

American National (ANICO)

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 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, regardless of state, are required to take the product training.

When can the product training be taken?

Product training is available at any time. Completion of the training will not affect approval of the agent contracting. Product training can be taken/dated the same day that new business is solicited.

Product Training Directions:

Go to: <https://img.anicoweb.com/wps/portal/img/home/agent-resources/training/required/agent-required-training>

- Already appointed? Select "Go to My Learning Plan" and sign in. Once signed in, select course. All products are covered under one course.
- Not yet appointed? Select "Non-Appointed Training". Fill out the information requested and Submit. Then go to My Learning Plan and select the course.

Please email certificate or proof of completion to contracting@aegisfinancial.com.

Additional Required Training

Anti-Money Laundering Training (AML):

American National will accept most AML vendors. To get credit for the courses producers must submit evidence of completion of the training or have the broker/dealer, bank or other insurance company provide a written certification that they have completed the training. Renewal required every 3 years. Issuing of new business will be held until AML has been deemed compliant.