

## National Western

### 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 taken anytime. Training can be completed the same day new business is written.

#### Product Training Directions:

Product Specific Training is required for agents selling NWL annuity products. The course is offered through Quest CE and can be found at <https://learn.questce.com/naicsuitability>.

You can register for the first time or to login to take the National Western Life Product Specific Training and/or individual state Continuing Education courses offered through Quest CE.

Once your contracting paperwork has been fully reviewed and processed by the Contracting and Licensing team, you will be contacted regarding the final status of your contract.

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

### Additional Required Training

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

National Western will accept LIMRA (no certificate required), RegEd, QuestCE, SuccessCE, WebCE, FINRA and Kaplan for AML training. All other vendors will be reviewed by the compliance department. AML is required to be renewed every two years. Contracting will not be completed until AML is compliant.