

## Guaranty Income Life (GILICO)

### 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](mailto: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](mailto: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?

Only agents in NAIC regulated states must complete product training (see attached Annuity Suitability Training Requirement). States that do not require a 4-hour state training but still require carrier product training include: FL, NY and UT.

#### When can the product training be taken?

Agents can complete product training anytime. Product training and new business can be dated the same day.

#### Product Training Directions:

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

- Sign in or create an account
- On the producer status page, click on 'Enter Product Code'
- Enter the code for the course you wish to complete
- Product Codes
  - FPS (FlexPlus Series)
  - RW\_MYGA (RateWise)
  - GRL20 (Guaranty Rate Lock Series)
  - WCA19 (WealthChoice Annuity)

Please email certificate or proof of completion to [contracting@aegisfinancial.com](mailto:contracting@aegisfinancial.com).

## **Additional Required Training**

### **Anti-Money Laundering Training (AML):**

Guaranty does not require an AML certificate be provided. However, the carrier does require the agent sign as part of the agent contracting paperwork. The agent is certifying that the AML document was read and they will comply with the guidelines.