



American National

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

contracting@pbgmarketing.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. Completion of the training will not affect approval of the agent contracting. Product training can be taken/dated the same day that new business is solicited.

Product Training Directions: See attached [XCELERATE SUITABILITY COURSE GUIDE](#) for directions

Additional Required Training

Anti-Money Laundering Training (AML):

The following are courses that have been approved for basic AML training. To get credit for these courses producers must submit evidence of completion of the training or have the broker/dealer, bank or other insurance company provide a written certification that they have completed the training. Renewal required every 3 years. Issuing of new business will be held until AML has been deemed compliant.

LIMRA
American Equity Investment Life
Insurance Co
Bankers Life & Casualty Co
The Independent Order of Foresters
RegEd
WebCE
Best Insurance Education Co
Kaplan
Legend Equities Corp
Centris FCO
American Investors Co
World Choice Securities

LyteSpeed Learning
TesTeachers
Quest CE
National Guardian Life Insurance
Co
National Planning Corp (NPC)
Liberty Bank
Great Western Insurance Co
Triple-S Vida
A.D. Banker and Co
Fire Solutions
Signator Investors
AFLAC

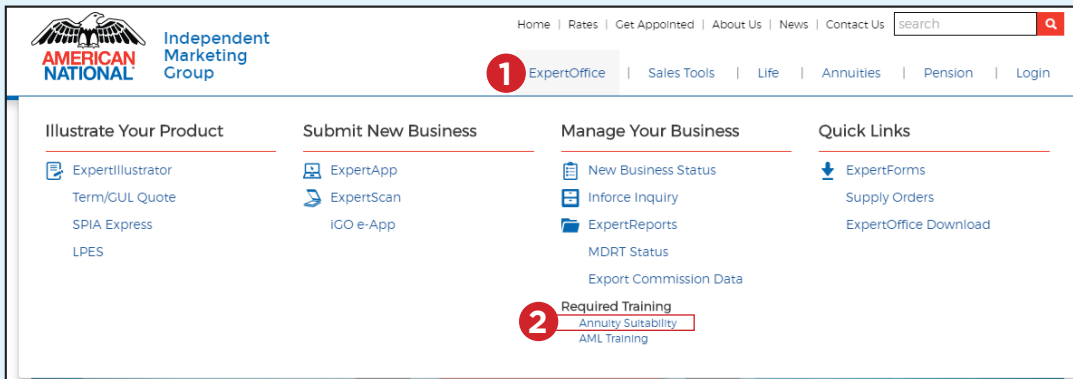
If AML has been completed through LIMRA we can pull the certificate for you if you will send us your LIMRA password. If done through another vendor or you wish not to share your password please send us the certificate of completion to contracting@pbgmarketing.com.

What is Xcelerate?

Xcelerate is product training software that American National will be using to replace RegEd for required annuity suitability training going forward.

Where can I find Xcelerate?

- 1 Navigate to the ExpertOffice megamenu of img.anicoweb.com
- 2 Choose Annuity Suitability.



How do I login to Xcelerate?

Appointed agents: Your ExpertOffice portal login credentials will log you into Xcelerate automatically. There will be no need for a special login for Xcelerate. Click the **Start Appointed Training** button to login and get started.

Agents that are in the process of becoming appointed: You can get started on your product training. Click the **Start Non-Appointed Training** button to login as a new user.

Remember the email address you used to do your training. If you do not complete your training and need to return, you can enter your email address into the Returning User section of Xcelerate to log back in.

Product Specific Annuity Suitability Training

Questions? Or want to check the status of your training? Call the IMG Field Support Center at 888-501-4043, option 1 or send an email to imgfsc@americannational.com or [click here](#) to review the Xcelerate Course Guide.

Nationwide Suitability

American National now requires all of its producers in all states to complete American National's product specific annuity training prior to soliciting the sale of a particular annuity product.

When an annuity application is received and the producer has not completed the mandated product specific training, the annuity application will be rejected and returned to the producer. A new application will be required for submission after the training is completed.

Appointed Agents

Annuity product training can now be accessed through Xcelerate by logging into ExpertOffice. After you have logged in, you will find the available courses under the My Learning Plan section of Xcelerate.

Once complete, you can find all completed courses within the My Transcript section of Xcelerate. American National will receive a record on your completion the following day.

[Start Appointed Training](#)

Non-Appointed Agents

If you are not appointed with American National yet, you can still take our product training.

[Start Non-Appointed Training](#)

Login screen for agents in the process of becoming appointed

New User

First Name:

Last Name:

Social Security Number:

Email Address:

Returning User

Email Address:

What will I see when I login to Xcelerate?

After you login, you will see a variety of options in the top navigation bar, including:

- **My Learning Plan** - Any courses you have not completed will be available here.
- **My Transcripts** - The status of completed courses will be listed here.

What is My Learning Plan?

