<u>Life Product Training - IMPORTANT INFORMATION</u>

At the end of 2018 New York State amended its Regulation 187 to impose a Best Interest standard on Financial Professionals selling Life Insurance contracts in the State of New York. This change applies to applications taken on or after February 1, 2020 for new contracts to be issued in New York and also to recommendations relating to post-issue New York issued contracts that generate compensation.

This regulation <u>REQUIRES</u> all Insurance Producers to complete carrier-specific product training <u>BEFORE</u> making a recommendation regarding life and annuity products issued as New York contracts. If applications are submitted and dated prior to the completion of the product specific training it will be rejected and sent back to you. Please advise KAFL immediately once you have completed the trainings and the date. Please also send a copy of your completed certificate to KAFL so we are able to keep track of the trainings that you have completed.

Additionally, certain carriers require a **National Producer Number** for registration. To find NPN, visit https://pdb.nipr.com/html/PacNpnSearch.html (if needed).

Finally, each carrier has developed their own way to complete their product specific training, some use; LIMRA, RegEd, Brainshark, or Quest CE. **See carrier-specific info below to find out which service to use.** The following is general info for three popular options.

First time visitors must register for the program the first time they visit **<u>each</u>** carrier.
1) Select "click here to Register" on the left. Complete required info in next window. Scroll down the page to input your NPN number and select the state in which you are licensed to sell life insurance, once complete, click register.
2) The system will assign a user name for you to use with your password to log onto the site in the future. Be sure to record this user name as it may be different than your NPN.
3) The product-specific training is located further down the page. Select the product lines with which you are affiliated to take the required course.

Many carriers use RegEd as their web-based solution for both product-specific training and the suitability training.
1. For online training visit https://secure.reged.com/TrainingPlatform/index.html 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 and follow these instructions to log in:
2. If you have never registered in RegEd, select "Register online and create a profile" 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. 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. After registration, visit https://secure.reged.com/TrainingPlatform/index.html and enter your user name and password. NOTE: On first login, all producers will be prompted to update their password.

QUEST CE

Some carriers use Quest CE for their web-based training.
Go to https://learn.questce.com/naicsuitability/

New Users – click register to create your account, follow the three steps to begin training. 1) If you are looking to take product specific training choose NAIC Requirement. Then you will have the option to "Skip Step 1". 2) Select your carriers and Broker Dealer, click continue. 3) Select your appropriate product-specific training courses. Click **Start** to access course content. Once you have read and navigated through all content slides click begin (located under exam) to open the course attestation or exam. (Exams remain locked until content portion is completed.) Click **Start Exam** to answer attestation or exam to mark course fully complete.

Returning Users – Log in to your existing account with your username and password then, click Add Product-specific from the menu options on the left. Check the box to select and add the course to your student dashboard. Please note, if you do not see the course you are looking for, return to your dashboard page and verify that your carriers and broker dealer are properly selected in your account. Once a course is added, follow the three steps above to complete. If you run into any Quest CE technical issues, you may contact Quest at 877-593-3366.

Carrier-Specific Training

AIG/US Life – Course provided through LIMRA

Using Microsoft Firefox visit https://naic.pinpointglobal.com/AIGLife/Apps/default.aspx

**Google Chrome will not show a completion for the course in step #2 for 48 hours.

1) Login or register for the portal
2) Complete the course "Introduction to Our Products (AIGLIFE-Intro101)" to gain access to the other product trainings
3) Complete the course for the product you plan to sell:
    a. Select-A-Term (AIGLIFE-Term101)
    b. Secure Lifetime GUL3 (AIGLIFE-GUL101)
    c. Index Universal Life Product (AIGLIFE-IUL101)
    d. Term Conversion Products (AIGLIFE-Conversion101)
4) After completing the product course, you MUST complete the course "Reason for Insurance" in addition to the ones in steps #2 & #3.
5) Go to My Transcript to print certificate and send a copy to licensing@kafl.com

AIG/US Life – Course provided through KAPLAN

Visit https://portal.kaplanfinancial.com/partner/AIGLIFE

1) Log in or Create an Account
2) Click Browse Offerings in the menu to the left
3) Select the Professional Development tab
4) Click Continue under Best Interests Product Training
5) Select the course(s) for the product(s) you plan to sell:
    a. AIG Select-a-Term
    b. AIG Secure Lifetime GUL 3
    c. AIG Index Universal Life Products
    d. AIG Term Conversion Products
6) Send a copy of your certificate of completion to licensing@kafl.com

American National –
Visit https://img.anicoweb.com/wps/portal/img/home/annuities/salessupport/annuitysuitability for info on suitability training.

Appointed Agents - Product training can now be accessed through Xcelerate by logging into E-Agent using the following link: IMG Product Training. 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.
Non-Appointed Agents - If you are not appointed with American National yet, you can still take our product training. Click here to get started.

Complete the course "NY Life All-Encompassing Course"

Send the certificate of completion at the end of the course to licensing@kafl.com.

