

## Oxford 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 the state.

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

Product training is built into the contracting process, so it will be considered completed as of the date that the Oxford Life proprietary online contracting process is completed by the agent or the date the contract was reviewed/confirmed by the agent in SuranceBay (SureLC).

#### Product Training Directions:

Product training is built into the proprietary online contracting process provided by Oxford Life and in SuranceBay (SureLC).

### Additional Required Training

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

Oxford Life accepts all AML providers. Training must be completed every three years. Without updated AML training, client applications will not be issued until proof of current AML training can be provided.