continue.



You will be taken to the account creation screen. Enter your Social Security Number and Date of Birth, and then create your password.

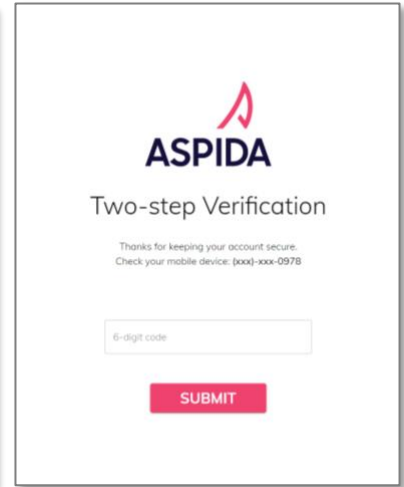
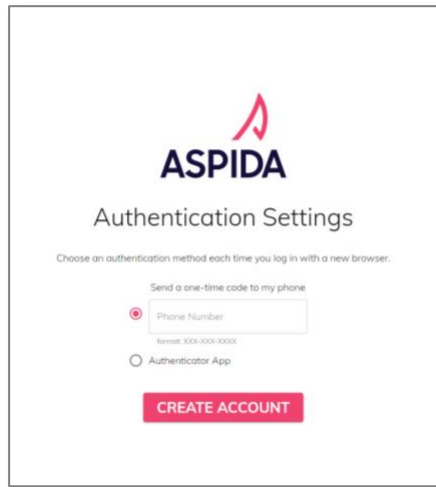


ONBOARDING GUIDE FOR PRODUCERS

Quick Start Guide

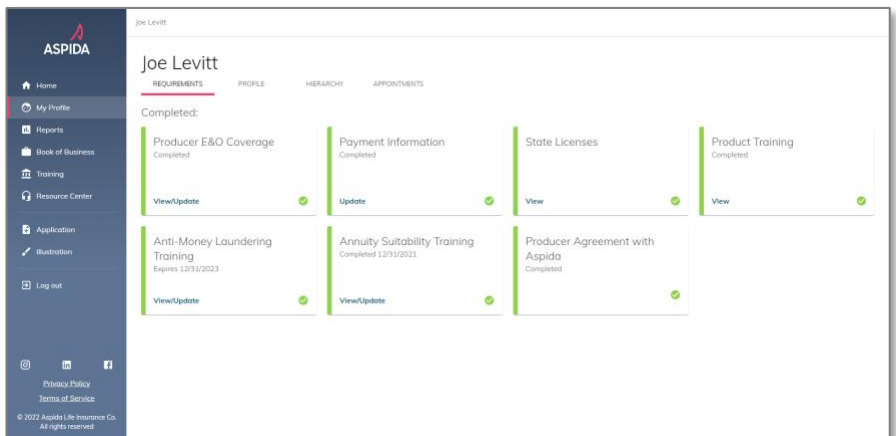


Enter your phone number to set up multi-factor authentication. Then, enter the code you receive to complete verification and proceed to the Aspida Portal.



COMPLETE REQUIREMENTS

The Aspida Portal will pull data from NIPR and SureLC and automatically mark any applicable requirements as complete. When you first enter the Aspida Portal, you will see the requirements page, which will display any outstanding requirements you need to complete before beginning your first eApplication. As you complete requirements, they will turn green to show they are completed or blue to note they are pending a final review from our team.

