

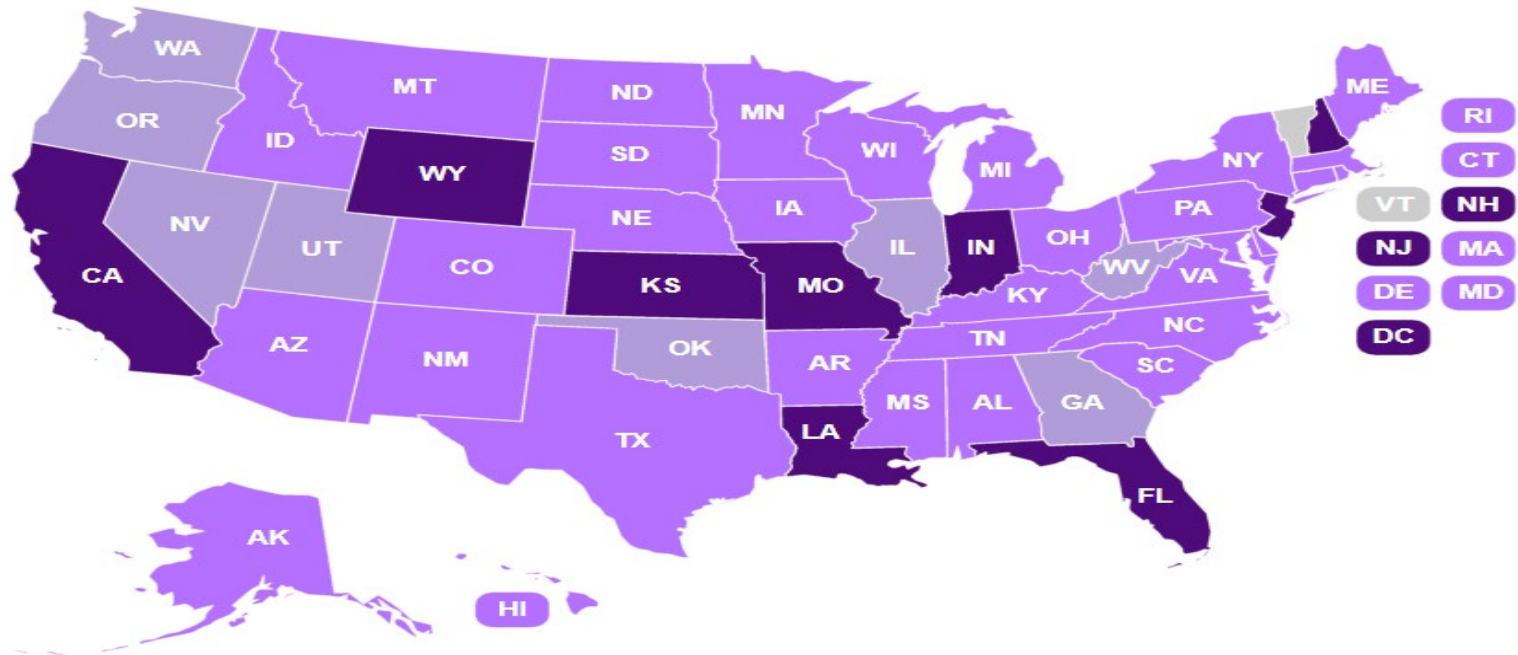
NAIC State Suitability through Reg Ed



NAIC- National Association of Insurance Commissioners

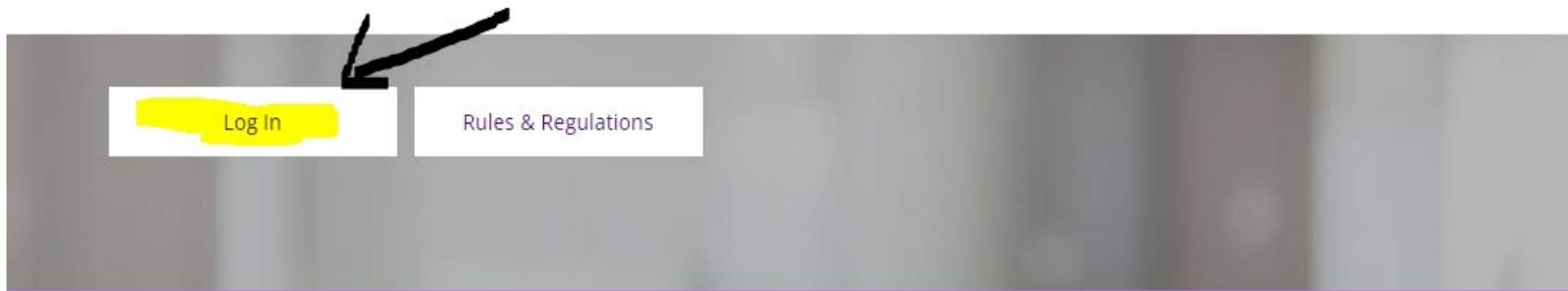
- The National Association of Insurance Commissioners (NAIC) — the governing body that oversees insurance regulators in each state — established a model regulation for annuity suitability in 2003. The organization later revised the model with even stronger protections in 2010 and 2020. Since the model's original adoption, standards have also been revised to align with standards set forth by the Financial Industry Regulatory Authority (FINRA).
- NAIC's suitability model serves as a template for laws and rules adopted by each state. However, states can adopt even stricter provisions if they choose. Every state has different requirements
- NAIC Providers Include:
 - Reg Ed (attached directions)
 - Web CE
 - Quest CE
 - Kaplan Financial Education

NAIC-Requirements Per State



NAIC-Reg Ed Training Platform Login

- Visit- <https://www.reged.com/annuities-training-platform/>
- You will have two options to Log In or Get Started and register online.



NAIC-Reg Ed Training Platform