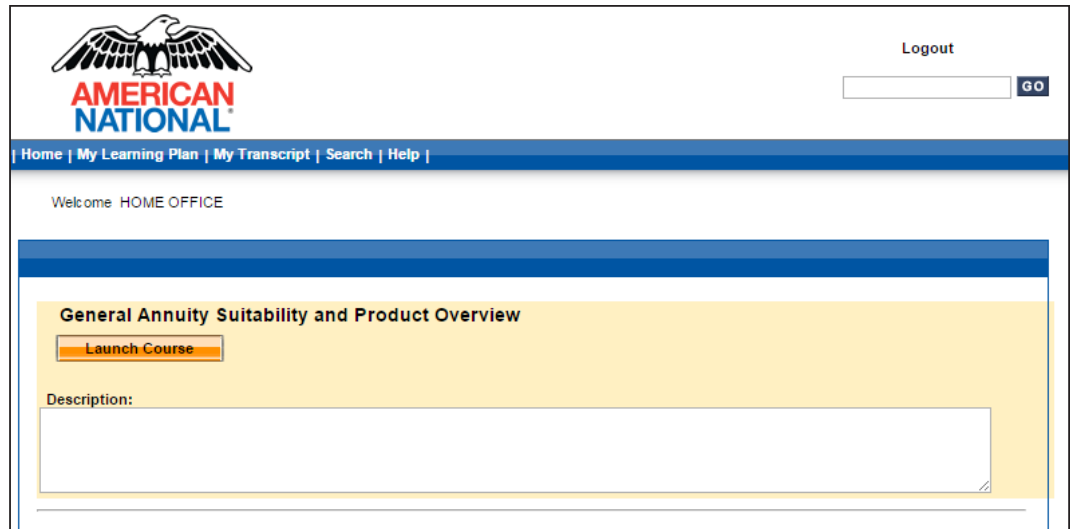
My Learning Plan allows you to view and launch any incomplete suitability training course.

Content Name	Content Status	Exam Score	Exam Status	Exam Date	Certificate
All Users					
General Annuity Suitability and Product Overview All Users (All Users)	Incomplete	N/A	N/A	N/A	
NY Suitability Training All Users (All Users)	Incomplete	N/A	N/A	N/A	

How do I launch a course?

You can choose a course from the "My Learning Plan" page.

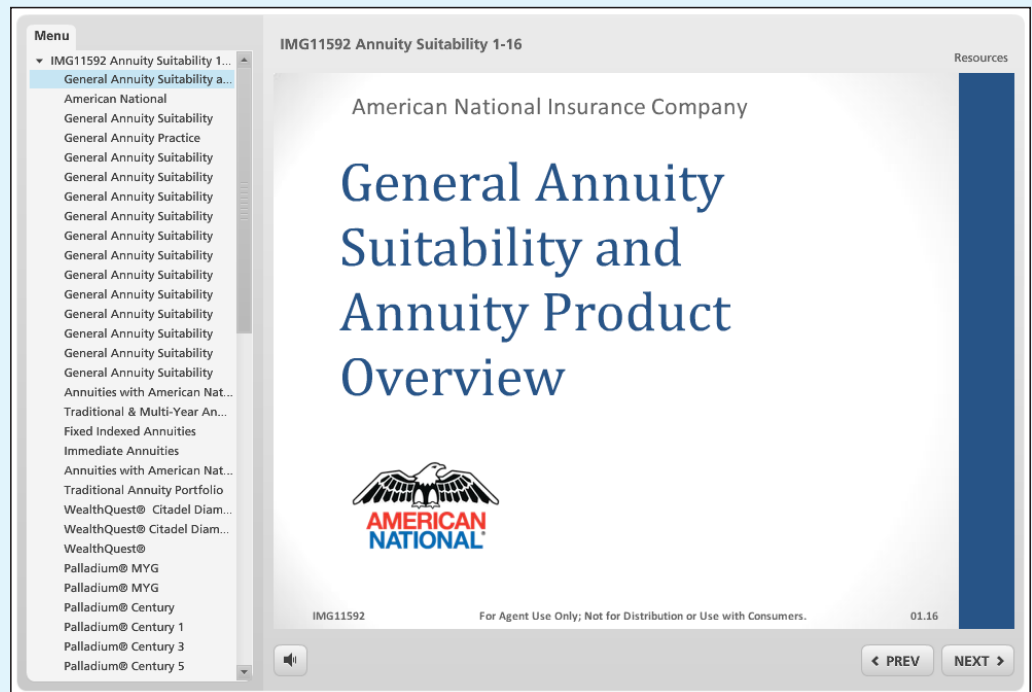
Once you choose your course, you will see the screen below. Click the "Launch Course" button to begin your suitability course.



How do I navigate a course?

Once the course launches, navigate through the course by clicking the next button on the bottom right of the page.

You must complete the presentation in its entirety in order to receive credit.



For more information, contact the IMG Field Support Center at 888-501-4043, option 1.

American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York.