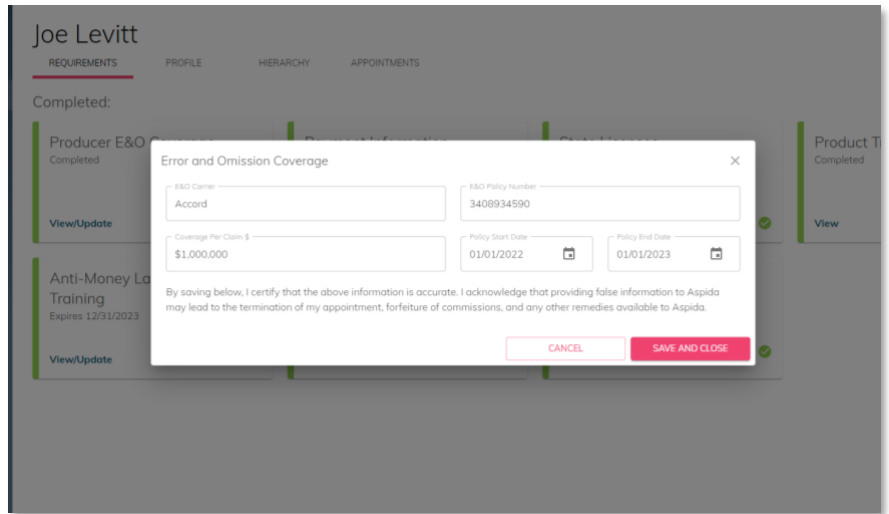


ONBOARDING GUIDE FOR PRODUCERS

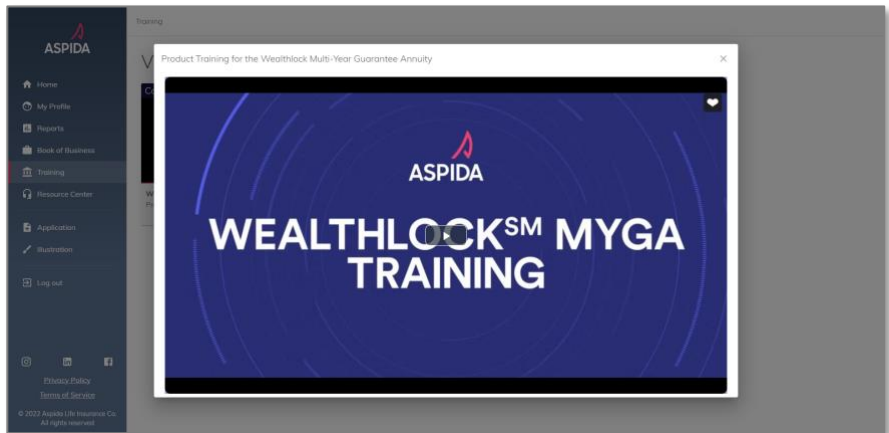
Quick Start Guide



To complete a requirement, click on the tile and enter the required information.



To complete product training, click the tile or navigate to the Training tab on the left-hand side. Click the training you wish to complete and click play. Make sure you watch all the way to the end or the training won't be marked as completed! (Don't worry, it's short!)



ONBOARDING GUIDE FOR PRODUCERS

Quick Start Guide



MANAGING YOUR PROFILE

You can edit your demographic and contact information by navigating to the Profile tab under My Profile, entering the updated information, and clicking save.

Joe Levitt

Joe Levitt

REQUIREMENTS PROFILE HIERARCHY APPOINTMENTS

Demographics

First Name: Joe Last Name: Levitt Date of Birth: 06/02/1964

Phone Number: 910-524-0978 Phone Extension: MFI: 999999760 Email Address: joe.levitt@insalligator.com

Business Address Mailing Address Residential Address

SAVE

You can also request appointments from the appointments tab. Only preappointment states are available to be requested. All other state appointments will be submitted automatically when you submit your first piece of business in a state.

Joe Levitt

Joe Levitt

REQUIREMENTS PROFILE HIERARCHY APPOINTMENTS

State Appointments

REQUEST APPOINTMENT

State	County	Status	Date Appointed
GA	Not Applicable	Approved	05/02/2022

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Request for Exemption of Suitability Training

Producer Information

Producer Name _____

Producer NPN _____

Email address _____

As a resident of the State of _____, I am seeking exemption from the Suitability Training requirement of Aspida as part of my initial appointment.

By signing below, I confirm and agree to the following:

- My primary residence is the State noted above.
- I confirm that the only State I am seeking appointment is noted above.
- I understand that if in order to be appointed in a state other than the State noted above at any time, I must complete the Suitability Training requirements of that state before the appointment will be accepted.
- I understand that should the Suitability Training requirements of the State noted above change, I may be required to satisfy those requirements in order to continue to conduct business in that State.

