

# Equitable

## 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 **EverVest** [contracting@EverVest.us](mailto:contracting@EverVest.us) 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?**

Review of the product training courses and attestation are built into the proprietary Equitable eContract system. Solicitation of business is restricted until the appointment process is complete and agent number issued.

**Product Training Directions:** Product training courses are built into the proprietary Equitable eContract system. Courses for each product are in separate modules.

- In the "ANNUITY TRAINING" section of eContract
- Select "Click Here" next to the product name to view the course
- Select "Yes" box located under the product name to certify completion of the course

RECOMMENDATION: Review both products and complete attestation during the initial eContract process.

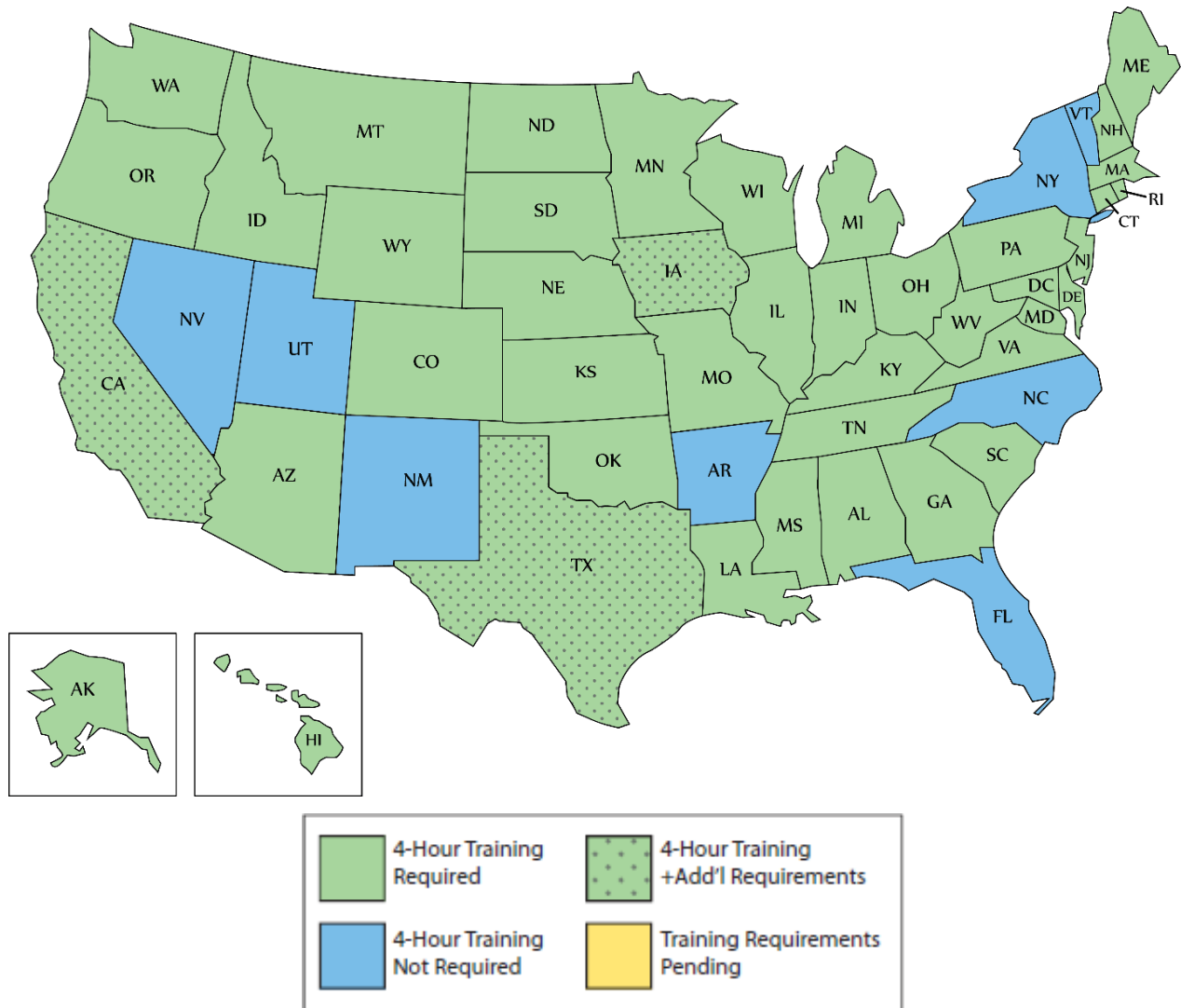
### **Additional Required Training**

#### **Anti-Money Laundering Training (AML):**

Equitable accepts all AML vendors. Renewal required every 3-years. If taken through LIMRA, please provide a date of completion in the eContract system. If taken through any other vendor, please provide a copy of the Certificate. Access to the website and marketing materials will be withheld until AML is in good order.

# NAIC 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 EverVest ([contracting@EverVest.us](mailto:contracting@EverVest.us)). For further information, please refer to the tables on the following page or contact your licensing representative.



## Mandatory Annuity CE:

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

## Additional requirements for select states:

<b>*CALIFORNIA</b>	An initial 8-hour state specific course is required with a 4-hour refresher course on annuity suitability every two years prior to license renewal. California training is not reciprocal with any other state and does not accept training from any other state. Interpretation of the ruling varies by carrier.
<b>**IOWA</b>	Agents selling indexed annuities must take a 4-hour course specific to indexed annuity products.
<b>***TEXAS</b>	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. Interpretation of the ruling varies by carrier.

## States exempt from training requirement:

ARKANSAS	NEW MEXICO	UTAH
FLORIDA	NEW YORK	VERMONT
NEVADA	NORTH CAROLINA	