

## Liberty Bankers Life

### 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?

All agents must complete product training, regardless of state.

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

Product training can be completed any time and must be taken before agent contracting can be completed. Training can be taken the same day new business is written.

#### Product Training Directions:

Product specific training can be accessed prior to the issue of an agent number. To access the training immediately:

1. Go to [www.LibertyBankersLife.com](http://www.LibertyBankersLife.com) and click the red button in the upper right hand corner. It should say "myLBL Portal Agent Login."
2. Log in to the secure section using "lbl" as the Agent ID Number and "advisor" (without the quotation marks) as the password. Note: this information is case sensitive.
3. Once logged in, you will see a small QuickLinks menu on the left-hand side of the screen. Select the fifth link titled "Annuity Product Training Course."

It will take you approximately 10 minutes to complete the course. Simply read the information on each screen and, when the "next" button appears, click in it to proceed to the next page. When you reach the end, the final page will contain a "Complete Training" button. When you click on that button, their records will be adjusted to show that you have completed the course. They will not send you any notice

of completion, so if you want a personal record for your files, please click on the “Print This Page” button prior to completing the training. You will also be provided with a certification number that you may wish to record as evidence of completion of the course.

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

### **Additional Required Training**

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

Liberty Banker/ Capitol Life is currently not tracking AML training.