

One America

REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

Life & 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 & Life Carrier Specific Product Training

Who should complete the product training?

All agents soliciting annuities or the Asset Care Annuity Funded Whole Life product in NAIC regulated states must complete product training (see attached Annuity Suitability Training Requirement). States that do not require a 4-hour state training but still require carrier product training include: FL and UT.

When can the product training be taken?

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

Product Training Directions: See attached directions for the One America Training Portal

Training required for all annuity products as well as Asset Care Annuity Funded Whole Life, which is a whole life product that has an annuity component.

Additional Required Training

Anti-Money Laundering Training (AML):

AML is not tracked or enforced by One America. It is recommended that a copy of the AML Certificate be provided with the agent contract.

Long-Term Care Training Certificate (LTC):

All products are underwritten by LTC therefore, all producers in states that mandate LTC CE must be in compliance and current with the necessary training prior to soliciting business. A copy of the certificate must be provided with the agent contract.

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

NAIC Annuity Training

In order to sell annuity products, you may be required to take training.

- Log in to State Life Training Portal
 - New User?- Register
 - Returning user? Sign in with your username and password

<https://naic.pinpointglobal.com/OneAmerica/Apps/default.aspx>



ONEAMERICA®

First time visitors
[Click here to register](#)

Returning users
Username:

Password:

[Log In](#)

[Forgot credentials?](#)

Your username will be your NPN#. [Click here to retrieve your NPN#](#)

Your password will be your last name (all lowercase) plus the last 4 digits of your NPN#. ex: John Smith with an NPN of 12345678 will have an initial password of smith5678.

Passwords can be changed upon access to the site.

Annuity Training and Certification

The companies of OneAmerica are providing its agents with a practical solution to meet requirements through this website.

Welcome to the OneAmerica companies' Annuity Training Program

This site provides you the opportunity to satisfy the training requirements necessary to sell OneAmerica products in compliance with state regulation. Through this site we offer both annuity product specific and credit hour general annuity training course (available at your expense). The companies of OneAmerica are completed prior to accepting any annuity business.

Why is Annuity Training Required?

In March 2010, the National Association of Insurance Commissioners (NAIC) adopted an amended Suitability Model Regulation (formerly the Consumer Protection in Annuity Transactions Model Regulation or the Suitability Transactions Model Regulation). The amended model regulation updates and revises previously established procedures for suitable individual annuity recommendations to help ensure that consumers' insurance interests are appropriately considered and protected. The definition of "Suitability Information" was expanded and now have a reasonable basis to determine that the recommendation to purchase, exchange or replace an annuity is based on records of the suitability information used in making the recommendation. The amendments also require insurers to appropriately, modify previously established methods to supervise recommendations. Perhaps one of the most significant changes to the model regulation was the addition of training and education requirements for the sale of annuities. Insurers are required to provide product-specific training which explains all material features of an insurer's annuity products AND a general annuity training/certification course PRIOR to the solicitation or sale of an annuity product.

Several states have adopted or proposed language from the 2010 Suitability in Annuity Transactions Model Regulation and existing state annuity training requirements that may require additional training and your state(s) specific laws or regulations.

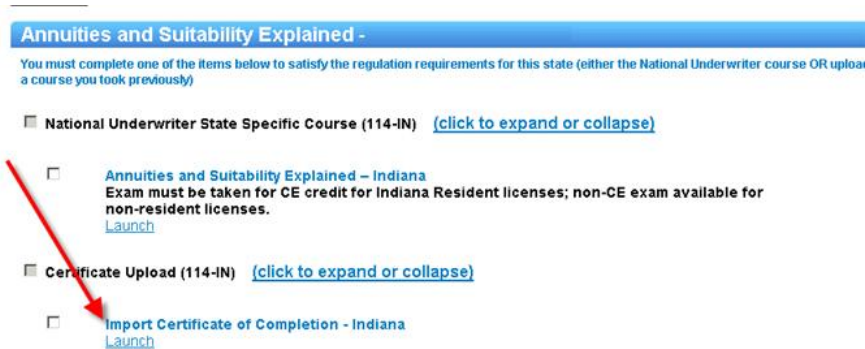
State Specific Training

If your state requires producers to complete a one-time four hour annuity training course offered via Continuing Education vendors, you can attach the completion certificate to the training portal.

- 1) Select *View My State Specific Training* to attach 4 hour annuity CE certificate for annuity course previously completed



- a. Select Launch



- b. Complete fields regarding course found on completion certificate

Certificate Upload
Please browse your local file system for a certificate to upload.
You must also choose an approved CE vendor from the list below.

Valid file extensions are:

- Image GIF (.gif)
- Image JPG (.jpg)
- PDF (.pdf)

Certificate Date:
Must be in mm/dd/yyyy format.

Course ID:

Certification Training Provider:

State:

Credit Hours:

Valid file extensions are: PDF(.pdf), GIF(.gif), JPG(.jpg)

I attest that I have completed the CE course indicated and I am uploading a valid certificate.

