

Securian Financial (MN Life NY)

REQUIRED NY TRAINING INSTRUCTIONS

Effective, 8/1/2019 for Annuities and 2/1/2020 for Life, **New York Regulation 187** requires both resident and non-resident producers to be appropriately trained in suitability and to act in the best interest of a client's financial objectives. Completion of industry training, administered by a vendor, along with carrier specific product training are required prior to soliciting new business or servicing existing policies previously written in NY. Failure to complete these courses will result in declined business or rejection of servicing rights.

Proof of completion of the industry training must be provided to ECA Marketing. Email certificates to licensing@ecamarketing.com. If taken with LIMRA, a date of completion is required.

Industry Training Requirement

Not all vendors are universally accepted amongst the insurance carriers

Which vendors are accepted?

LIMRA and LOMA are the preferred vendors, but other NYDFS approve courses will be accepted with submission of a completion certificate.

Carrier Specific Product Training Requirement

Training must be completed prior to the sale of both Life and Annuities

When can the product training be taken?

Product training can be completed anytime; an agent number is not required to access the course. Training can be taken the same day new business is signed/dated.

Product Training Directions:

Go to <https://learn.questce.com/Securian/> to access the training portal. See attached QUEST CE CLIENT USERGUIDE TO NAIC TRAINING PORTAL for more detailed instructions.

QUEST CE CLIENT USERGUIDE TO NAIC TRAINING PORTAL

- NAIC login directions for individual users accessing Carrier Product Specific Training and /or NAIC State Annuity Suitability Training
 - **Returning Users** will login to their existing user account and will follow the prompts on screen to update their user password and verify their secure user profile details.
 - **New Users** will register through a three step to create a user account.
- To register or login, all users should be directed to: <https://learn.questce.com/naicsuitability>

DIRECTIONS FOR RETURNING USERS: Users with an existing account

Updates Live 11/28/2017: Indicated in Yellow

1. On your internet browser, go to <https://learn.questce.com/Securian/>
2. If you are returning to the site and have an existing user account: Login to your existing account with your **Username** and **Password**.
 - **Username:** This is the Email Address the user entered within their account upon initial registration/ account set up.
 - **Password:** This is presently your last name (lowercase) that was entered within the user's account upon initial registration. Upon first login, all existing users will be prompted to go through the required first time user process:
 - Set up of a new, strong password is required.
 - Email verification is required. If the email address is already taken in NAIC portal, the user will need to enter a new one.
 - If the User's Profile Security Questions are not already set up, the user will be asked to supply them at this time.
 - **Forgot Password** button has been added on the login page for anyone who doesn't know what to enter as their password. Users may securely reset their password anytime.



ACCESS ANNUITY AND PRODUCT SPECIFIC TRAINING

Returning Users: Sign into your existing account above

New Users: Register to create your new user account and access training



Producer Registration

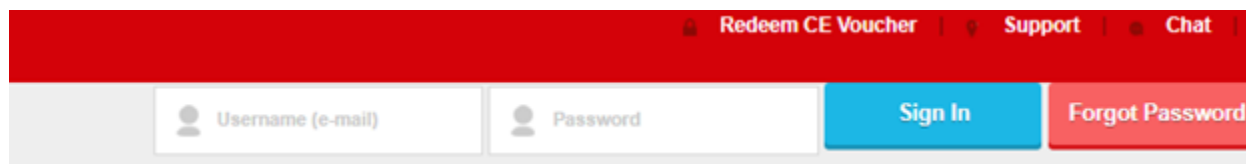
Choose from a list of our global and private portal carriers, then create an online account.

[View participating carriers.](#)

[REGISTER NOW >>](#)



