

Protective

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).

When can the product training be taken?

The product training is available anytime. Product training can be completed the same day that new business is solicited.

Product Training Directions:

Protective NAIC Product Training through RegEd

- Go to <https://secure.reged.com/TrainingPlatform>
- In upper right, log in using your email address and password you previously set
 - If this is your first visit to the site, click “Register online” in center right in the “Producers Get Started Section” and follow system prompts
- To add applicable product training courses, click “Enter Product Code” in left menu bar
- Enter the code that corresponds to the product of interest
 - Protective Asset Builder Indexed Annuity: FIAPAB
 - Protective Income Builder Indexed Annuity: FIPIB
 - Protective Indexed Annuity II: FIA2M
 - Protective Indexed Annuity NY: FIANY
 - Protective ProPayer Income Immediate Annuity: PROSPIA
 - Protective Secure Saver Fixed Annuity: PSS
 - Protective Guaranteed Income Indexed Annuity: FIAPGI

- Your courses appear under “Carrier-Specific Product Training” on your Producer Status Screen
 - Click “Go to Requirement” next to course of interest to open course.
 - Review information and use arrows at bottom of screen advance through material
- 📄 Please note there is no audio in these presentations
- 📄 You can click the Notes button for additional details on each page
 - At the end of the training, click “Attest”, Click “A Yes” and Continue.
 - Survey is optional. Click “Submit” at bottom of screen to finish
 - Your Producer Status screen will now indicate “Completed” and your completion data
- will be automatically transmitted to Protective Life.

Send complete certification to contracting@aegisfinancial.com

Additional Required Training

Anti-Money Laundering Training (AML):

LIMRA is the preferred AML vendor (no certificate needed). Protective will accept other vendors as long as a certificate is provided. Agents are required to maintain AML training every 24-months. New Business will not issue and commissions will not pay until AML is in good standing order.