1. Certificate Date
2. Course ID
3. Vendor
4. State
5. Credit Hours
6. Select Browse to select certificate saved on your PC
7. Select Submit

State Life Product Training

1) To complete the Sate Life product training select *View My Product Training* from Home page

The screenshot shows a dashboard titled "My Training Status" with two columns. The left column is "State Specific Training" and the right column is "Company Specific Product Training". Both columns show "1 Course(s) Remaining" and "0% Completed". Under "State Specific Training" is a link "View My State Specific Training". Under "Company Specific Product Training" is a link "View My Product Training" with a red arrow pointing to it.

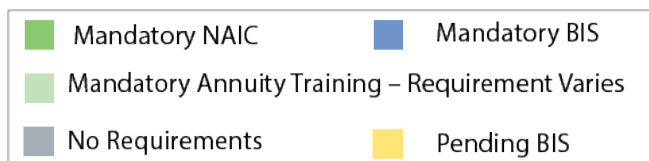
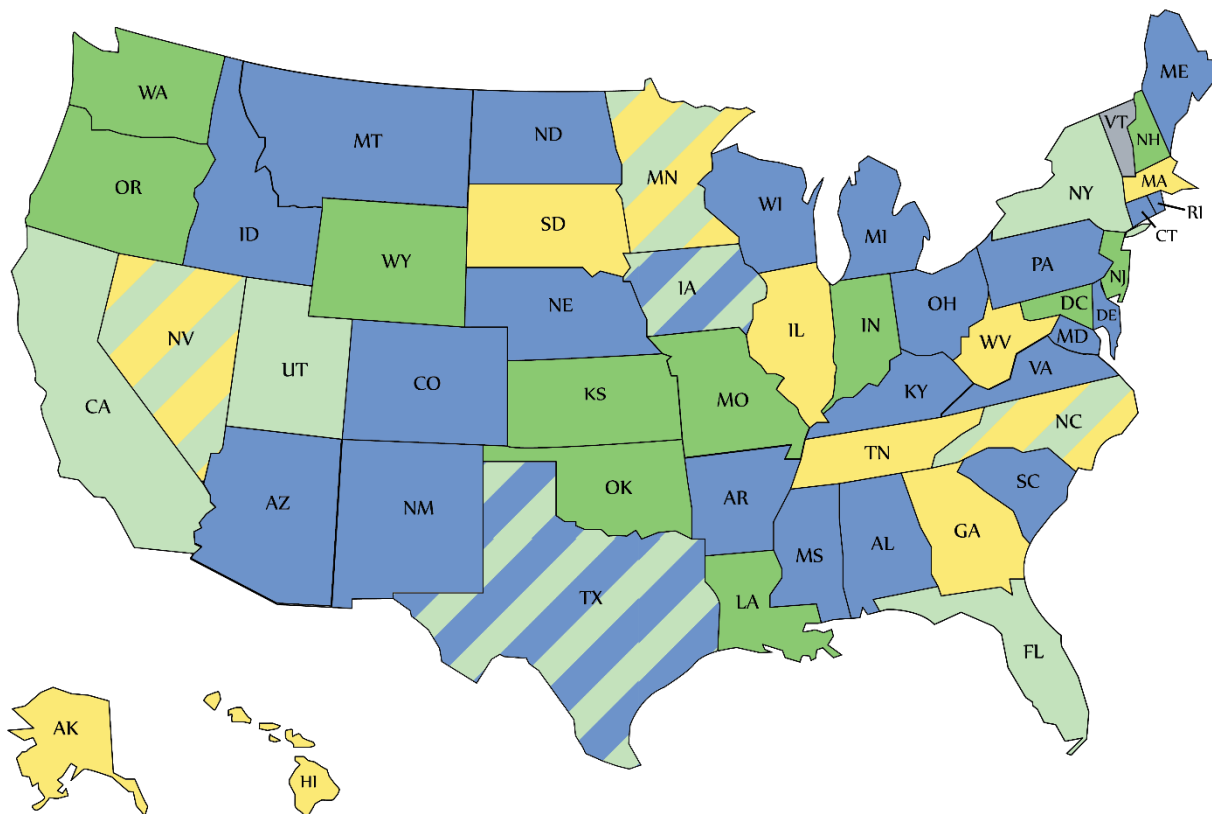
2) Select Launch.- Course will open in a separate window

The screenshot shows the OneAmerica website interface. On the left is a blue navigation menu with links: Home, My State Specific Training, My Product Training, and My Transcript. The main content area has a "Welcome" message and a "My Training" section. Below this is a "Refresh" button and a blue header for "OneAmerica Product Specific Training". Under this header is a list of training courses. The first course is "Care Solutions" with a link "(click to expand or collapse)". Below it is "Care Solutions Training (12SLCS2)" with a "Launch" link. A red arrow points to the "Launch" link.

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

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