Legacy Marketing Group (LMG) – Americo, Ameritas and F&G

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.

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.

> **Americo and F&G:** The training must be taken prior to or the date of the new business sale.
> **Ameritas:** Agent contracting will not be approved until the product training has been completed. The training must be taken prior to or the date of the new business sale.

Product Training Directions: The training will not be accessible under your personal login until an agent number has been issued. **To complete Product Training prior to being contracted login through the Register-Guest Access using product training code: legacy12.**

1. Go to http://www.legacynet.com – login
2. Select "Product Training Requirements" – red tab, located on the right hand side
3. Choose the appropriate product from list
4. Select "Step 1" to view the course - .pdf document will download, review
5. Select "Step 2" for certificate – enter your email address
6. Forward approval email to contracting@pbgmarketing.com or print and provide with agent contract

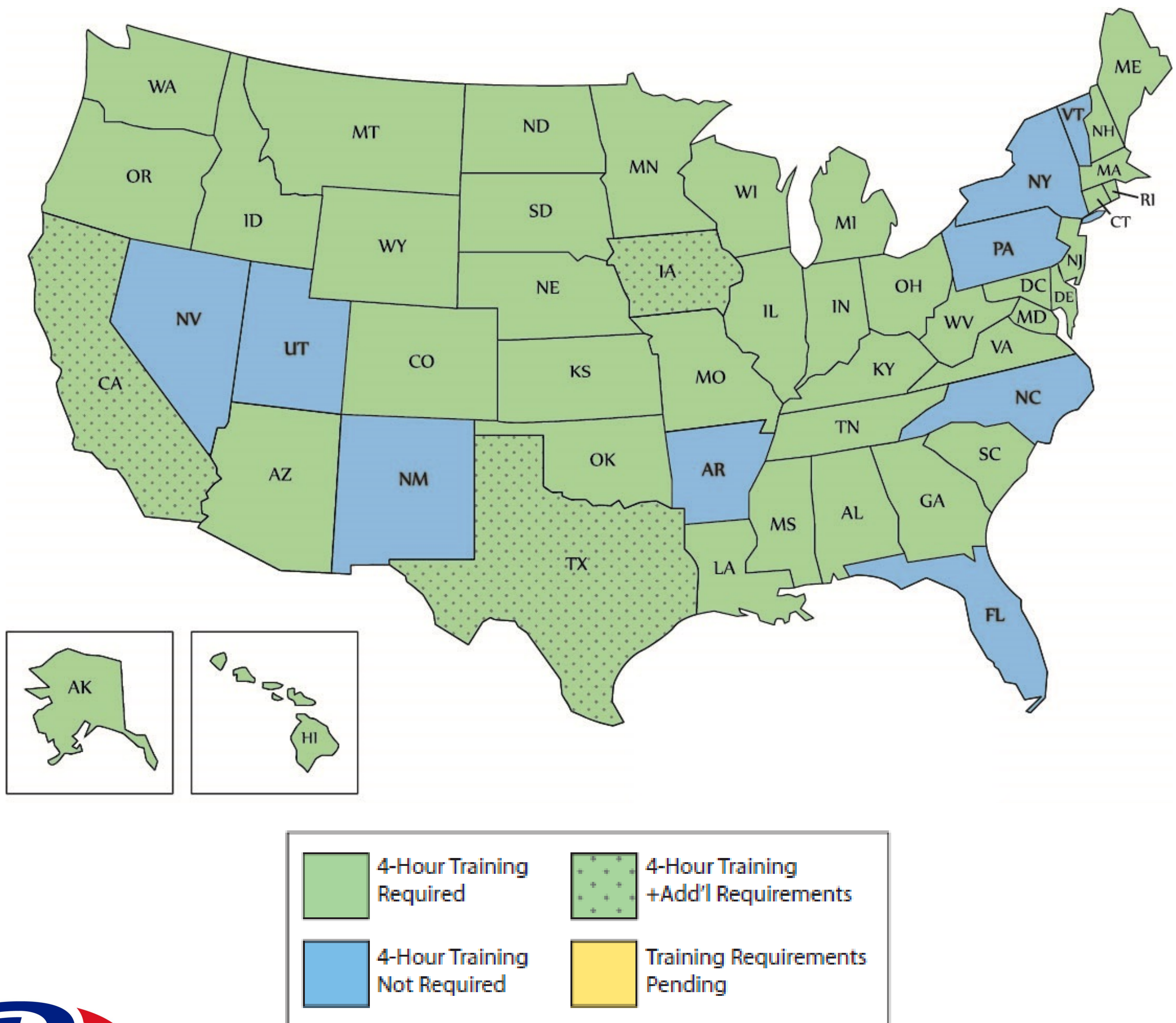
Additional Required Training

Anti-Money Laundering Training (AML): Legacy Marketing will accept most AML providers; the certificate is mandatory for consideration. AML renewal is required every two years. Failure to comply with AML regulations will result in unprocessed business.

> **LIMRA Notice:** AML through LIMRA is acceptable as long as proof of completion is provided. LMG does not subscribe to LIMRA therefore; cannot obtain electronic transcripts. Proof of completion within last 2 years is needed, if done 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.

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.



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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

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