Ameritas – Provides product-specific training to advisors through RegEd
(https://secure.reged.com/TrainingPlatform/index.html)

RegEd Course Name	
General Courses	**Product Code**
Ameritas Life Insurance Products NY	Ameritas Life Product Training

You must print/save your certificate and send it to licensing@kafl.com.

Equitable Financial – Course provided through LIMRA
Visit https://naic.pinpointglobal.com/AXADistributors/Apps/Default.aspx
1) Login or Register for the portal
2) Click on "My Product Training"
3) Complete the course for the product you plan to sell:
    a. Term Products
    b. Indexed Universal Life (IUL) Products
    c. Corporate Owned Incentive Life (COIL)
    d. Variable Universal Life (VUL) Products
4) Go to "My Transcript" to print certificate and send a copy to licensing@kafl.com

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Foresters –
Review product training presentation and submit Foresters Reg 187 Certification form.
If you are not appointed please click here to access the form.

John Hancock – Provides product-specific training to advisors through RegEd
(https://secure.reged.com/TrainingPlatform/index.html)

RegEd Course Name	
General Courses	**Product Code**
New York Regulation 187 Product Training	JHNY2019

You must print/save your certificate and send it to licensing@kafl.com.

Lincoln – Provides product-specific training to advisors through RegEd
(https://secure.reged.com/TrainingPlatform/index.html)

RegEd Course Name	
General Courses	**Product Code**
Lincoln Fixed Individual Life Insurance Nov. 2019	LincolnFixedLife
Lincoln MoneyGuard Dec. 2019	LincolnMoneyGuard

You must print/save your certificate and send it to licensing@kafl.com.

Lincoln – Also provides product specific training to advisors through LIMRA
Visit https://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx

1) Log in or Register for the portal
2) Go to "My Product Training"
3) Complete the course for the product you plan to sell:
   a. Lincoln Fixed Individual Life Insurance Nov. 2019 (LFIL 11.19)
   b. Lincoln *MoneyGuard*® Dec. 2019 (LMG12.19)
   c. Lincoln Variable Individual Life Nov. 2019 (LVIL 11.19)
4) Go to My Transcript to print certificate and send a copy to licensing@kafl.com

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Mass Mutual – Provides product-specific training to advisors through RegEd
(https://secure.reged.com/TrainingPlatform/index.html)

RegEd Course Name	
General Courses	**Product Code**
MassMutual's Life & LTC Care Choice	MMCC2019
MassMutual Term Life	MMTL2019
MassMutual Whole Life Insurance	MMWL2019
MassMutual's UL Guard & SUL Guard	MMULSULG2019
MassMutual's VUL III	MMVULIII2019

You must print/save your certificate and send it to licensing@kafl.com.

National Life Group – Must be appointed to access training
Visit https://www.nationallife.com/
1. Log into the Agent portal (must be appointed to login)
2. Under Training/Product click on Life
3. Click on Product Training
4. After reviewing each of the product trainings on the page, check the box at the bottom and click Submit.
5. Print the page and send a copy to licensing@kafl.com.
   *Print the page with headers and footers to show completion date and URL.

Nationwide – Provides product-specific training to advisors through RegEd
(https://secure.reged.com/TrainingPlatform/index.html)

RegEd Course Name	
General Courses	**Product Code**
Nationwide - No-Lapse Guarantee UL II	No Lapse Guar UL II
Nationwide - YourLife CareMatters NY	YourLife CareMatters NY
Nationwide - YourLife Guaranteed Level Term	YourLife GL Term
Nationwide - YourLife Indexed UL Accumulator	YourLife Indexed UL Accum
Nationwide - YourLife Indexed UL Protector	YourLife Indexed UL Prot
Nationwide - YourLife Whole Life 100-20-Pay Whole Life	YourLife Whole Life 100-20-Pay
Nationwide - YourLife Simplified WL 120	YourLife Simplified WL

You must print/save your certificate and send it to licensing@kafl.com.

New York Life – Must be appointed to access training. Course provided through LIMRA
**If you do not have access to LIMRA please contact licensing@kafl.com to request a login to access the training.

Visit https://knowledge.limra.com/default.aspx
1) Login to the portal
2) Go to the Best Interest Program page
3) Complete the company page "New York Life Reg 187 Product Training"
4) Send a screenshot of the page showing the course name and completion date to licensing@kafl.com

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Principal –
Visit www.principal.com/LearnLifeProductsNY
Review the appropriate product guide and submit a Life Insurance Needs Analysis (DD9349) and Product Training Certification form (DD9349A) with each application. The most current version of these forms are included in Principal's NY application packet and are available on Principal's website.

Protective – Course provided through QUEST CE
Visit https://learn.questce.com/naicsuitability/ and complete the course that is applicable to the type of product you are selling.

Company Name: Protective
Course Name: Classic Choice Term (PCCTNY)
Course Description: Protective Classic Choice Term Life product

Company Name: Protective
Course Name: ProClassic II UL (PC2ULNY)
Course Description: ProClassic II UL Universal Life Insurance Product

Company Name: Protective
Course Name: Protective Series Whole Life Insurance (PSWLNY)
Course Description: Protective Series Whole Life and the Protective Series Simplified Issue Whole Life Insurance products

Company Name: Protective
Course Name: Non-Participating Whole Life Insurance (NPWLNY)
Course Description: Protective Non-Participating Whole Life Insurance

You must print/save your certificate and send it to licensing@kafl.com.

