




Annuity Carrier Training Requirements

PRUDENTIAL

Prudential's online training instructions are provided below. In addition to these carrier product training requirements, please be sure that you are compliant with all state training requirements prior to taking applications in states that require NAIC compliance. In order to view the specific requirements of each state, please go to <https://www.reged.com/annuities-training-platform/> and complete all approved/required courses for your state of sale. Currently this carrier requires that you complete their online product training and 4 hour state annuity training (required for ALL states regardless of NAIC requirements).

NAIC Suitability Training Requirements

Prudential requires all agents in all states to complete both Product Training and 4 Hour Annuity Suitability Training prior to solicitation of Prudential SurePath and SurePath Income Fixed Indexed Annuities. Even if your state does not mandate product and annuity training, Prudential requires training for all agents. This requirement is to help ensure that the product is not deemed a security by regulators. Failure to complete one or both of these training requirements will result in business being rejected and having to be resolicited after the training is complete. **IMPORTANT:** Please remind agents in the following states they must complete both training requirements prior to soliciting SurePath products: Arkansas, Florida, Nevada, New Mexico, North Carolina, Oklahoma, Utah and Vermont. The RegEd course number is 390 and entitled "NAIC Suitability in Annuity Transactions Model Regulation". If this course is not showing up under one of the states listed above, click on another state that does require training at the state level. If there are additional questions about how to locate the course, call the training provider directly for instructions on how to navigate their website.

 **PRODUCT TRAINING:** For technical issues with the website please call RegEd at 800-334-8322.

To access the product training go to <https://www.reged.com/annuities-training-platform/>

- **Returning Users** – At the top right enter your Login Email and Password
- **New Users** – Under the Producers Get Started section, click "Register online and create a profile" and then login.

Product trainings will appear on the Left Side of the webpage. If you do not see the carrier/training you need listed click "Add Product Code" and use the below list of codes in order to complete the carrier product training.

- SurePath and SurePath Income Fixed Indexed Annuities = **prudentialimo**

 **LIMRA Anti-Money Laundering Training Requirement**

Prudential requires AML training to be completed through [LIMRA](#) within the last two-year period, prior to new business being issued.

- [LIMRA](#) Course Title: Anti-Money Laundering for Insurance Producers
- [LIMRA](#) Refresher Course Title: Beneficial Ownership and Customer Due Diligence - Anti-Money Laundering for Insurance review

To Print certificate, go to www.RegEd.com/TrainingPlatform and Login and go to: Optional Insurance CE and then Course History to print certificate. For further assistance please contact Info@RegEd.com or call 800.334.8322 for the RegEd Website.

Contact CBS Brokerage for more information  763.450.1870