

Clear Spring (formerly Guggenheim)

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 must take product training, regardless of state.

When can the product training be taken?

Product training must be completed in order for an agent's contract to be processed. Product training can be taken the same day new business is written

Product Training Directions:

SURANCEBAY NOTICE: If completing the contracting through SuranceBay, review of the product training modules will be provided within the system, including signing of the PRODUCT TRAINING ATTESTATION. The date of completion will be the date that the contract was digitally "confirmed" by the agent.

Can also complete using the below links:

MYGA Training: https://events-na11.adobeconnect.com/content/connect/c1/1084930520/en/events/event/shared/default_template_simple/event_registration.html?sco-id=1088093785& charset =utf-8

FIA Training: https://events-na11.adobeconnect.com/content/connect/c1/1084930520/en/events/event/shared/default_template/event_landing.html?connect-session=na11breez4k9en4yge5hhmc69&sco-id=1866487184& charset =utf-8

Clear Flex: https://events-na11.adobeconnect.com/content/connect/c1/1084930520/en/events/event/private/1506799559/2622923596/event_login.html?sco-id=4814158417& charset =utf-8

Full Set - <https://clearspringlife.com/login?returnurl=%2fagent-imo%2fagent>

Return any certificates to contracting@aegisfinancial.com

Additional Required Training

Anti-Money Laundering Training (AML):

Guggenheim accepts all vendors for AML training as long as a certificate is provided (no certificate needed for LIMRA). AML needs to be renewed every 2 years. Business will not issue until AML is compliant.

Notice to Florida Resident Agents: FL producers are exempt from the NAIC Training Regulation however; 5 hours of state annuity training is required bi-annually. CSL mandates that all FL agents provide a copy of their current CE Transcript showing completion of the 5-hour annuity training.