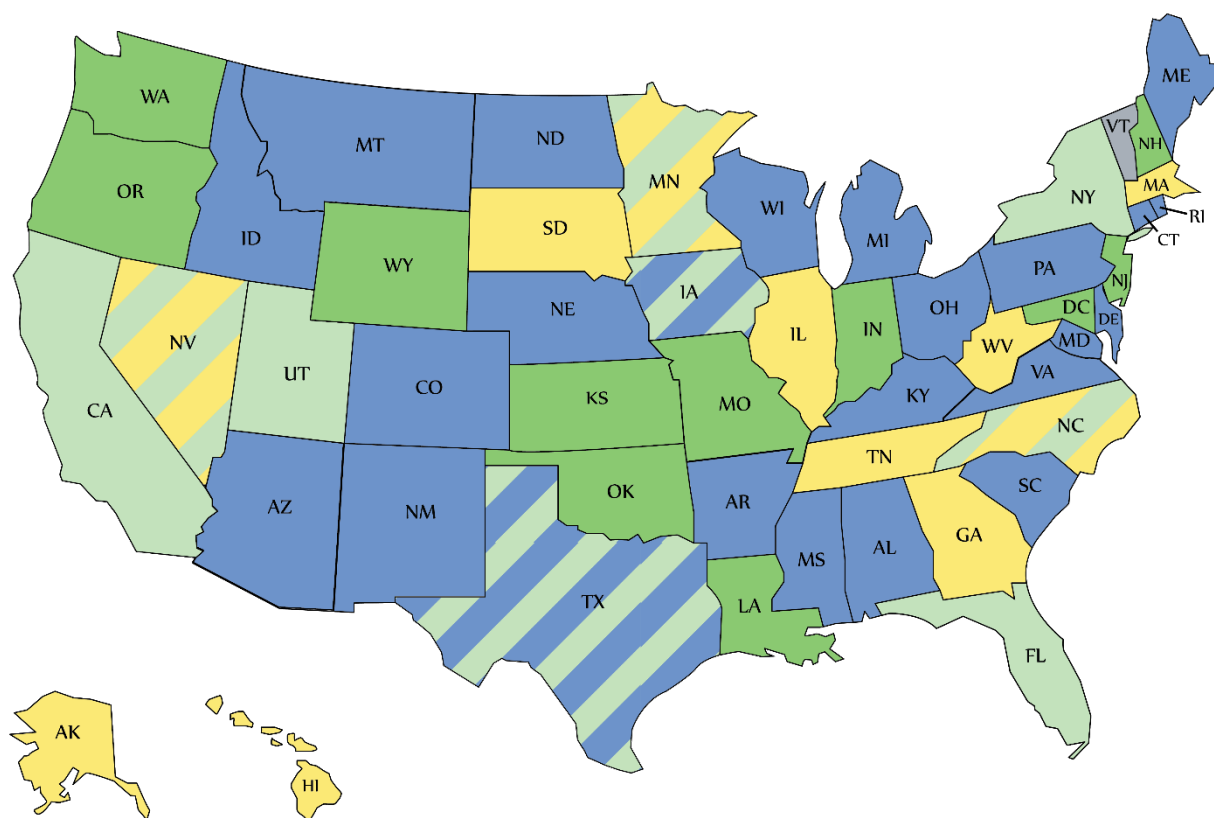
Signature of Producer

____/____/____
Date (MM/DD/YYYY)

NAIC ANNUITY SUITABILITY AND BEST INTEREST STANDARD STATE TRAINING REQUIREMENTS

The following states have adopted some version of the NAIC Suitability in Annuity Transactions Model Regulation, 4-Hour Annuity Training and/or the revised regulation, Best Interest Standard (BIS). For states that have implemented the Best Interest Standard, all licensed producers are required to take either a 1-hour supplementary training or a new 4-hour training that includes the Best Interest Standard.

Training must be taken through a state-approved vendor prior to soliciting business. Please provide a copy of your training certificate to ECA Marketing (licensing@ecamarketing.com). For further information, refer to the tables on the following page or contact your licensing representative.



■ Mandatory NAIC	■ Mandatory BIS
■ Mandatory Annuity Training - Requirement Varies	
■ No Requirements	■ Pending BIS

Mandatory Annuity Training - Requirement Varies:

