CARRIER-SPECIFIC ANNUITY SUITABILITY REQUIREMENTS

Carriers	Suitability Requirements	Preappoint?	Updated
Allianz	Once this requirement is in place, they will not be able to issue any business until you have completed the product training. Simply click on the NAIC Product Training Module on their Business Builder website (https://www.allianzlife.com/IIG/EducationCenter/BusinessBuilder.aspx) to satisfy your fixed and fixed index annuity product training requirement for all their current products or RegEd/IRI Annuities Training Platform (https://secure.reged.com/TrainingPlatform/). NY Product Training Link: https://www.allianzlife.com/IIG/EducationCenter/BusinessBuilder.aspx	Licensing must be submitted, but not completed. An agent can take the product training as soon as the background is run and comes back.	10/18/2011
American Equity (NY included)	Effective February 15, 2011, all insurance producers must complete carrier-specific product training before selling or soliciting American Equity annuity products. They will not issue new business dated prior to an insurance producers completion of training requirements. Training only needs to be complete for those products which you actively solicit business. American Equity appointed producers can get the product training by logging in to www.american-equity.com click on "Training" then "Product Specific Training". Non-appointed producers can access the product training at https://agent.american-equity.com/StateProductTraining.asp	Not required.	01/31/2012
American General	• Traditional Fixed or Immediate Income Annuities Training: http://www.brainshark.com/americangeneral/Training_Annuities_101 • Index Annuities Training: http://www.brainshark.com/americangeneral/IndexAnnuityTraining101 • Training is available online at: http://estation.americangeneral.com	Not required.	10/18/2011
American National (NY included)	American National has created a product training course to fulfill the carrier specific requirements of this new regulation. It can be accessed at the following location: http://img.anicoweb.com/Training By clicking on the training link above, you will be prompted to enter your name, email address, phone number, and Social Security Number. The course is approximately 25 minutes, and must be completed in one sitting. This training course must be completed in its entirety before any new application is received or the application will be returned. NY Product Training Link: www.img.anicony.com	Not required.	10/18/2011
Assurity	To complete the product training, click the following link: https://assurelink.assurity.com	Appointment paperwork must be submitted to the carrier to obtain the required producer number.	01/31/2012

updated 02/01/12 These documents and the contents within cannot be copied without the expressed permission of Zenith Marketing Group, Inc.

CARRIER-SPECIFIC ANNUITY SUITABILITY REQUIREMENTS

ZENITH MARKETING GROUP INC.

Carriers	Suitability Requirements	Preappoint?	Updated
Aviva	To comply with state adoption of the NAIC Model Suitability Rule, Aviva is requiring all agents (where the Suitability Rule is in place) to complete 4 hours of continuing education credits and additional training on their portfolio of annuity products before soliciting an annuity application. Aviva has partnered with RegEd to provide this training. Upon receipt of contracting paperwork for a new agent, Aviva will process the appointment and email the up line the appointment confirmation along with a link that will provide the agent with instructions on how to access Aviva's training via RegEd. If the agent's email address was provided, Aviva will also send an email with the link to the agent. If the agent did not provide an email address, the up line is responsible for communicating to the agent. For existing agents that request an appointment, Aviva will follow the same process. Existing agents can also access this same information and a link to the RegEd site by clicking on the "NAIC Annuity Suitability Training via RegEd" link located in the upper left-hand corner of the agent portal landing page.	Agents must wait until they are made active. They need to use their code and password which is assigned by AVIVA.	10/18/2011
Companion Life	NAIC Product Specific training requirement can be fulfilled at this link: http://www.mutualofomaha.com/retire/advisors/annuitybrokers/appointments/naic-annuity-regulation.php	Agents needs to be made active first so that they can access the site/ training.	01/31/2012
Fidelity & Guaranty	Effective January 1, 2011, the Company will require appointed producers to complete on-line training for each OM Financial Life annuity product series prior to solicitation of any annuity product in that series. Producers will also be required to certify they have completed such training prior to any solicitations. Go to www.fglife.com and Agents. On next page, click on Producer Required Product Training which is under Agent Information & Resources.	Not required. If taking the training before being made active they would select "inactive" and if they are already active they would select "active".	10/18/2011
First SunAmerica	NY Product Training Link: http://www.brainshark.com/valic/vu?pi=zGozgr3NnzhaMz0	Required.	02/01/2012

These documents and the contents within cannot be copied without the expressed permission of Zenith Marketing Group, Inc.

CARRIER-SPECIFIC ANNUITY SUITABILITY REQUIREMENTS

ZENITH MARKETING GROUP INC.

