

Sagicor Annuity Product Training

Link:

<https://agent.sagicorlifeusa.com/wps/portal>

IMPORTANT NOTE:

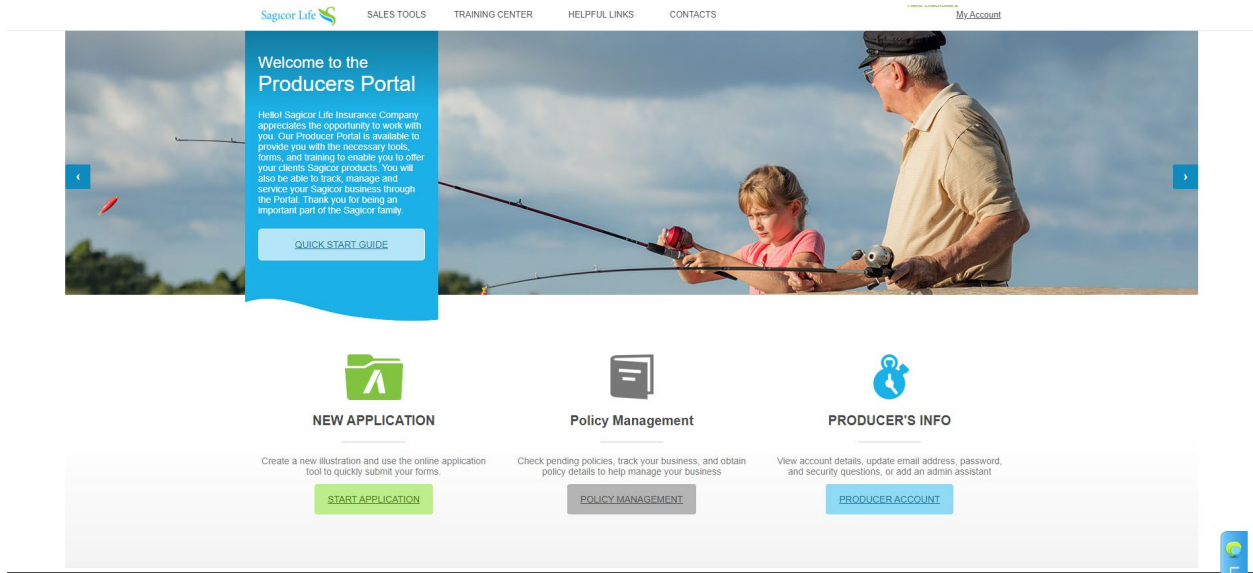
Two Product Training Courses are required when writing Indexed Annuity Products

- 1) Annuity Indexed Training**
- 2) The Product Specific Training**

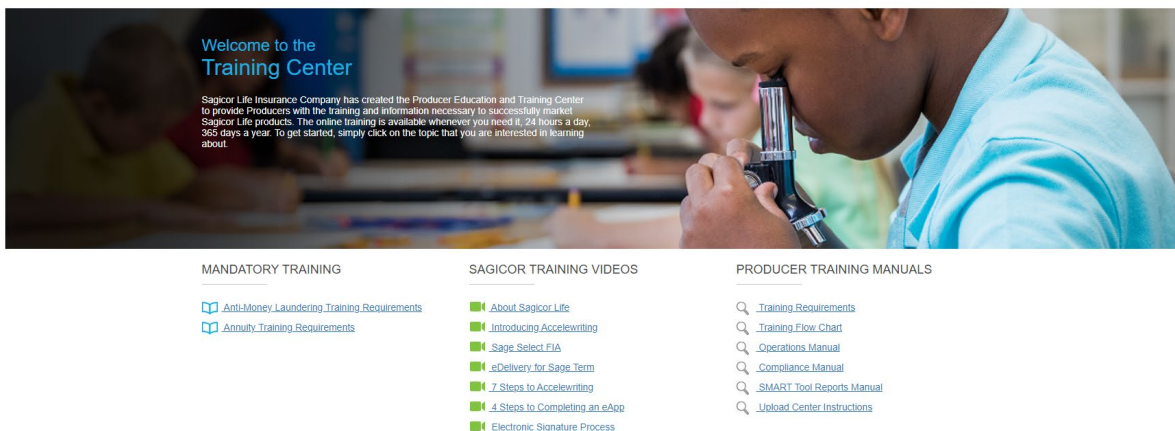
You must be contracted and appointed with Sagicor prior to the completion of product training.