- Once Logged In you will be on your home screen. The Grey Bar on the left of your screen will help you navigate to Carrier Specific Training and NAIC Suitability/Best Interest Training. (Please note these steps are for PA and could vary based on your state.)

Producer Status

Annuities State Compliance Summary

State	Resident?	Requirement Met?	Product Type	Course Status
Pennsylvania	Yes	Yes see details below	All	View My Courses

If you did not complete a 1-hour Best Interest course (491 or 491_IN) before the end of the state's 6-month window, completing a 4-hour course. In that situation, that status is incorrect. Taking a 490 course satisfies the Best Interest requirement.

[Manage My Annuity Requirements](#)

Life State Compliance Summary

The following states do not have Life Requirements in place: Pennsylvania

[Manage My Best Interest Requirements](#)

Add Product Code

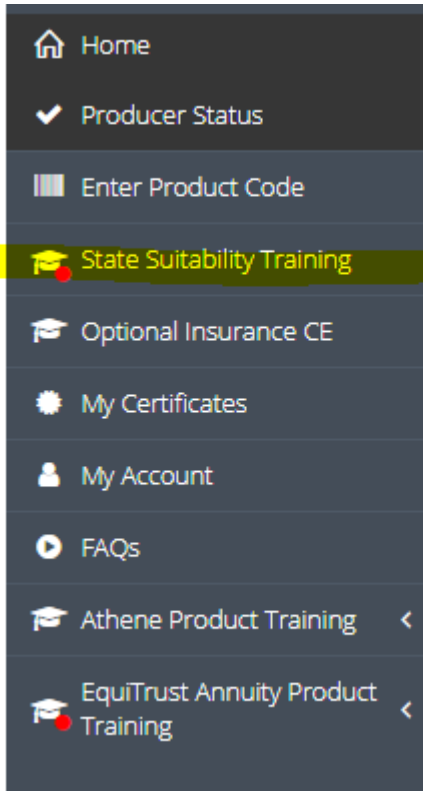
Enter a Product Code to receive access to company-specific training. Product Codes are sometimes referred to as JIT codes

Product Code: [Submit](#) [View My Codes](#)

Carrier-Specific Product Training

Requirement	Completion Date	Requirement Status
EquiTrust Annuity Product Training		
EquiTrust Annuity Product Training 10-22 (22Equitrust_01)		Go To Requirement

NAIC-Reg Ed Training Platform



Click on the “state suitability training on the left hand side (grey bar).