Carriers	Suitability Requirements	Preappoint?	Updated
Genworth (NY included)	Effective October 1, 2011, Genworth will offer Computer Based Training (CBT). To complete product-specific training go to www.genworth.com/annuityproducertraining — Click appropriate button for Financial Institution or Independent Producer — Select an individual product course — Review the entire course — At end of course respond 'yes' to Attestation — Complete course submission screen with name, NPN or SS#, submit — Return to product training if wish to complete another product Completion of course will be recorded and update our system automatically at least nightly. Agents can also print out the completion certificate. Please note: For applications signed on or after November 11, 2011, CBT will be the only method accepted for product-specific training.	Not required.	01/31/2012
Great American	Please remember that if your state has adopted the NAIC model regulation, the date on which new business paperwork is completed must be at least one day after the required training is completed Complete NAIC Product Specific Training available at: http://www.joingafri.com/naic/	Not required.	01/31/2012
The Hartford	To complete the product training, use the appropriate link below. The certificate at the end of each training package must be completed and faxed in to the carrier. Simple Income Solution: www.zenithmarketing.com/marketing-info/SPIA_NAIC_Training_New_Cert.pdf Income Annuity: www.zenithmarketing.com/marketing-info/HIA_NAIC_Training_New_Cert.pdf Saver Max: www.zenithmarketing.com/marketing-info/Saver_Max_NAIC_Training_New_Cert.pdf CRC Select III: www.zenithmarketing.com/marketing-info/CRCSIII_NAIC_Training_New_Cert.pdf Saver Certainty: www.zenithmarketing.com/marketing-info/Saver_Certainty_NAIC_Training_New_Cert.pdf	Agent must be appointed first before completing the training.	01/31/2012
ING	ING requires that product training be taken by **ALL** producers in **ALL states** BEFORE they take any ING or ReliaStar annuity applications. Training can be completed at Kaplan Education by following this link: https://www.kfeducation.com/login/check-company?companyId=INGAnnuities&newUserActionType=createAccount&submit_createNew	Not required. The carrier needs to set them up before an agent can take the training.	02/13/2012
Integrity	Product Training Link for all states: https://www.kfeducation.com/portal	Not required. The agent needs to create a profile using their NPN.	10/19/2011

These documents and the contents within cannot be copied without the expressed permission of Zenith Marketing Group, Inc.

CARRIER-SPECIFIC ANNUITY SUITABILITY REQUIREMENTS

Carriers	Suitability Requirements	Preappoint?	Updated
Liberty Life	To complete the product training, click the following link: www.libertylifeco.com/producer Click the Doing Business tab. Click on Suitability. About 1/3 of the way down the page, click on Liberty Life Product Specific Training Module.	Not required.	01/31/2012
LSW/National Life	1. Log on to the RegEd/IRI (Insured Retirement Institute) Annuity Training Platform. You may type or copy and paste the following URL into your internet browser: https://secure.reged.com/TrainingPlatform/ 2. For first time users, click "Sign up" which is located in the upper right hand corner and follow the registration instructions. If you are already registered with RegEd's Annuity Training Platform enter your login information at the top. 3. Hit "Add Product Training" on the left hand navigation bar. 4. Enter the carrier-provided product code and hit "submit." The National Life Group / LSW code is NLGANN. 5. The carrier-specific training should now be visible either on the left-hand navigation bar or the Producer Status screen for you to select and complete.	Appointment paperwork must be in carrier's possession before taking product training.	02/01/2012
Lincoln Benefit	1. Log on to the RegEd/IRI (Insured Retirement Institute) Annuity Training Platform. You may type or copy and paste the following URL into your internet browser: https://secure.reged.com/TrainingPlatform/ 2. For first time users, click "Sign up" which is located in the upper right hand corner and follow the registration instructions. If you are already registered with RegEd's Annuity Training Platform enter your login information at the top. 3. After completing registration the Producer Status page will be displayed. This screen allows you to track both state CE/suitability training, as well as Carrier-Specific Product Training. LBL's Carrier-Specific Product Training Course is listed in the – "Carrier-Specific Product Training" – section. Click on the link to access and complete the course by following the instructions provided. 4. Click on the Enter Product Code tab located in the left side menu bar. The next window to appear is the "Just-In-Time Product Training". In the Product Code Box: enter the appropriate code that identifies your producer status; then click Submit - The product code is: ALLSTATEMBA Next - Click on Go To Requirement	The training can be taken prior to being made active.	10/18/2011
Lincoln Financial (NY included)	NAIC Product Specific training requirement (NY included) can be fulfilled at this link: http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx	Not required.	01/31/2012

These documents and the contents within cannot be copied without the expressed permission of Zenith Marketing Group, Inc.

