Investors Heritage

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 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 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 contracted advisors

When can the product training be taken?
Product training can be completed anytime; an agent number is not required. Training can be taken the same day new business is written.

Product Training Directions:

Click the link below for the specific training.
Use the arrows on the edge of the slides to navigate through the presentation.
At the end of the training, you will be prompted to enter your information and attest to completing the training.
Click submit to finalize.

Heritage Growth Advantage Product Training: https://investorsheritage.com/hga-training-presentation/
Heritage Income Advantage Product Training: https://investorsheritage.com/hia-training/
Heritage Builder MYGA Product Training: https://investorsheritage.com/myga-training/

Additional Required Training

Anti-Money Laundering Training (AML):
Renewal for AML training is required every two years. New business will not issue until AML is updated.