

Protective Life Insurance Company

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@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?

Only agents in NAIC regulated states must complete product training (see attached Annuity Suitability Training Requirement). States that do not require a 4-hour state training but still require carrier product training include: FL, MT, NY and UT.

When can the product training be taken?

The product training will can be completed at any time. Product training can be completed the same day that new business is solicited.

Product Training Directions: See attached

Go to: <https://learn.questce.com/naicsuitability>

Additional Required Training

Anti-Money Laundering Training (AML):

LIMRA is the preferred AML vendor (no certificate needed). Protective will accept other vendors as long as a certificate is provided. Agents are required to maintain AML training every 24-months. New Business will not issue and commissions will not pay until AML is in good standing order. 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.

NAIC Required Training for Protective Annuity Products

Per NAIC Model Regulations, product training is required prior to any sales of Protective Life Insurance Company's annuity products. Any sales or applications for our products cannot be accepted without documentation indicating the requirement was met before the business was solicited. Following are instructions for accessing and completing the training courses.

Go to <https://learn.questce.com/naicsuitability>

First-time or new Producers

1. Click **Register**.
2. Enter your information into the required fields to create your account. Click **Register** in lower right to proceed.
3. Review instructions on screen and then click **Continue to Step 1**.
4. Click **NAIC Requirement** in lower left. Click **Yes** on pop-up screen to confirm CE credit is not available for product training.
5. Unless you still need state-specific training, click **Skip Step 1** to advance to continue to product training.
6. At Step 2, choose your **Broker Dealer** or **Independent (Unaffiliated)** from the drop-down menu, and **Protective Life Insurance Company** as one of your Carriers. Click **Continue**.
7. Step 3 — choose applicable Protective product(s) and then click **Select Courses** to add to your account.
8. The courses now appear in your student dashboard. Click **Start** to launch each desired course.
9. When you have viewed all content, click **Certification** to open the course attestation.
10. Click **Start Exam** to answer a one-question attestation to complete the product training course.
11. Protective will be notified of any course completions within 24 hours once the course status is **“Complete”**.

Returning Producers with existing accounts

If you are returning to the site and have an existing account, log in with your **SSN** and **last name** in lower case.

1. Once logged into your account, you will see a list of assigned courses in your student dashboard.
2. If you don't see a required course, click **Add Product Specific** from the menu options on the left. Click the desired course(s) to add into your account. Note: if no Protective courses are available, click **Manage Appointments** to add Protective as a carrier and then choose applicable courses.
3. Return to **Dashboard** to access your courses. Click **Start** to launch desired course.
4. When you have reviewed all content, click **Certification** to open the course attestation.
5. Click **Start Exam** to answer a one-question attestation to complete the product training course.
6. Protective will be notified of any course completions within 24 hours once the course status is **“Complete”**.

For additional support, please contact the Protective Life Annuity Sales Desk:

888.340.3428 or fis.support@protective.com



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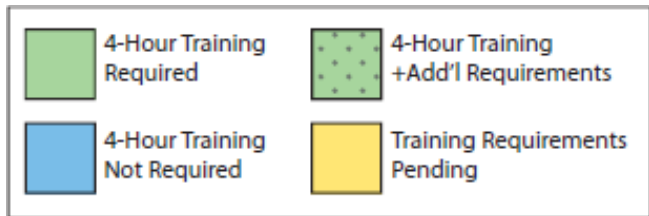
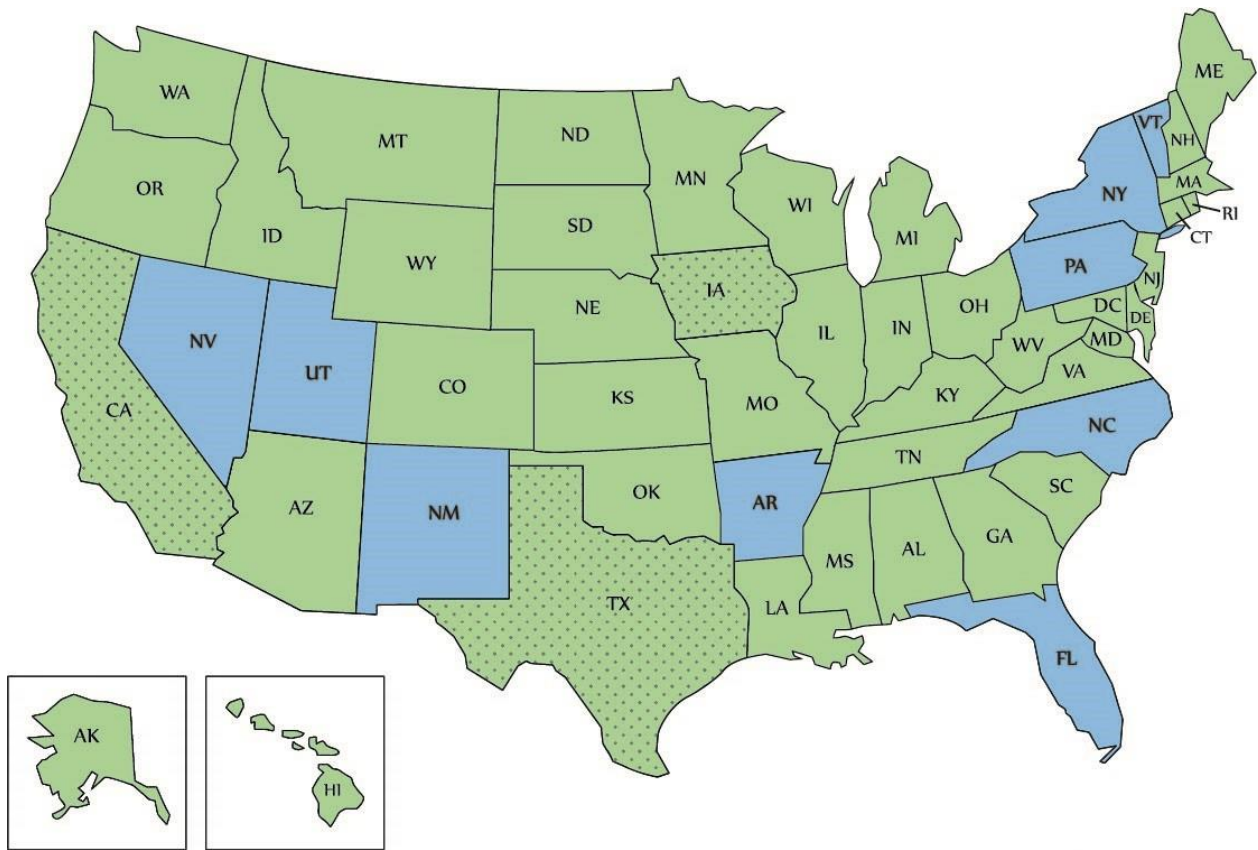
www.protective.com

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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@EverVest.us. For further information, please refer to the tables on the following page or contact your licensing representative.



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