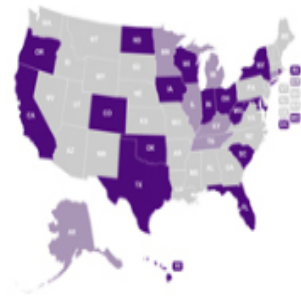
NAIC-Reg Ed Training Platform

Next Click Proceed which will take you to a series of questions prior to gaining access.

State Suitability Training

New state regulations require that producers complete annuities suitability courses prior to selling any annuity product. State-mandated suitability courses completed on this site are:

- Designed to meet state training requirements
- Available for Insurance CE credit(s). Certification and state fees may apply.
- Reported to participating carriers on the RegEd/IRI Annuity Training Platform



To access RegEd's State Suitability Training courses available to you please select the Proceed button below.



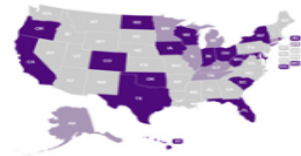
NAIC-Reg Ed Training Platform

Next Click **“Proceed”** then on the next screen click **“Select new courses and CE Credits”**

State Suitability Training

New state regulations require that producers complete annuities suitability courses prior to selling any annuity product. State-mandated suitability courses completed on this site are:

- Designed to meet state training requirements
- Available for Insurance CE credit(s). Certification and state fees may apply.
- Reported to participating carriers on the RegEd/IRI Annuity Training Platform



To access RegEd's **State Suitability Training** courses available to you please select the **Proceed** button below.

☐ Proceed



My Courses

☒ Active Courses ☐ Course History

Order Instructions:

To order *new* courses or additional CE credits, please click the **Select New Courses and CE Credit** button to view the courses and CE credits available to you.

To access a course that has already been ordered, please select the corresponding **Go To Course** button below.

Before you take the exam, please check the pop-up blocker in your browser and ensure this website is allowed, otherwise you may experience problems completing the exam.

☒ Select New Courses and CE Credit

☐ Order Additional Insurance Credit

Course Name
State or Professional Designation CE Status

Co

NAIC-Reg Ed Training Platform

You will have to select if you want to receive CE credits. Most courses will allow you to NOT receive a CE credit and therefore usually have NO cost associated with them. Anytime you select CE credits you can expect to pay state fees for the course (usually around \$5-15)

1 Select Your License »

Choose Courses / CE

Place Your Order

Insurance and/or Professional Designation CE Options

Do you want to receive Insurance and/or Professional Designation CE Credits?

- ☐ I want to receive Insurance and/or Professional Designation CE Credits
- ☐ I DO NOT want to receive Insurance and/or Professional Designation CE Credits

NAIC-Reg Ed Training Platform

By Selecting “**I want to receive Insurance or professional designation credits**” it will make you select your State as well as your professional designations. Most agents can use the “**CPE**” or continuing professional education.

Insurance and/or Professional Designation CE Options

Do you want to receive Insurance and/or Professional Designation CE Credits?

- ☒ I want to receive Insurance and/or Professional Designation CE Credits
☐ I DO NOT want to receive Insurance and/or Professional Designation CE Credits

Order Instructions: To order insurance and/or professional designation CE credit, choose the state(s) and/or professional designation(s) by the Notes section. After making your selections, select **Proceed**.

State Selections:

Pennsylvania
[View Pennsylvania Requirements](#) ☐ Annuity (1)
[View Pennsylvania Transcript](#)
Select Another State

Select your Professional Designations:

- ☐ CFFP - College for Financial Planning
☐ CFP - Certified Financial Planner
☐ CPCU - Chartered Property Casualty Underwriter
☒ CPE - Continuing Professional Education (Requirements) ☒ Any (0)
☐ IARCE - Investment Adviser Representative CE
☐ IWI - Investment & Wealth Institute
☐ PRP - Professional Recertification Program


Warning! Ordering CE after the course is completed is NOT allowed for most states.

