

# ***SAGICOR PRODUCER TRAINING REQUIREMENTS***

## **TRAINING REQUIREMENTS - BY TYPE OF TRAINING:**

- Anti-Money Laundering Course

**Every producer** must complete this on initial appointment and every two years thereafter. Sagicor's website has a link to the LIMRA course, or Sagicor will accept another class if the producer completed it within the previous 24 months and provides to Sagicor the date completed, name of course, and name of provider.

- Indexed Product Training (IA Only)

**Iowa requires all producers** who wish to sell an indexed product in Iowa to complete 4-hours of indexed product CE. Iowa producers can complete the "Sagicor Annuity Suitability Training Course" to receive the 4-hours of CE in Iowa or provide Sagicor with the completion certificate for the required 4-hour CE course taken through another vendor.

- Annuity Indexed Product Training Course

**Any producer who wishes to sell Sagicor indexed annuity product** must complete annuity indexed product training prior to taking an application. There are two options for completion:

- 1) Sagicor "Indexed **Annuity Only** Training Course" \* - Company Credit Only. This course is designed for the producer who wishes only to sell our indexed annuity products. This course is available through our website. Please refer to the website for more information.

OR

- 2) An indexed product course that has been approved by a state for CE credit (Please provide Sagicor with a copy of your completion certificate).

- Sagicor Annuity Product Training Courses

**Any producer who wishes to sell Sagicor annuity products** must complete a course specific to Sagicor annuity products prior to taking an application for any annuity product. Refer to the website for more details.

- Annuity Suitability Course Approved For CE Credit

**Any producer who wishes to sell Sagicor annuity products** must complete this course prior to taking an application for any annuity product. There are two options for completion:

- 1) Sagicor "Annuity Suitability Training Course" \* (This course is eligible for "annuity suitability" CE credit in some states. You can verify which states have approved the course for CE through the link in Producer Training section of Sagicor's website. This course will not fulfill the annuity suitability training requirement in California and Virginia (resident producers). California producers and Virginia resident producers must complete a course offered by another provider. Please refer to California and Virginia's Department of Insurance website for information regarding this requirement).

OR

- 2) Another Annuity Suitability course that has been approved by a state for CE credit (Please provide Sagicor with a copy of your completion certificate).

\*Completion of the Sagicor Annuity Suitability Training Course will fulfill the training requirement for **both** Annuity Suitability training **and** Indexed Annuity Only Product training.

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## **TRAINING REQUIREMENTS - BY PRODUCT:**

- 1) Term, non-indexed UL and Whole Life
  - AML
  
- 2) Indexed UL and Whole Life
  - AML
  - Indexed Product Training Course
    - Iowa requires all producers who wish to sell an indexed product in Iowa to complete 4-hours of indexed product CE. Iowa producers can complete the “Sagicor Annuity Suitability Training Course” to receive the 4-hours of CE in Iowa or provide Sagicor with the completion certificate for the required 4-hour CE course taken through another vendor.
  
- 3) Single Premium Immediate Annuity or Single Premium Deferred Annuity
  - AML
  - Sagicor Annuity Product Training Courses - Refer to the website for more details.
  - Annuity Suitability course that is eligible for CE credit. There are two options:
    - a) Sagicor “Annuity Suitability Training Course” \* (This course is eligible for "annuity suitability" CE credit in some states. You can verify which states have approved the course for CE through the link in Producer Training section of Sagicor’s website. This course will not fulfill the annuity suitability training requirement in California and Virginia (resident producers). California producers and Virginia resident producers must complete a course offered by another provider. Please refer to California and Virginia’s Department of Insurance website for information regarding this requirement).
    - OR
    - b) Another Annuity Suitability course that has been approved by a state for CE credit (Please provide Sagicor with a copy of your completion certificate).
  
- Indexed Annuity
  - AML
  - Sagicor Annuity Product Training Course;
  - Annuity Suitability Training Course; There are two options:
    - a) Sagicor “Annuity Suitability Training Course” \* (This course is eligible for "annuity suitability" CE credit in some states. You can verify which states have approved the course for CE through the link in Producer Training section of Sagicor’s website. This course will not fulfill the annuity suitability training requirement in California. California producers must complete a course offered by another provider. Virginia resident producers must complete an annuity suitability course

\*Completion of the Sagicor Annuity Suitability Training Course will fulfill the training requirement for **both** Annuity Suitability training **and** Indexed Annuity Only Product training.

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which has been approved for 4-hours CE in Virginia. Virginia resident producers must complete a course offered through another provider).

OR

- 1) Another Annuity Suitability course that has been approved by a state for CE credit (Please provide Sagicor with copy of completion certificate).
- Annuity Indexed Product Training Course;
- 1) Sagicor “Indexed Annuity Only Training Course” \* - Company Credit Only. This course is designed for the producer who wishes only to sell our indexed annuity products. This course is available through our website. Please refer to the website for more information. Please note: Iowa requires producers who wish to sell an indexed product must complete 4 hours of CE. Iowa producers must complete the “Sagicor Annuity Suitability Training Course” to receive the 4 hours of CE.)

OR

- 2) Another indexed product training course that has been approved by a state for CE credit (Please provide Sagicor with copy of completion certificate).

\*Completion of the Sagicor Annuity Suitability Training Course will fulfill the training requirement for **both** Annuity Suitability training **and** Indexed Annuity Only Product training.