American Equity

Required Carrier Specific Training (CST) Instructions

Annuity Carrier Specific Product Training and state mandated NAIC Annuity Training (see NAIC Annuity Suitability and Best Interest Standard State Training Requirements for regulation) must be completed prior to soliciting 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 Aegis Financial (contracting@aegisfinancial.com) once completed. If you have completed production training prior to transferring over to Aegis Financial, this training will follow you. For any questions or clarifications, please reach out to your contracting representative at contracting@aegisfinancial.com.

If you will not be participating in solicitation of annuity products with this carrier, you can bypass this CST requirements. Life producers are required to abide by all the rules set in place by the carrier for any additional training requirements. Review ADDITIONAL REQUIRED TRAINING (if applicable) before proceeding.

Annuity Carrier Specific Product Training

Who should complete the product training?
All agents must complete product training, regardless of state.

When can the product training be taken?
Product training is available at any time. Training and new business can be dated the same day.

Product Training Directions: See AMERICAN EQUITY PRODUCT TRAINING INSTRUCTIONS for detailed directions. Please email certificate or proof of completion to contracting@aegisfinancial.com. There are separate training modules for each product and rider. Failure to take the product training prior to soliciting business will result in the business being rejected.

Additional Required Training

Anti-Money Laundering Training (AML):
American Equity will accept training from most major AML vendors. The date of completion must be within the past 24-months. A copy of the certificate must be provided along with the agent contract. Issuing of business will be withheld until AML is in good order.

American Equity Product Training Instructions

For agents NOT currently active with American Equity:

1. Use web address https://agent.american-equity.com/StateProductTraining.asp
2. Log in and select your resident state, type in the resident state insurance license number, the last 4 digits of your social security number and your last name, click the LOGIN button.
3. Select a product training module from the menu and click on the Training tab under the product name and description
4. View the product training presentation. Please Note: The Lifetime Income Benefit Rider is a separate training module that must also be completed for any product that includes this rider
5. After viewing the presentation, click the “x” in the upper right hand corner of the window to close the window and return to the menu
6. Select the Training Questions tab below the product name and description of the product you have just viewed
7. Answer the questions by clicking on the circle in front of the answer you choose
8. After you have answered all the questions click on the SUBMIT button at the bottom of the page to register the training with American Equity
9. If all your answers are correct* it will return you to the product training menu
*If your answers are not all correct the system will tell you and prompt you to answer the questions again until all are correct
10. You should see the word Completed in green next to the name of the product you completed training for

For agents with an active American Equity agent number:

1. Use web address https://agent.american-equity.com/login.asp
2. Log in using your agent number as your log-in ID and your password. If you are logging in for the first time, your password will be your agent number plus the last 4 digits of your social security number. After you log in the website will prompt you to change your password.
3. From the menu at the right side of the screen select the Training tab
4. Select Product Specific Training, which will be the first choice on the menu in the center of the page
5. Select a product training module from the menu and click on the Training tab under the product name and description
6. View the product training presentation
Please Note: The Lifetime Income Benefit Rider is a separate training module that must also be completed for any product that includes this rider

7. After viewing the presentation, click the “x” in the upper right hand corner of the window to close the window and return to the menu
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12. You should see the word Completed in green next to the name of the product you completed training for.