

EquiTrust

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

When can the product training be taken?

New agents and active transferring agents will need to complete EquiTrust Product Training before the agent appointment can be approved. If the product training is not completed within 30-days from the date Agent Contracting is received, the appointment request will be closed. Product training is available at any time for agents to complete.

Product Training Directions:

Go to: <https://secure.reged.com/TrainingPlatform/>

- Log in or Register
- On the Producer Status page select Enter Product Code
 - Product Code: EquiTrust

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

Additional Required Training

Anti-Money Laundering Training (AML):

LIMRA is the only AML vendor that EquiTrust will accept. All agents are required to take a 1-time AML course through LIMRA; EquiTrust does not require any on-going renewal courses. For agents that have not previously taken AML with LIMRA, EquiTrust will email login information after the first piece of new business has been submitted. AML taken through any other vendor will be declined and the agent considered "non-compliant". AML Training, in good standing order, is required before new business will issue.

Long-Term Care Training Certificate (LTC):

Bridge is a FIA with LTC coverage; all producers in states that mandate LTC CE must be in good standing order with the necessary training and proper license line of authority prior to soliciting business. A copy of the certificate must be provided with the agent contract.

[EquiTrust LTC CE REQUIREMENTS](#) - please select the link to view LTC and Health line of authority requirements by state.