Once you receive the email with your active agent code you will be able to register on the Sagicor website for access.

After registration is complete log into the site. From the home page click on the training center at top of the page.



Once on the training center page on the lower left hand side you will see a mandatory training section, click on the annuity training requirements.



Towards the bottom of the page you will see each product and the required product training link under each product.



A producer must complete the following Sagicor and/or state required annuity training before they solicit an annuity application:

- General annuity suitability training. The training requirement is a key component of the National Association of Insurance Commissioners (NAIC) Suitability in Annuity Transaction Model Regulation.
- Annuity indexed product training. Iowa producers who wish to sell an indexed life or indexed annuity product need to complete 4-hours of CE on indexed products (click on the "Annuity Indexed Training" link below for more information).
- Company specific training for each annuity product that producer is going to sell.

Click on the specific training requirement below under the product you intend to sell for more details on the training requirements

ANNUITY PRODUCT TRAINING REQUIREMENTS

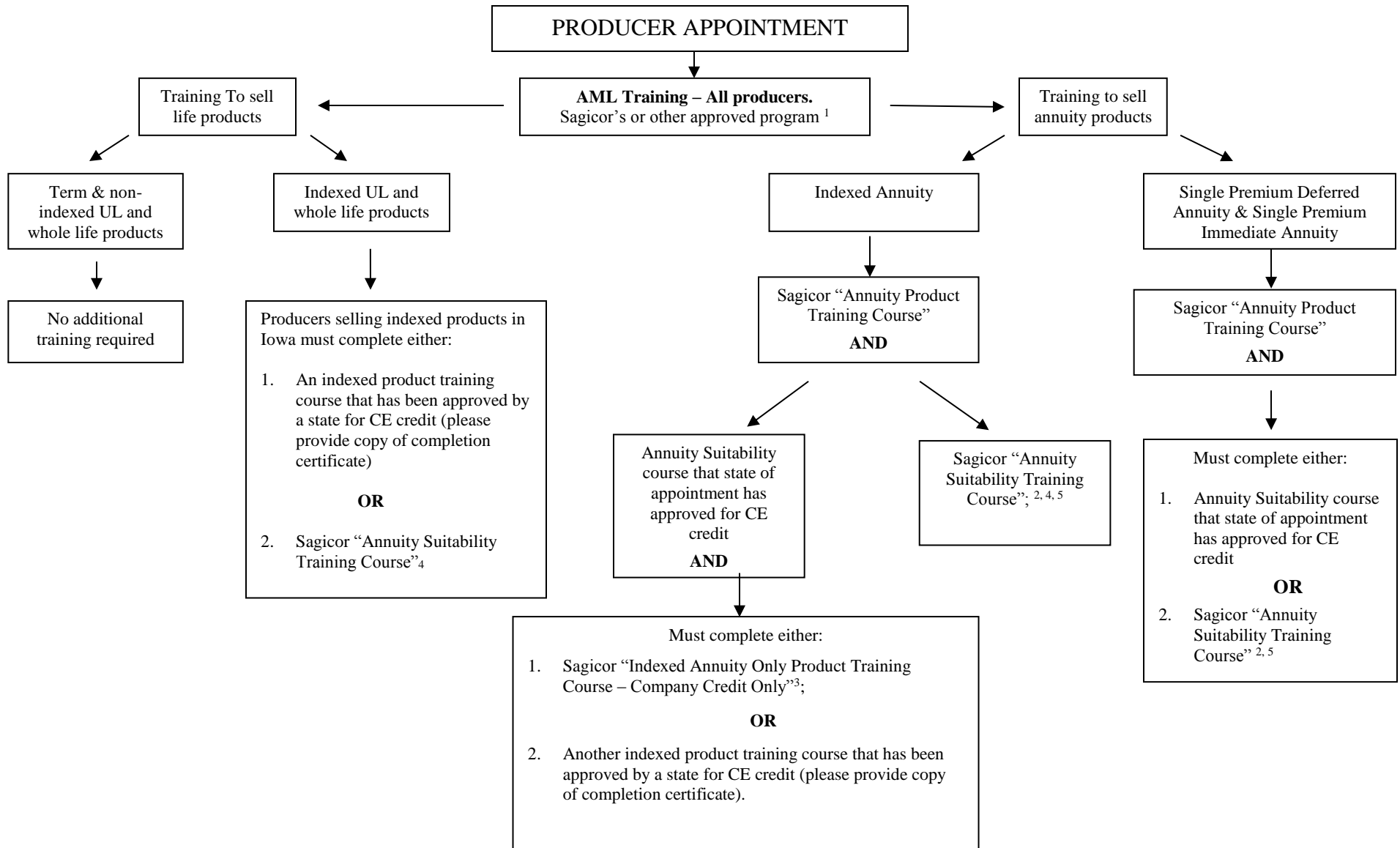
SPIA	Sage Choice	Sage Select	Sage Secure	Milestone MYGA
Annuity Suitability Training	Annuity Suitability Training	Annuity Suitability Training	Annuity Suitability Training	Annuity Suitability Training
		Annuity Indexed Training	Annuity Indexed Training	
Sagicor SPIA Product Training	Sagicor Sage Choice Product Training	Sagicor Sage Select Product Training	Sage Secure Product Training	Milestone MYGA Product Training

