

LMG Americo - Growth Commander

PST instructions on this document are for Growth Commander only – [click here](#) to view additional LMG courses

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.

Annuity Carrier Specific Product Training

Who should complete the product training?

All agents, regardless of state, are required to take to product training.

When can the product training be taken?

Product training is available at any time and can be taken the same day that business is solicited.

Product Training Directions: See PRODUCT TRAINING INSTRUCTIONS located on the next page. Email the certificate to licensing@ecamarketing.com once completed.

Additional Required Training

Anti-Money Laundering Training (AML): LMG will accept AML for the following vendors: LIMRA (see-notice below), FINRA, RegED, WebCE, SuccessCE, Kaplan, SuranceBay, 360 Training and Affordable Educators. AML taken through a non-approved vendor will not be recognized. Insurance company or BD sponsored trainings will not be accepted. Renewal is required every two years. Failure to comply with AML regulations will result in unprocessed business.

LIMRA Notice: AML through LIMRA is acceptable if proof of completion is provided. LMG does not subscribe to LIMRA therefore; cannot obtain electronic transcripts. Please send a "print screen/screen shot" of the "Anti-Money Laundering" tab and the "Resources" tab along with the agent contract. If unable to provide proof, AML through another provider will be mandatory.



Product Training Instructions

Growth Commander product training must be completed prior to solicitation of any business, regardless of state solicitation rules. If an agent solicits business prior to completion of the product training, they will be required to re-solicit the business on or after the date they take the Growth Commander training

Only agents already set up for Growth Commander can access the full product site. Temporary access for product training only is available for agents who are in the process of contracting with Legacy and/or Americo and still pending approval of their Growth Commander access.

For agents already setup for the Growth Commander product:

1. Go to www.GrowthCommanderFIA.com.
2. Click on the button that says "Insurance Professional Login" in the upper right corner.
3. Agents will be required to create a unique logon and password when they first log on to the secure site. Follow the applicable prompts to complete this step.
4. From the "Home" page, click on the "Product Training" button.
5. On Step 1, click on "Click here" and following any applicable prompts.
6. Read the PDF file thoroughly.
7. On Step 2, click on "Click here" and follow any applicable prompts.
8. Once completed, a confirmation email will be sent to the email address on file for your records.

Temporary access logon for agent pending their Growth Commander setup:

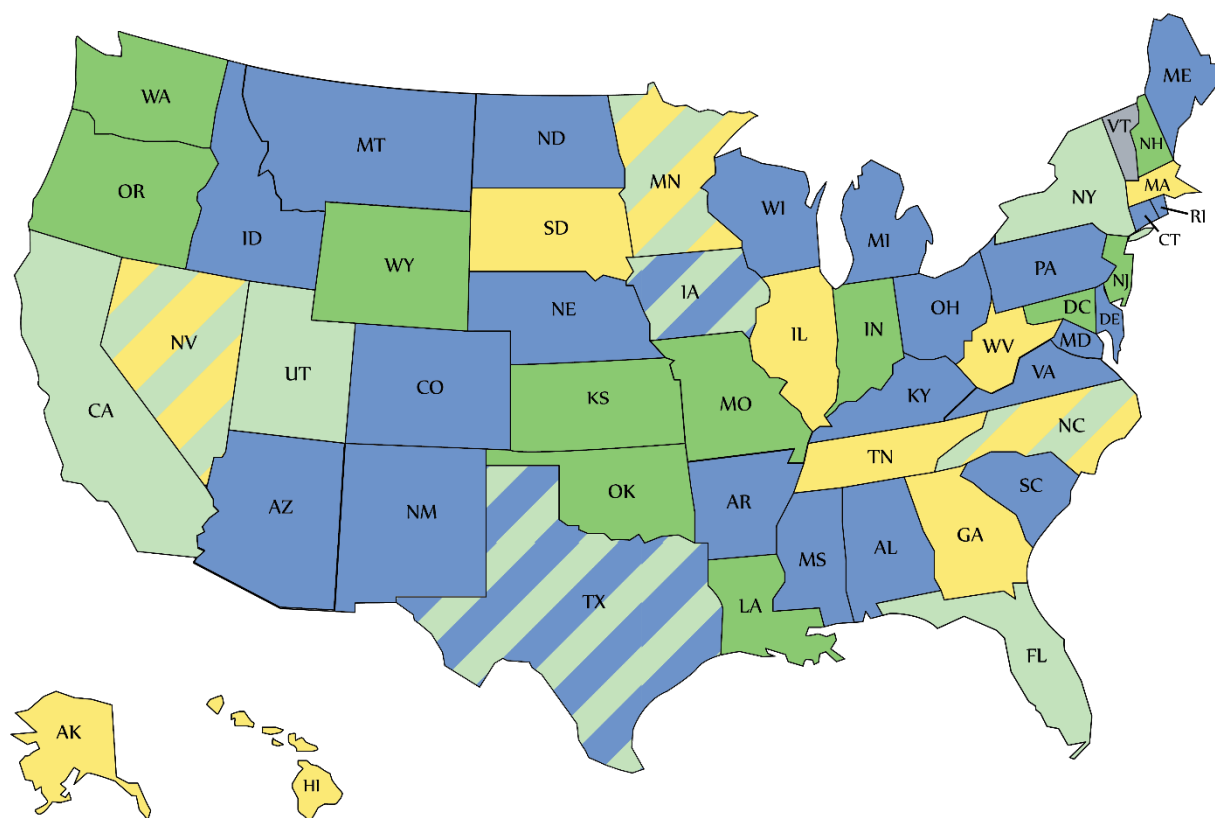
1. Go to www.GrowthCommanderFIA.com.
2. Click on the button that says "Insurance Professional Login"
3. Click on the hyperlink that says "Temporary Product Training Access" and follow the applicable prompts to create a temporary user name and password.
4. Enter Temporary Access Code – **Exclusive**
5. Follow instructions to register using SSN#
6. On Step 1, click on "Click here".
7. Read the PDF file thoroughly.
8. On Step 2, click on "Click here" and following any applicable prompts.

Please note, Temporary Access is limited to the Growth Commander product training only and the logon created will expire within 24 hours from the time it was created. Once an agent's Growth Commander setup is approved, they will need to create an actual login to access the product site and the product training completed under their temporary access will automatically transfer to the agent's record.

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	■ Pending BIS
■ No Requirements	

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