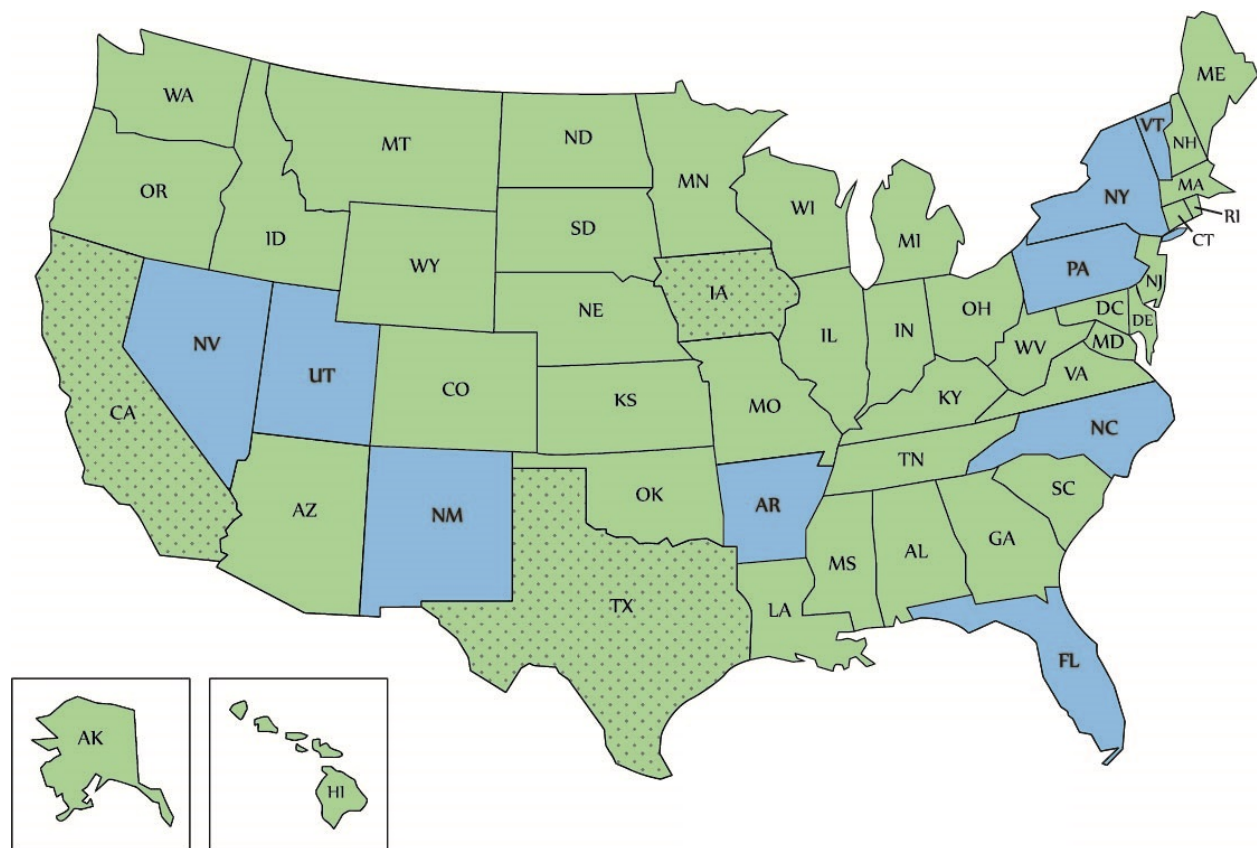
For Agent Use Only; Not for Distribution or Use with Consumers



ANNUITY SUITABILITY

STATE TRAINING REQUIREMENT

The following states have adopted some version of the NAIC Suitability Model Regulation, 4-Hour Annuity Training. CE must be completed through a state-approved vendor prior to soliciting annuity business. Please provide a copy of your completed training certificate to contracting@pbgmarketing.com. For further information, please refer to the tables on the following page or contact your licensing representative.



REVISED: 12/21/2017

Subject to change based on state and carrier requirements

Mandatory Annuity CE:

ALABAMA	KANSAS	NORTH DAKOTA
ALASKA	KENTUCKY	OHIO
ARIZONA	LOUISIANA	OKLAHOMA
CALIFORNIA*	MAINE	OREGON
COLORADO	MARYLAND	RHODE ISLAND
CONNECTICUT	MASSACHUSETTS	SOUTH CAROLINA
DELAWARE	MICHIGAN	SOUTH DAKOTA
DISTRICT OF COLUMBIA	MINNESOTA	TENNESSEE
GEORGIA	MISSISSIPPI	TEXAS***
HAWAII	MISSOURI	VIRGINIA
IDAHO	MONTANA	WASHINGTON
ILLINOIS	NEBRASKA	WEST VIRGINIA
INDIANA	NEW HAMPSHIRE	WISCONSIN
IOWA**	NEW JERSEY	WYOMING

Additional requirements for select states:

*CALIFORNIA	An initial 8-hour state specific course is required, with a 4-hour refresher course on annuity suitability every 2 years prior to license renewal. California training is not reciprocal with any other state and does not accept training from any other state.
**IOWA	Agents selling indexed annuities must take a 4-hour course specific to indexed annuity products.
***TEXAS	Resident agents must complete 8 hours of CE biennially – specifically relating to annuities. An initial Texas specific 4-hour course is required for resident agents.

States exempt from training requirement:

ARKANSAS	NEW MEXICO	PENNSYLVANIA
FLORIDA	NEW YORK	UTAH
NEVADA	NORTH CAROLINA	VERMONT