Interpretation of the state ruling can vary by insurer

CALIFORNIA	Resident and non-resident agents soliciting annuities in CA must complete an initial 8-hour CA state specific course along with 4-hour refresher course every two years prior to license renewal. CA does not allow reciprocity for the annuity training between states.
FLORIDA	Resident and non-resident agents are not required to take any version of the 4-Hour NAIC Annuity Training to sell annuities in FL. The 5-hour "Law and Ethics Update" course covers the senior suitability requirement. FL resident agents soliciting cross border sales will be required to take a one-time 4-hour annuity training course in states that have implemented the NAIC guidelines.
IOWA	In addition to the 4-Hour NAIC Annuity and BIS courses, agents selling indexed annuities in IA must take a one-time 4-hour course specific to indexed annuity products.
MINNESOTA	The state of MN is requiring an additional course topic that is not covered in NAIC Model Reg #275. Resident and non-resident producers must take a 1 or 4-hour course that specifically includes "the recognition of indicators that a prospective insured may lack the short-term memory or judgment to knowingly purchase an insurance product". The MN course is titled "Best Interest Standards of Conduct for Annuity Sales". Reciprocity amongst other states will be allowed, provided the course includes additional course topic.
NEVADA	BIS requirement pending legislation. No specific hourly requirements have been implemented for NAIC.
NEW YORK	Effective 8/1/19 for Annuities and 2/1/20 for Life, NY has amended Regulation 187 (Suitability and Best Interests) to include agent training. NY has not instituted an hourly CE requirement; however, resident and non-resident agents are required by the insurer to take an undefined hourly vendor training specific to "Suitability & Best Practices in Life Insurance & Annuity Transactions" prior to soliciting new business or servicing in-force policies originally issued in NY. Training taken for the state of NY is specific to the state of NY, reciprocity is not allowed.
N. CAROLINA	BIS requirement pending legislation. No specific hourly requirements have been implemented for NAIC.
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 or Best Interest Standard. Exemptions apply to the ongoing 8 hours of CE required each license period. TX will accept most annuity courses taken in other states.
UTAH	No specific hourly requirements have been implemented. Solicitation of annuity products in the state of UT will not be allowed until the agent has taken a product specific training provided by the insurer.

Mandatory - Best Interest Standard:

EXISTING PRODUCERS have the option to complete either a new 4-hour training that includes BIS or a 1-hour supplementary training specific to BIS. Most states allow EXISTING PRODUCERS a 6-month grace period for completion - *grace period allowance can vary by insurer*. The 1-hour course will no longer be available after the EXISTING PRODUCER release date. NEW PRODUCERS must complete a full 4-hour training that includes BIS.

STATE	NEW PRODUCERS	EXISTING PRODUCERS	STATE	NEW PRODUCERS	EXISTING PRODUCERS
ALABAMA	1/1/2022	6/30/2022	MISSISSIPPI	1/1/2022	6/30/2022
ARIZONA	1/1/2021	6/30/2021	MONTANA	10/1/2021	4/1/2022
ARKANSAS	1/1/2022	1/1/2022	NEBRASKA	7/1/2021	12/31/2021
COLORADO	11/1/2022	5/1/2023	NEW MEXICO	10/1/2022	4/1/2023
CONNECTICUT	3/1/2022	9/1/2022	NORTH DAKOTA	1/1/2022	6/30/2022
DELAWARE	8/1/2021	2/1/2022	OHIO	2/14/2021	8/14/2021
IDAHO	7/1/2021	2/1/2022	PENNSYLVANIA	6/22/2022	12/22/2022
IOWA	1/1/2021	7/1/2021	RHODE ISLAND	4/1/2021	10/1/2021
KENTUCKY	1/1/2022	6/30/2022	SOUTH CAROLINA	11/27/2022	5/27/23
MARYLAND	10/8/2022	4/8/2023	TEXAS	1/1/2022	1/1/2022
MAINE	1/1/2022	7/1/2022	VIRGINIA	9/1/2021	3/1/2022
MICHIGAN	6/29/2021	12/29/2021	WISCONSIN	10/1/2022	4/1/2023

Pending – Best Interest Standard:

STATE	NEW PRODUCERS	EXISTING PRODUCERS
ALASKA	TBD – Pending Legislation	TBD – Pending Legislation
GEORGIA	TBD – Pending Legislation	TBD – Pending Legislation
HAWAII	1/1/2023	7/1/2023
ILLINOIS	TBD – Pending Legislation	TBD – Pending Legislation
MASSACHUSETTS	TBD – Pending Legislation	TBD – Pending Legislation
MINNESOTA	1/1/2023	6/30/2023
NEVADA	TBD – Pending Legislation	TBD – Pending Legislation
NORTH CAROLINA	TBD – Pending Legislation	TBD – Pending Legislation
SOUTH DAKOTA	1/1/2023	7/1/2023
TENNESSEE	TBD – Pending Legislation	TBD – Pending Legislation
WEST VIRGINIA	TBD – Pending Legislation	TBD – Pending Legislation