Zoomed in view of Returning User sign in area located in upper corner

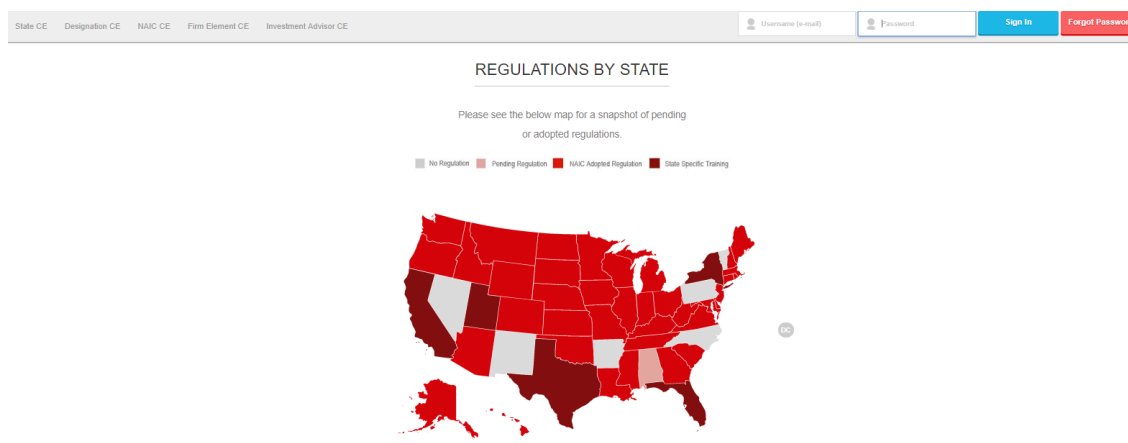


Redeem CE Voucher | Support | Chat

Username (e-mail) Password Sign In Forgot Password

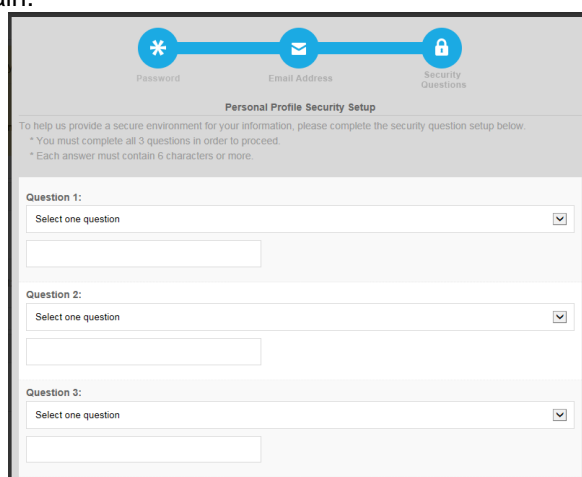
- **FORGOT PASSWORD?** If you are not sure what to enter as your password a **Forgot Password** button is available on screen so you may easily reset your password yourself. You are required to set up a secure password of your choosing that meets the minimum password requirements of at least *8 total characters, 1 number, 1 Capital letter and 1 special character*. For example, **Password#1** meets the secure password requirements.

Scroll down to view the NAIC Regulations Map



3. Personal Profile Security Setup (One-time requirement for all user accounts)

- Upon first login you will be prompted to create a Secure Profile by establishing three familiar security questions.
- Users who have already completed this Secure Account Set Up process, will simply gain access to their account and will not be prompted create and answer their account security questions again.



Personal Profile Security Setup

To help us provide a secure environment for your information, please complete the security question setup below
* You must complete all 3 questions in order to proceed
* Each answer must contain 6 characters or more.

Question 1:
Select one question [dropdown menu] [input field]

Question 2:
Select one question [dropdown menu] [input field]

Question 3:
Select one question [dropdown menu] [input field]



- Once logged in, you are able to start or continue any course previously added into your user dashboard.

User Dashboard View

The screenshot displays the 'User Dashboard View' for a user named MacKenzie nold. The dashboard includes a navigation menu on the left with icons for Home, NAIC, Add CE, and other functions. The main content area shows a welcome message, a notification to update the profile, and a section titled 'Items To Be Completed' indicating 3 training items. Below this, there are two tables of training courses. The first table, 'NAIC Suitability Training (Product Specific)', lists two courses with 'Not Started' status, 'Carrier Sample Product Course Title 1' and 'Carrier Sample Product Course Title 2', and 'Start' buttons. The second table, 'NAIC Suitability', lists one course with 'Not Started' status, 'Wisconsin NAIC Requirement' category, and 'Wisconsin Annuity Training Course (NAIC)' title, also with a 'Start' button.

5. Add new Product Specific Training into your existing account:

- If you are looking to access a new product training course that is not already listed on your user dashboard (homepage), click **Add Product Specific** from the menu options on the left. View the list of available product specific training courses. Check the box to select and add a product specific training course to your student dashboard.

