

Sagicor

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?

All agents soliciting annuities, regardless of state, are required to take the product training module.

When can the product training be taken?

Product training can be taken anytime. Product training can be completed the same day new business is solicited.

Product Training Directions:

Go to: <https://www.sagicorproducer.com/en-us>

- Select Annuities (at the top), then Annuity Product Training
- Select and complete the course per product being written.
- At the end it asks for an agent code: enter either your Sagicor agent code or SSN if code has not been received.

Please email certificate or proof of completion to contracting@aegisfinancial.com.

Additional Required Training

State Annuity Training: Sagicor requires all agents to complete state annuity training, regardless of the state requirement. Sagicor has their own course agents can complete called “Annuity Suitability Training”. This course is done in the same place as product training and will only be accepted by Sagicor (not accepted by other carriers).

Anti-Money Laundering Training (AML): Sagicor requires that all agents complete an approved AML training course every 2-years. Sagicor has permitted the following vendors: LIMRA (no certificate required), RegEd, WebCE, QuestCE, SuccessCE and Surancebay. Agent contracting will not be approved and business will not issue until AML is in good order.

Iowa Indexed UL and Whole Life CE: Iowa requires all producers who wish to sell an indexed product in Iowa to complete 4-hours of indexed product CE. Iowa producers can complete the “Sagicor Annuity Suitability Training Course” to receive the 4-hours of CE in Iowa or provide Sagicor with the completion certificate for the required 4-hour CE course taken through another vendor