If a State or Professional Designation is selected, at least ONE inclusion per State / Professional Designation is required to proceed. Select At

NAIC-Reg Ed Training Platform

The following course should show up and be available. Please note any agents who had their existing 4-hour Suitability training still must take the full course below for Best interest. The 1-hour Best interest course was only available for a short period of time. Any new agents or agents needing best interest in the state of PA will need to complete course 490!

Please select a course approved in the category for which you seek credit. Ex. Ethics, Flood, General, L&H, P&C, Other.

Add Course	Course Name and CE Credit Available	Credits
PA: Any (1)		
<input type="checkbox"/>	Recommending Annuities Under the NAIC Best Interest Standard (490) 	
<input type="checkbox"/>	CE Credit for Pennsylvania Pennsylvania State Fee	5.0 Annuity Best Interest 4 ClearCert Annuities Approved

Course Description

This is the standard 4-hour training course required of insurance agents before they may sell annuities. It details the standard of care agents must adhere to when recommending annuities to clients. It discusses the fact finding and analysis required to make a recommendation that is in the best interest of the client. It discusses conflicts of interests, disclosures to clients, and documentation. In addition, the course review the operations of different types of annuities and how they are used to meet different client need.

NAIC-Reg Ed Training Platform

After ordering you can access your courses on your home screen via the Course Status field “view my courses”. As well as view your Certificates and completion Records. We recommend saving a copy and sending one to URL for your records.

☰

Home

✓ Producer Status

Enter Product Code

State Suitability Training

Optional Insurance CE

My Certificates

Producer Status

Annuities State Compliance Summary

State	Resident?	Requirement Met?	Product Type	Course Status
Pennsylvania	Yes	Yes see details below	All	View My Courses

If you did not complete a 1-hour Best Interest course (491 or 491_IN) before the end of the state's 6-month window, completing the 4-hour course. In that situation, that status is incorrect. Taking a 490 course satisfies the Best Interest requirement

Manage My Annuity Requirements

Course Name	Course Status	Course Completion Date	Print Record / E-Cert	Course Library
State or Professional Designation CE Status				
ATHENE - MaxRate Only (17ATHENE_01MR)	Course Completed	Aug 22, 2022	Print Record	View Study Guide
Recommending Annuities Under the New NAIC Best Interest Standard - 1 Hour Update Course (491)	Course Completed	Aug 5, 2021	Print Record	View Study Guide
Pennsylvania - E-Cert Available			View E-Cert	
ATHENE - Performance Elite (15ATHENE_01PE)	Course Completed	Mar 29, 2019	Print Record	View Study Guide
NAIC Suitability in Annuity Transactions Model Regulation (390)	Course Completed	Jan 17, 2019	Print Record	View Study Guide
Pennsylvania - E-Cert Available Sent to ClearCert Annuities:01/18/2019			View E-Cert	

NAIC-Reg Ed Training Platform

Below you can find the following helpful links:

-FAQs- <https://www.reged.com/wp-content/uploads/2020/06/ATP-WebFAQ.pdf>

-Best Interest Standard- Annuity FAQs- <https://www.reged.com/wp-content/uploads/2020/12/AnnuityTraining-BestInterestStandardFAQs.pdf>

-Participating Annuity Carriers Platform- Other companies that offer product training through Reg Ed- <https://www.reged.com/wp-content/uploads/2020/06/ATP-Participating-Carriers-List.pdf>

Thank you and happy selling! Questions?

Judy Warner: *Life/Annuity Licensing Specialist (717)-540-5690 Ext. 109*

Jasmine Smith: *Licensing Specialist (717)-540-5690 Ext. 138*

Cody Wilbert: *Annuity Support Specialist (717)-540-5690 Ext. 136*

Maria Adams: *Annuity Support Specialist (717)-540-5690 Ext. 102*



 800.926.8875 | 717.540.5690

 500 Nationwide Drive, Harrisburg, PA 17110

www.urlinsgroup.com/aries