6. **Please Note:** If you click the **Add Product Specific** Tab and do not see the **Product Training** course you looking for, you may need to return to your user dashboard page to verify your Carrier(s) and Broker Dealer are properly selected in your account

- First ensure you have the appropriate Carrier(s) added to your account through the **Manage Appointments** Tab on the side menu.
- Also verify that you have the appropriate Broker Dealer selected within your account settings through the **Broker Dealer** Tab.
- If you have the appropriate Carrier(s) and Broker Dealer setting in your account, the proper Product training courses will be available to you to select within the **Add Product Specific** Tab.

7. Once a course is added to your student dashboard page (homepage), click **Start** to access and work through the content portion of the course.

8. Once you have proceeded through all of the course content slides, click **Begin** (Located under *Exam*) to open the course attestation or multiple choice exam.

9. Click **Start Exam** to answer a one-question attestation or work through a multiple choice exam to mark the course fully complete. Your Carrier(s) will be notified of any respective course completion(s) once the course status is **Complete**.



DIRECTIONS FOR NEW USERS: Registering for the first time/Creating a new user account

1. On your internet browser, go to <https://learn.questce.com/naicsuitability>
2. Click **Register Now** or click the blue **Producer Registration** Icon in the center to create your account



ACCESS ANNUITY AND PRODUCT SPECIFIC TRAINING

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New Users: Register to create your new user account and access training



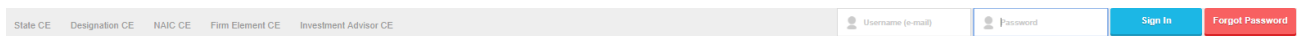
Producer Registration

Choose from a list of our global and private portal carriers, then create an online account.

[View participating carriers.](#)

[REGISTER NOW >>](#)

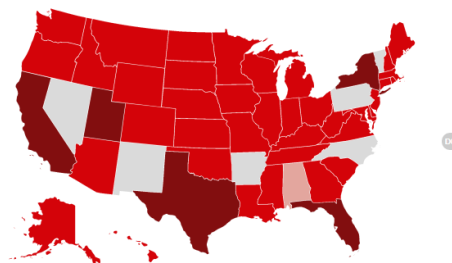
Scroll down to view the NAIC Regulations Map



REGULATIONS BY STATE

Please see the below map for a snapshot of pending or adopted regulations.

■ No Regulation ■ Pending Regulation ■ NAIC Adopted Regulation ■ State Specific Training



3. Enter your information into the required fields to create your account. Click **Register** to proceed.

- **Required User Profile Data Fields:**

- **Name of your Business / Company**
- **First Name**
- **Last Name**
- **Phone**
- **Email Address:** Your Email Address will be used as your **Username** for your NAIC user profile and must be a unique Email Address not utilized by others within the NAIC portal.
- **Password & Confirm Password:** You will create your own secure user password that meets the minimum password requirements of at least 8 total characters, 1 number, 1 Capital letter and 1 special character. For example, Password#1 meets these secure password requirements.
- **SSN:** SSNs are encrypted and therefore are not visible to Quest CE. SSN is required for DTCC Data feed transitions of completion records to respective BD/Carriers on back end.
- **NPN:** If the NPN field is not applicable to you, you may enter a 0 to proceed.
- **CRD:** If the CRD # field is not applicable to you, you may enter a 0 to proceed.

4. You will be taken through a three step registration process in order to select and begin your proper training. Click **Continue to Step 1**.



5. Registration Step 1: State Specific NAIC Annuity Suitability Training

- Follow the directions on the next page to select your: State Specific NAIC Annuity Suitability Training
- If you are only looking to take **product specific training** (No State Annuity Training), you may select **Skip Step 1**, bypassing the State Annuity Course selection at this time.

Step 1: Pick your State Specific NAIC Annuity Training

Insurance CE Credit

I need to satisfy the NAIC requirement in my state of licensure and earn Insurance CE credit for this completion. (* additional fees will apply).

CE Credit

NAIC Requirement Only (No Insurance CE credit)

I only need to satisfy the NAIC requirement in my state of licensure and do not need CE credit for this completion.

NAIC Requirement

Skip Step 1

Bypass State Annuity Training Selection

Skip Step 1

Step 1 - Pick your state specific NAIC Suitability Training

Please choose the State in which you'd like to view courses:

Please choose...