CARRIER-SPECIFIC ANNUITY SUITABILITY REQUIREMENTS

Carriers	Suitability Requirements	Preappoint?	Updated
Minnesota Life/ Securian	To complete the product training, click on the following link: https://advisors.securianretirementcenter.com/srd/Annuities/Learning+Center After advisors complete the product-specific training modules their completion is automatically recorded; they do not need to send or fax anything in to Securian. They are advised to print the final completion page for their records. Once an advisor has completed Securian's product training for one state's deadline, he or she does not have to complete the product training again for another state's deadline. However, keep in mind that additional training may be required if there are product changes within the Securian annuity lineup, or changes in the regulation as each state adopts it. The carrier will communicate if/when additional product-specific training is required.	Not required.	01/31/2012
Mutual of Omaha/ United of Omaha	NAIC Product Specific training requirement can be fulfilled at this link: http://www.mutualofomaha.com/retire/advisors/annuitybrokers/appointments/naic-annuity-regulation.php	Agents needs to be made active first so that they can access the site/ training.	10/18/2011
National Integrity	Product Training Link for all states: https://www.kfeducation.com/portal	Not required. The agent needs to create a profile using their NPN.	01/31/2012
National Western	National Western has partnered with NAFA to offer both the one-time General Annuity training and the Product-Specific training that NAIC model states require. In order to access this training, login to National Western's agent-friendly website, BEACON (https://www.nationalwesternlife.com/beacon/getagt.asp), and click on the "NAFA" banner on the right side of your screen. Once on their website, click the box in the middle of your screen entitled "Required Annuity Product Specific Training", select National Western Life as your carrier, click continue, then you may select one or both training programs by clicking the appropriate boxes. Once you have made your selection, click "Check Out" and follow the screen prompts to continue to your training program(s).	Not required. www.NAFA. SuccessCE.com	10/18/2011

These documents and the contents within cannot be copied without the expressed permission of Zenith Marketing Group, Inc.

CARRIER-SPECIFIC ANNUITY SUITABILITY REQUIREMENTS

Carriers	Suitability Requirements	Preappoint?	Updated
New York Life	1. Click on this URL link https://secure.reged.com/TrainingPlatform which will bring you to the RegEd Annuity Training Platform (ATP) home page. If the link is not active, please copy and paste this address in your internet browser. 2. If you have never registered in RegEd, select "Sign Up" in top right corner of the site and complete the registration form. The registration page must be filled out in order to identify the training requirements that are applicable to you. Be sure to list all jurisdictions that you do business in. Once you complete the registration page, click on the "I accept the terms of service" box at the bottom of the screen to continue. 3. Now that registration is complete, the left side bar has the training choices. Click on "Producer Status" which will show the State annuity general training courses and carrier specific annuity product training at the bottom of the screen. • Most producers of New York Life annuities will have immediate access to the product training courses upon registering. If New York Life is not listed in the "Carrier Specific Product Training" section, you will need to call our Sales Desk at 888- 474-7725. 4. You will be given a product code which will give you immediate access to that product's training course. Just click on the "Enter Product Code" selection on the left navigation bar. Within 24 hours of using the product code, you will be given access to all other NYL training courses. 5. To view and track your training completions to date, click on the "My Courses" selection where you will find your course training history.	Product training must be completed prior to appointment.	01/31/2012
North American	**Regardless of state,** all producers must complete North American's Annuity Agent Certification before soliciting business. Access the certification at http://nacolah.agentcertification.com. For the one-time 4 credit hour training, agents may access their Success CE website, www.na.successce.com, to take the required course. North American is accepting proof of training now, so please forward proof of successfully completing this course to their Licensing team via Fax at 877-586-0248. North American has elected to adopt the new Suitability form and the provisions of the Model for all states starting in January. Product Specific training will be managed through our current Annuity Certification and Re-Certification modules and exam.	Agents need to submit licensing. The carrier will provide a pending code; need to take the certification before they will make agent active.	10/18/2011
Oxford	**Regardless of state,** all producers need to do annuity product training before submitting an annuity application. To take the training, login at the following website: https://www.oxfordlife.com/agentportal/agent/index.aspx Use the same login and password that you used to get licensed. On the top of the screen is a link that says, "Producer Support". If you hover over this you will see, Producer Education, and then Annuity Certification. This will lead to the documents to read, and then a multiple choice test.	Agents must be preappointed before taking the training.	01/31/2012

These documents and the contents within cannot be copied without the expressed permission of Zenith Marketing Group, Inc.