Prudential – Provides product-specific training to advisors through RegEd
(https://secure.reged.com/TrainingPlatform/index.html)

RegEd Course Name	
General Courses	**Product Code**
Prudential Term Insurance	19TERM0100
Prudential Permanent Insurance	19PERM0100

You must print/save your certificate and send it to licensing@kafl.com.

Prudential – Course provided through QUEST CE
Visit https://learn.questce.com/naicsuitability/ and complete the course that is applicable to the type of product you are selling.

Company Name: Prudential Life
Course Name: Prudential Term Insurance
Course Description: Created exclusively for Financial Professionals. Providing highlights of Prudential's Life Insurance portfolio.

Company Name: Prudential Life
Course Name: Prudential Permanent Insurance
Course Description: Created exclusively for Financial Professionals. Providing highlights of Prudential's Life Insurance portfolio.

You must print/save your certificate and send it to licensing@kafl.com.

SBLI (Prosperity Life) – Provides product-specific training to advisors through RegEd
(https://secure.reged.com/TrainingPlatform/index.html)

RegEd Course Name	
General Courses	**Product Code**
Life Training_NY_Financial Institutions Only	Life Training_NY_Financial Institutions Only
Life Training_NY_Agents Only	Life Training_NY_Agents Only

If you work with a financial institution, you must complete the course titled "Life Training NY Financial Institutions Only." All others must choose the course titled "Life Training NY Agents Only."

You must print/save your certificate and send it to licensing@kafl.com.

In addition to product training, all agents must take SBLI's Proprietary AML course. To access the training follow these steps:

1. Go to https://secure.reged.com/industrytraining
2. If you have previously registered on RegEd, sign in using the already established credentials. If you have never registered click on "Register Online" in the lower right corner of the screen to create a profile
3. Once you are signed in, click on 'Enter Product Code' to search for the course by product code – the product code must be entered exactly as you see here: Prosperity_AML
4. The Anti-Money Laundering Training will show up at the bottom of the screen – you will need to scroll down to see it
5. Click on Go To Requirement to begin the course
6. When you come to the end of the training, click on ATTEST, to attest to the completion of the course
7. Click on 'YES' to acknowledge completion
8. Click on 'CONTINUE'
9. A Course Completion Record will be displayed – send a copy of this to licensing@kafl.com.

Securian – Course provided through QUEST CE
Visit https://learn.questce.com/securian

Company Name: Securian
Course Name: NY Reg 187 Life Product Training
Course Description: Advantage Elite Select Term and Eclipse Indexed Universal Life

You must print/save your certificate and send it to licensing@kafl.com.

Security Mutual Life – Provides product specific training through LIMRA
Visit https://naic.pinpointglobal.com/SMLNY/Apps/Default.aspx

1) Log in or Register for the portal
2) Complete the course "NYS Regulation 187 SML Life Insurance Product Specific Training (Reg187 Life)"
3) Go to My Transcript to print certificate and send a copy to licensing@kafl.com

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Symetra –
Visit https://portal.kaplanfinancial.com/partner/Symetra/portal/login

1) Log in or Create an Account
2) Click Browse Offerings in the menu to the left
3) Under Select Product Line choose Product Training
4) Click Continue under Best Interests Product Training
5) Add the course "First Symetra Term Life Insurance Suitability and Product Training" to your Cart
6) Send a copy of your certificate of completion to licensing@kafl.com

Symetra – Provides product-specific training to advisors through RegEd (https://secure.reged.com/TrainingPlatform/index.html)

RegEd Course Name	
General Courses	**Product Code**
First Symetra NY Term Life	FSNYTERM

You must print/save your certificate and send it to licensing@kafl.com.

Transamerica – Provides product-specific training to advisors through RegEd (https://secure.reged.com/TrainingPlatform/index.html)

RegEd Course Name	
General Courses	**Product Code**
Transamerica - Final Expense Portfolio Training	TLFINALEXP
Transamerica - Financial Foundation IUL Training	TLFFIUL

You must print/save your certificate and send it to licensing@kafl.com.

William Penn Life – Must be appointed to access training. Course provided through LIMRA
This is **NOT a required product training – only a tool to help educate agents on their products.
If you do not have access to the training you can simply review Legal & General's Products At A Glance brochure.

Visit https://knowledge.limra.com/default.aspx

1) Login to the portal
2) Go to the Best Interest Program page
3) Complete the company page "Legal & General America Know the Products"
4) Send a screenshot of the page showing the course name and completion date to licensing@kafl.com

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William Penn Association –
Visit www.wpalife.org/ar – The password to enter the area is @g3nts709.

1) Scroll down to the bottom of the page to find the required training videos.
2) Life module is titled "NY Suitability Training" in the video series (the middle video) and covers all of their products, pricing and current underwriting offers.
3) Agent Attestation of Completion of the required product training module(s) MUST be submitted to licensing@kafl.com.