

1. Go to: www.reged.com/annuities-training-platform (the training will be found using this website only).
2. Login to RegEd using your previously established credentials OR register using the "Register" link in the lower right hand corner.
3. Search for the product training for any products you seek to sell using the applicable Product Code below:
 - Select Choice_NY
 - Select Choice_nonNY
 - Safe Solution_NY
 - Safe Solution_nonNY
 - Life Training_NY_Financial Institutions Only
4. For all NY sales, agents must also complete NY 187 Suitability Training. Search for the training using the applicable Product Code below:

Product Code	Course Number
Best Interest of Clients in Life Insurance or Annuity Transactions: NY Reg. 187 - 1 Hour Course	485-NY
NY Reg. 187: Suitability and Best Interest of Clients in Life Insurance and Annuity Transactions	484_NY
Best Interest of Clients in Life Insurance Transactions: NY Reg. 187	484_NY_L

5. For annuity sales outside of NY, the NAIC 4 hour annuity training course (or state-specific training - CA, TX) will be required based on the state regulations.

In addition, states have adopted the NAIC Best Interest Standard regulation which requires the completion of **one** of the following Best Interest Standard trainings, as applicable to your situation:

- **Course Title - Recommending Annuities Under the NAIC Best Interest Standard**
 - o Course Code - 490
 - o 4 hr. course
 - o Register on line at www.reged.com/annuities-training-platform
- **Course Title - Recommending Annuities Under the New NAIC Best Interest Standard - One (1) Hour Update Course**
 - o Course Code - 491
 - o 1 hr. course - if you took course 390 (Suitability In Annuity Transactions) in RegEd prior to the effective date of the NAIC Best Interest Standard in your state, you qualify to take this "update course" to sell annuities under the revised regulation
 - o This update course is available for a limited time. In most cases, this is six (6) months after your state's effective date; however, this may vary based on state regulations. After this time, the course will be inactivated in RegEd and the producer will be required to take course 490. Register on line at www.reged.com/annuities-training-platform

6. Unless an AML training program provided by your Bank has been pre-approved by Prosperity, you are required to take Prosperity-specific AML training at the time of contracting and every 2 years thereafter. Please confirm with your Bank. The initial AML training materials will be provided upon request by contacting us at 866-380-6413, Option 2; you will be notified by Prosperity as renewal training becomes due.