* Just pick 1 state to begin and you can add more later if needed.

I have already fulfilled my state NAIC requirement or would like to proceed to select product training.

NOTE: You may access the NAIC State Specific Training course at anytime.

Skip Step 1

6. Registration Step 2: Select your Broker Dealer, BGA or Independent Firm Name from the drop down list. Then select the Carrier(s) you are appointed with from the list below. Click **Continue** to proceed.

Step 2 – Select your Broker Dealer/ BGA/ Independent Firm from the drop down list. Then select the Carrier(s) you are appointed with from the list below:

Broker Dealer

Please choose...

Carriers:

<input type="checkbox"/> AIG Annuities	<input type="checkbox"/> New York Life Insurance Company
<input type="checkbox"/> Catholic Order of Foresters	<input type="checkbox"/> Pacific Life Insurance Company
<input type="checkbox"/> Commonwealth Annuity and Life Insurance Company	<input type="checkbox"/> Pacific Life Insurance Company of New York
<input type="checkbox"/> Genworth Life and Annuity Insurance Company	<input type="checkbox"/> Protective Life Insurance Company
<input type="checkbox"/> John Hancock	<input type="checkbox"/> Prudential Annuities
<input type="checkbox"/> Lincoln Financial Group	<input type="checkbox"/> RiverSource
<input type="checkbox"/> Massachusetts Mutual Life Insurance Company	<input type="checkbox"/> The Hartford
<input type="checkbox"/> Metropolitan Life Insurance Company	<input type="checkbox"/> Transamerica Life Insurance Company
<input type="checkbox"/> National Western Life Insurance Company	

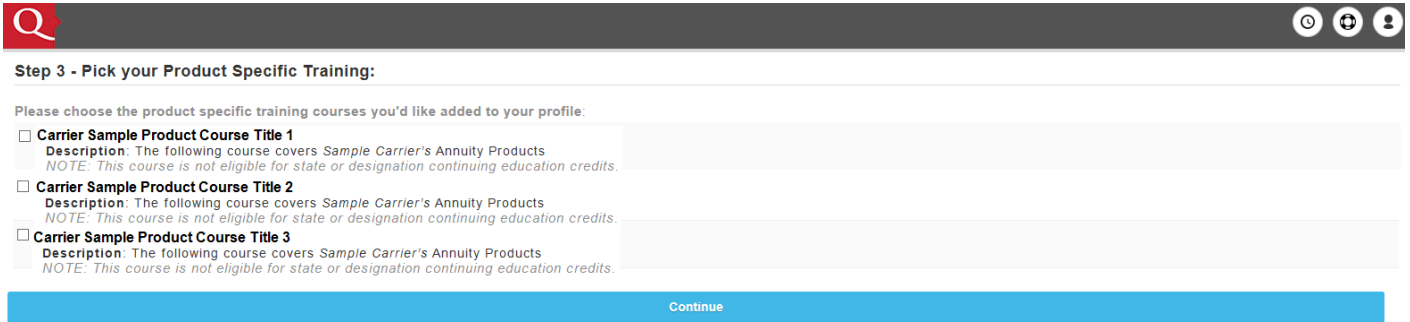
Continue



7. Registration Step 3: Select your appropriate Product Specific training courses.

- Check the boxes for the product courses you wish to add into your account.
- Click **Select Courses** to proceed to your user dashboard page (homepage).

(Sample view below - Actual product courses listed will vary based on the Carrier(s) & Broker Dealer selected previously)



Step 3 - Pick your Product Specific Training:

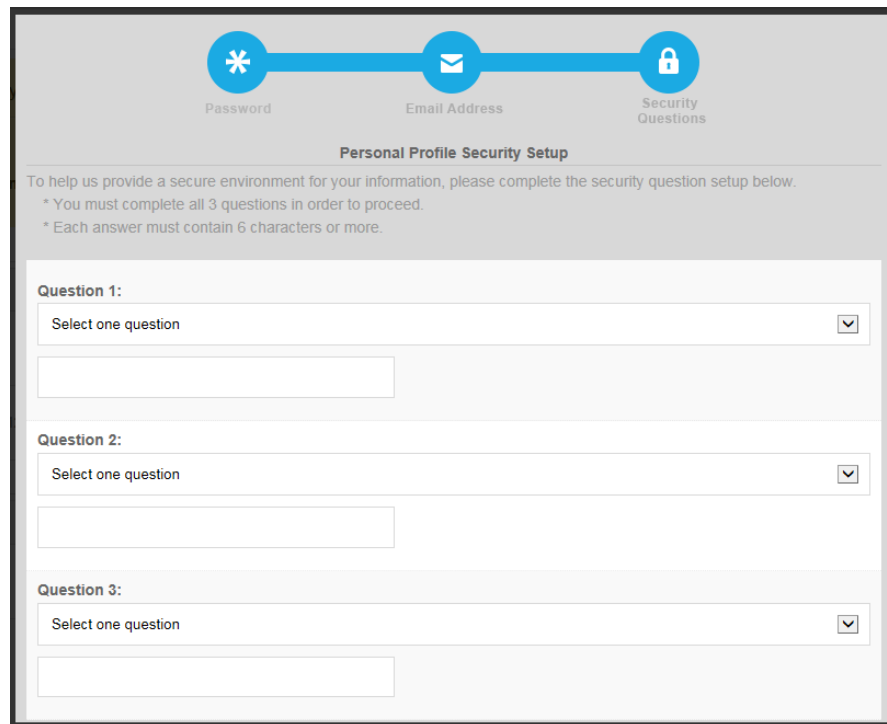
Please choose the product specific training courses you'd like added to your profile:

- Carrier Sample Product Course Title 1**
Description: The following course covers Sample Carrier's Annuity Products
NOTE: This course is not eligible for state or designation continuing education credits.
- Carrier Sample Product Course Title 2**
Description: The following course covers Sample Carrier's Annuity Products
NOTE: This course is not eligible for state or designation continuing education credits.
- Carrier Sample Product Course Title 3**
Description: The following course covers Sample Carrier's Annuity Products
NOTE: This course is not eligible for state or designation continuing education credits.

[Continue](#)

8. Personal Profile Security Setup (One-time requirement for all user accounts)

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* Each answer must contain 6 characters or more.

Question 1:
Select one question [v]
[Text Input Field]

Question 2:
Select one question [v]
[Text Input Field]

Question 3:
Select one question [v]
[Text Input Field]



9. After the profile security questions you will land on your account dashboard page. The Product Specific Training Course(s) you have selected, as well as any State Annuity Training course selected within the registration process, will be available for you to start and complete.
10. Click **Start** to access and work through the content portion of each course.

User Dashboard Page View

The screenshot shows a user dashboard with a navigation sidebar on the left. The main content area includes a welcome message for 'MacKenzie nold', a yellow notification box stating 'Items To Be Completed' with 3 training items, and two tables of training courses.

NAIC Suitability Training (Product Specific)				
Status	Title	Content	Exam	
Not Started	Carrier Sample Product Course Title 1	Start		
Not Started	Carrier Sample Product Course Title 2	Start		

NAIC Suitability				
Status	Category	Title	Content	Exam
Not Started	Wisconsin NAIC Requirement	Wisconsin Annuity Training Course (NAIC)	Start	

11. Once you have read and navigated through all content slides for a particular course, click **Begin** (*Located under Exam*) to open the course attestation or exam. (Exams will remain locked until you complete the content portion of a course first)
12. Click **Start Exam** to answer a one-question attestation or multiple choice exam to mark the course fully *Complete*.

Please Note:

- You will not need to register fully the next time you access your NAIC training account. You will simply login to your existing account which you created today.
- Your Carrier(s) will be notified of any respective course completion(s) once the course status is **Complete**.



Training ⊙ ⊕ 👤

Welcome MacKenzie nold

Please use the menu to the left to keep your profile up to date.

Items To Be Completed

Training You have 3 training items to be completed.

NAIC Suitability Training (Product Specific)

Status	Title	Content	Exam
Not Started	Carrier Sample Product Course Title 1	Start	🔒
Not Started	Carrier Sample Product Course Title 2	Start	🔒

NAIC Suitability

Status	Category	Title	Content	Exam
Not Started	Wisconsin NAIC Requirement	Wisconsin Annuity Training Course (NAIC)	Start	🔒

- Once you have read and navigated through all content slides for a particular course, click **Begin** (*Located under Exam*) to open the course attestation or exam. (Exams will remain locked until you complete the content portion of a course first)
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