

Americo - GrowthCommander / Legacy

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?

Access to the product training module is available at any time. The product training course can be taken the same day that new business is signed/dated.

Product Training Directions:

Growth Commander product training must be completed prior to solicitation of any business, regardless of state solicitation rules. If an agent solicits business prior to completion of the product training, they will be required to re-solicit the business on or after the date they take the Growth Commander training. Only agents already set up for Growth Commander can access the full product site. Temporary access for product training only is available for agents who are in the process of contracting with Legacy and/or Americo and still pending approval of their Growth Commander access.

For agents already setup for the Growth Commander product:

1. Go to www.GrowthCommanderFIA.com
2. Click on the button that says "Insurance Professional Login" in the upper right corner.
3. Agents will be required to create a unique logon and password when they first log on to the secure site. Follow the applicable prompts to complete this step.

4. From the “Home” page, click on the “Product Training” button.
5. On Step 1, click on “Click here” and following any applicable prompts.
6. Read the PDF file thoroughly.
7. On Step 2, click on “Click here” and follow any applicable prompts.
8. Once completed, a confirmation email will be sent to the email address on file for your records.

Temporary access logon for agent pending their Growth Commander setup:

1. Go to www.GrowthCommanderFIA.com
2. Click on the button that says “Insurance Professional Login”
3. Click on the hyperlink that says “Temporary Product Training Access” and follow the applicable prompts to create a temporary user name and password.
4. Enter Temporary Access Code – Exclusive
5. Follow instructions to register using SSN#
6. On Step 1, click on “Click here”.
7. Read the PDF file thoroughly.
8. On Step 2, click on “Click here” and following any applicable prompts.

Please note, Temporary Access is limited to the Growth Commander product training only and the logon created will expire within 24 hours from the time it was created. Once an agent’s Growth Commander setup is

approved, they will need to create an actual login to access the product site and the product training completed under their temporary access will automatically transfer to the agent’s record.

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

Additional Required Training

Anti-Money Laundering Training (AML):

LMG will accept AML for the following vendors: LIMRA (see-notice below), FINRA, RegED, WebCE, SuccessCE, Kaplan, SuranceBay, 360 Training and Affordable Educators. AML taken through a non-approved vendor will not be recognized. Insurance company or BD sponsored trainings will not be accepted. Renewal is required every two years. Failure to comply with AML regulations will result in unprocessed business.

LIMRA Notice: AML through LIMRA is acceptable if proof of completion is provided. LMG does not subscribe to LIMRA therefore; cannot obtain electronic transcripts. Please send a “print screen/screen shot” of the “Anti-Money Laundering” tab and the “Resources” tab along with the agent contract. If unable to provide proof, AML through another provider will be mandatory.