

Pacific 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) 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?

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, MT, NY and UT.

When can the product training be taken?

The product training is available at any time through RedED. The course can be taken the same day new business is solicited.

Product Training Directions:

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

- Login or Register
- On the Producer Status Page select Enter Product Code
 - Product Code: PACLIFEPAFIXED

Send complete certification to contracting@aegisfinancial.com

Additional Required Training

Anti-Money Laundering Training (AML):

Pacific Life will accept AML training for the vendors listed below. If AML was taken through an outside

source, the AML will not be accepted. The agent will be required to take the training through one of the approved vendors before Pacific Life will accept the agent contract or issue a new business application. Renewal of AML training is required every 24-months.

RegED

LIMRA

Kaplan

WebCE

FINRA

QuestCE

Sandy Kruise

Insurance Training

Associates