



IMPORTANT REQUIREMENTS

PRIOR TO SOLICITATION OF BUSINESS

All writing agents must complete and/or provide the following items **prior to soliciting** any new business. Applications solicited prior to meeting these requirements may be re-solicited.

- ❖ **Product Specific Training** – Training must be completed on or prior to the new business application signed date for all annuity products in all states. Legacy offers a guest access to these trainings so that you can complete them while the contracting is pending.
 1. Go to www.legacynet.com
 2. Click on the Register – Guest Access button in the upper left sign on area
 3. Follow the prompts and be sure to use the same name and tax id information (TIN or SSN) as you will use on your producer contract
 4. Guest Access password is LEGACY12
 5. Be sure to complete the training all the way through the confirmation screen. Once the confirmation screen is completed, you will receive an email confirming your training is done.

- ❖ **State Required 4-hour Annuity Suitability Training** – Most states require completion of a 4-hour Annuity Suitability Training prior to solicitation. Contact your state department of insurance for information. It is the responsibility of the writing agent to provide proof of completion at time of contracting or prior to solicitation of business.

- ❖ **Anti-Money Laundering Training*** – Completion of an approved AML course within the past two years is required by all carriers.
 - Americo Financial Life and Annuity Insurance Company (Americo)* – will only accept proof of AML course completion from LIMRA, QuestCE, RegEd, or WebCE.
 - Fidelity & Guaranty Life Insurance Company (FGL)* – preferred provider is LIMRA; however, FGL will accept proof of AML training from any CE provider, as well as evidence of completing another carrier's approved AML training.

- ❖ **Non-Solicit Prior States*** – Writing agents must be appointed with the applicable carrier prior to soliciting any business in the following states:
 - Americo Financial Life and Annuity Insurance Company (Americo)* – Georgia, Kentucky, Louisiana, Montana, Ohio, Pennsylvania, Washington, and Wisconsin
 - Fidelity & Guaranty Life Insurance Company (FGL)* – Delaware, District of Columbia, Georgia, Iowa, Louisiana, New Hampshire, New Mexico, North Carolina, Pennsylvania, South Carolina, Texas, Utah, Wyoming, and Wisconsin

***Information provided is current as of the form revision date and is subject to change without notice.**