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State And Federal Training Requirements

****IMPORTANT INFORMATION****

REGARDING STATE AND FEDERAL TRAINING REQUIREMENTS

American Equity is not able to accept business from agents who are not compliant with applicable state and federal requirements.*

***Anti-Money Laundering Training** – American Equity asks that our agents complete anti-money laundering training required under federal law, every two years. For our agents' convenience American Equity provides a free anti-money laundering course on our website, <https://agent.american-equity.com> or through the training link at <https://agent.american-equity.com/StateProductTraining.asp>. Proof of completion of an approved anti-money laundering course needs to be submitted before American Equity can issue your new business. *LIMRA training is NOT accepted, but there is an approved provider list.*

***Carrier Specific Product Training** – American Equity asks all our agents to complete the appropriate company specific product training before soliciting an annuity application for any American Equity product sold. American Equity will not be able to accept business dated prior to completion of the company specific product training for the product sold.

Company specific product is available on our website at <https://agent.american-equity.com> for agents who have an active agent number. Agents who do not have a number can access the training at <https://agent.american-equity.com/StateProductTraining.asp>. Use the last four digits of your SSN and your state license number to log in.

***California Annuity Training** – Agents licensed in CA are required to complete an initial eight hours of approved annuity training prior to soliciting annuity applications. The state also requires an additional four hours of approved annuity training be taken every two-year license term. American Equity is required by the state to verify that the training has been completed. We ask that you complete the training before submitting annuity applications to us during each two-year term. We will only issue new annuity policies if you have completed the annuity training requirement for your current license term.

For information on approved training courses: www.insurance.ca.gov

***Iowa Annuity Training** – Agents licensed in IA are required to complete four hours of approved indexed annuity training before soliciting an indexed annuity application. An Agent selling any type of annuity must complete four hours of approved annuity training before soliciting an annuity application. Agents selling indexed annuities need to complete BOTH four-hour annuity training requirements.

As of 7/1/2021, agents continuously licensed in IA who have previously completed the four-hour annuity training for selling any type of annuity will be required to complete an additional one-hour annuity training course updated for best interest requirements.

***Pennsylvania Annuity Training** – All agents must complete an approved four-hour annuity training course prior to writing an annuity application. After 12/25/2018, agents have until the expiration date of their first complete license term to take the training.

***Texas Annuity Training** – All agents must complete an approved initial four-hour annuity training course prior to writing any annuity applications. Resident licensed agents must complete eight hours of additional annuity training during each two-year license term in order to continue writing annuity applications.

For information on approved training courses: www.sircon.com/texas

***Other State Annuity Training Requirements:** One time state approved four-hour annuity training course.

PLEASE NOTE: Agents licensed in the states below are required to comply with state annuity and suitability training requirements by taking a one time/four-hour course prior to soliciting any business. You can also find your state requirements on the state websites listed on page 2. Agents continuously licensed in states noted by an asterisk *, who previously completed the state required four-hour annuity training course, will be required to complete an additional state approved one-hour annuity training course update for best interest requirements by the date shown on page 2.

Agents in these states who have not previously completed a four-hour state approved annuity training course will need to complete the state required full four-hour annuity training course before soliciting an annuity application by the date shown on page 2.

Newly licensed agents in any state shown below are required to complete state approved four-hour annuity training before soliciting an annuity application.