Should you have additional questions and need help related to the training Sagicor can be reached at:

888-724-4267 x4680

**Monday thru Friday
8:00am - 7:30pm (EST)**

SAGICOR LIFE PRODUCER TRAINING REQUIREMENTS



1. If using another program, you must provide the name of course, the name of provider, and date of completion. This course must have been completed within the last 24 months.
2. Sagikor "Annuity Suitability Training Course" is approved for: (1) annuity suitability CE credit in some states that have adopted the regulation; and (2) general CE credit in most states. To identify which states have approved the course for general and/or annuity suitability CE Credit, click the link that is located next to the course name, on the Annuity Suitability Training page of the website.
3. This course does not qualify for CE credit. Please note: Iowa requires producers who wish to sell an indexed product must complete 4-hours of CE. Iowa producers must complete the "Sagikor Annuity Suitability Training Course" to receive the required 4-hours of CE.
4. Completion of the Sagikor "Annuity Product Training Course" will fulfill the training requirement for **both** Annuity Suitability training **and** Annuity Indexed Product training.
5. 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 through another provider. Please refer to California and Virginia's Department of Insurance website for more information regarding this requirement.

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.

SAGICOR PRODUCER TRAINING REQUIREMENTS

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 “Sagikor Annuity Suitability Training Course” to receive the 4-hours of CE in Iowa or provide Sagikor 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
 - Sagikor 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) Sagikor “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 Sagikor’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 Sagikor with a copy of your completion certificate).

- Indexed Annuity
 - AML
 - Sagikor Annuity Product Training Course;
 - Annuity Suitability Training Course; There are two options:
 - a) Sagikor “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 Sagikor’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 Sagikor Annuity Suitability Training Course will fulfill the training requirement for **both** Annuity Suitability training **and** Indexed Annuity Only Product training.

SAGICOR PRODUCER TRAINING REQUIREMENTS

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.