CARRIER-SPECIFIC ANNUITY SUITABILITY REQUIREMENTS

ZENITH MARKETING GROUP INC.

Carriers	Suitability Requirements	Preappoint?	Updated
Penn Mutual	NY Product Training: www.pennmutual.com Log onto Producers Place, click Education and Training Tab, Under Learning Resource Center click on Visit the Learning Resource Center, Launch Learning Resource Center, Click on Penn Mutual Annuity Product Training (it states "click here")	Agent needs to be made active before they can take the training.	10/18/2011
Presidential	Annuity agents can access the Quest training site link: https://learn.questce.com/presidentiallife/ to begin training. This link will be listed in the Agent Resource Center/Learning Center https://arc.presidentiallife.com/LearningCenter/content.aspx Upon completion of the annuity product training and answering 18 out of 25 questions correctly on our exam, agents will receive an online certificate that can be printed from the site. There is no agent cost for this company annuity product training.	Not required except in KS and MT.	01/31/2012
Principal	Product Specific Training (NY included): https://secure02.principal.com/EfpFramework/efpStatic.do?contentID=15043&cat=For%20You&Tier1=Resources&Tier2=598&lm=1826&lmg=2359	Not required.	10/18/2011
Protective Life	Follow this link for NAIC suitability training: https://learn.questce.com/naicsuitability/	Not required.	02/01/2012
Reliance Standard	You may access and complete the Reliance Standard web-based product-specific training module by visiting http://rsli.successce.com. SuccessCE and the National Association for Fixed Annuities (NAFA) have partnered to offer the 4-Hour CE course at www.NAFA.SuccessCE.com. The course complies with Iowa's CE requirement.	Not required.	10/18/2011
SBLI of Mass.	Go to www.sbliagent.com. At the bottom of the page see NEW SBLI TRAINING IS READY! Click on the link to Quest CE. Takes you to the Compliance Training Portal. The agent will need to enter his username and password in the Student Sign In box.	Required.	01/31/2012
Security Benefit	This carrier requires fixed index annuity product training from agents in all states, compliant or not. If your state has adopted the Model Regulation, you must complete both the continuing education and product specific requirements prior to soliciting an annuity application. Security Benefit offers training through RegEd (https://secure.reged.com). Security Benefit will not accept applications if you have not completed the training. If your state has adopted the model Regulation and you have taken your general 4-hour CE training from a company other than RegEd, please send a copy of your certificate from the training provider to Security Benefit, P.O. Box 750487, Topeka, KS 66675-0497.	Agents must wait to be made active before they can take the training.	10/18/2011
Security Mutual	Link pending.	Not required.	02/01/2012

These documents and the contents within cannot be copied without the expressed permission of Zenith Marketing Group, Inc.

CARRIER-SPECIFIC ANNUITY SUITABILITY REQUIREMENTS

Carriers	Suitability Requirements	Preappoint?	Updated
Sentinel	This training can be accessed through the agent tab of www.sentinellife.org. On the right side of the page is a green "Quick Links" box with a link labeled "LIMRA Training for Agents". Once the agent clicks on this link he/she can register. The product specific training requirement, which should only take about 10 minutes to complete, can also be accessed through this website. At the end of the product training, make sure the agent clicks the radio button verifying they have completed the training, as this is how we verify compliance.	Not required.	01/31/2012
Standard	The Standard has rolled out a new platform to provide both components of the NAIC Suitability in Annuity Transactions Model Regulation required training. If you complete an annuity application prior to completing the required product training, the application will have to be returned as non-compliant. Register or log in to get started at http://www.standard.com/annuities/combined_product_training.html.	Not required.	11/30/2011
Transamerica	Please click the link and follow the instructions to register and log in for Transamerica Life Insurance Company (Transamerica) annuity training: http://tracking.nesox.com/tracking/?u=jheimowitz@sandgrain.com&msg=7CF30E69.2C9E.4C98.A097.24841098199E.0001.20110502.SZCFLDUAWNMCZGBO@transamerica.com&url=https://secure.reged.com/TrainingPlatform/	Required.	02/01/2012
US Life	NY Product Training Link: http://www.brainshark.com/valic/vu?pi=zGozgr3NnzhaMz0	Required.	02/01/2012
Western National	Product Training Link: http://www.brainshark.com/valic/vu?pi=zGezitMc1zhaMz0	Required.	02/01/2012

These documents and the contents within cannot be copied without the expressed permission of Zenith Marketing Group, Inc.