

Global Atlantic (Forethought)

REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

Annuity Carrier Specific Product Training and state mandated **NAIC Annuity Training** (see NAIC ANNUITY SUITABILITY AND BEST INTEREST STANDARD STATE TRAINING REQUIREMENTS 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, regardless of state, are required to take the product training.

When can the product training be taken?

Product training is available at any time. The training can be taken/dated the same day that new business is solicited.

Product Training Directions: See attached [ANNUITY PRODUCT TRAINING](#) for directions

Additional Required Training

Anti-Money Laundering Training (AML):

At the time of contracting all agents are required to read Global Atlantic's AML Guidelines for Producers and certify that they have read the guidelines and will comply with them. Agents are also required to complete AML training through a third party provider at the time of contracting and then on a rolling 24-month basis. 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.

Long-Term Care Training Certificate (LTC):

The ForeCare product is underwritten by LTC therefore, all producers in states that mandate LTC CE must be in compliance and current with the necessary training prior to writing the ForeCare Annuity. A copy of the certificate must be provided with the agent contract.

To view LTC Training requirements by state please check the state insurance website or check with the contracting department at ECA Marketing.

Annuity Product Training

Producers will need to complete product specific training prior to soliciting our products in all states. Global Atlantic has partnered with RegEd for product specific training and continuing education for all agents. Please follow the instructions to complete the product training.

New to RegEd?

1. Begin registration by logging onto: <https://secure.reged.com/TrainingPlatform>
2. After Registering, select the state in which you are selling or plan to sell annuity products. Supply the necessary information and **Save**
3. Advance to **Accessing Product Training**

Already Registered?

1. Log-in to RegEd with your User ID and Password
2. Advance to **Accessing Product Training**

Accessing Product Training

1. Once logged-in to RegEd, you will be at the Producer Status screen. Scroll down to the Carrier-Specific Product Training section
2. The training for **Global Atlantic Annuity Product Training** should be displayed. Select the training that you would like to take and click **Go to Requirements**
 - A. If the training is not displayed, click **Enter Product Code** on the left side of the screen. Enter the code for the product you will be selling then click **Submit**

| | |
|-------------------------|---|
| a. FTFCARE | ForeCare Fixed Annuity with Long-Term Care Benefits |
| b. INC150 | Income 150+ SE Fixed Index Annuity |
| c. SecureForeAll | SecureFore Fixed Annuities |
| d. ALLFIA2 | ForeAccumulation II and ForeIncome II Fixed Index Annuities |
| e. ForeCertain | ForeCertain Income Annuity |
3. Review the Training Standard page and click **Proceed** at the bottom of the screen
4. The Training Presentation will start
5. Complete the training, read through the disclosures, and select **ATTEST**
6. Complete training verification by clicking **A-Yes** and then **Continue**
7. After the course evaluation (this is not required), your Certificate of Completion will appear
8. Print your Certificate and keep it for your records. RegEd electronically notifies Global Atlantic that you have completed the training.

IMPORTANT: In order to satisfy your product training, you must read through the disclosures and **ATTEST**. This is a necessary step in all states to satisfy your carrier-specific annuity product training.

If you have any questions about using RegEd to fulfill the product-specific training, please contact Global Atlantic Annuity Services at (877) 244-7526 (Option 2, then 2). Representatives are available to assist you Monday through Friday 8:30 am-6:00 pm Eastern Time.

globalatlantic.com

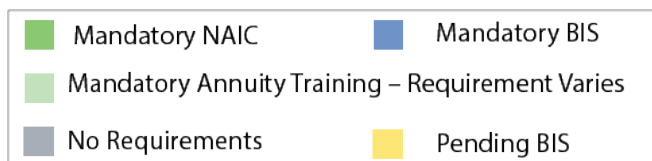
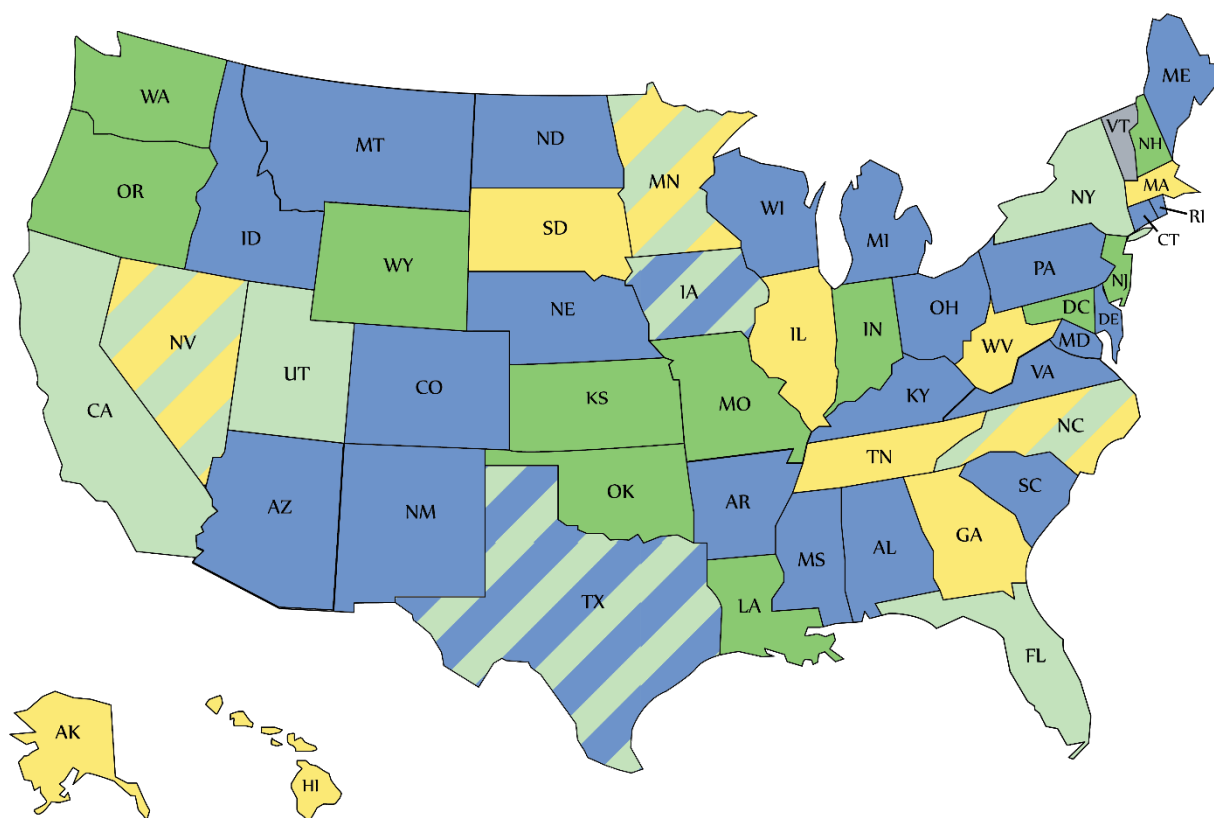
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NAIC ANNUITY SUITABILITY AND BEST INTEREST STANDARD STATE TRAINING REQUIREMENTS

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 Annuity Training - Requirement Varies:

Interpretation of the state ruling can vary by insurer

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|--------------------|---|
| 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 |