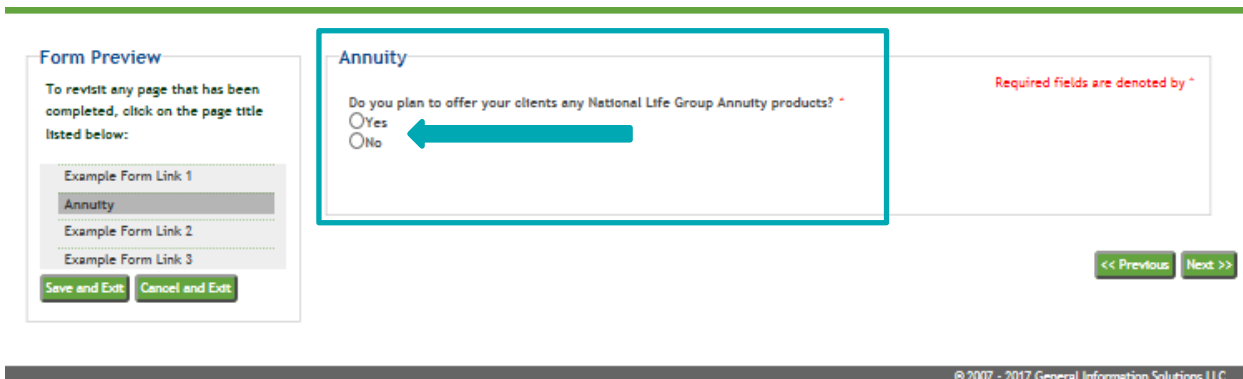


Description

Annuity Product Training is available through eContracting during an independent agent's application process. To access the training, independent agents follow these steps:

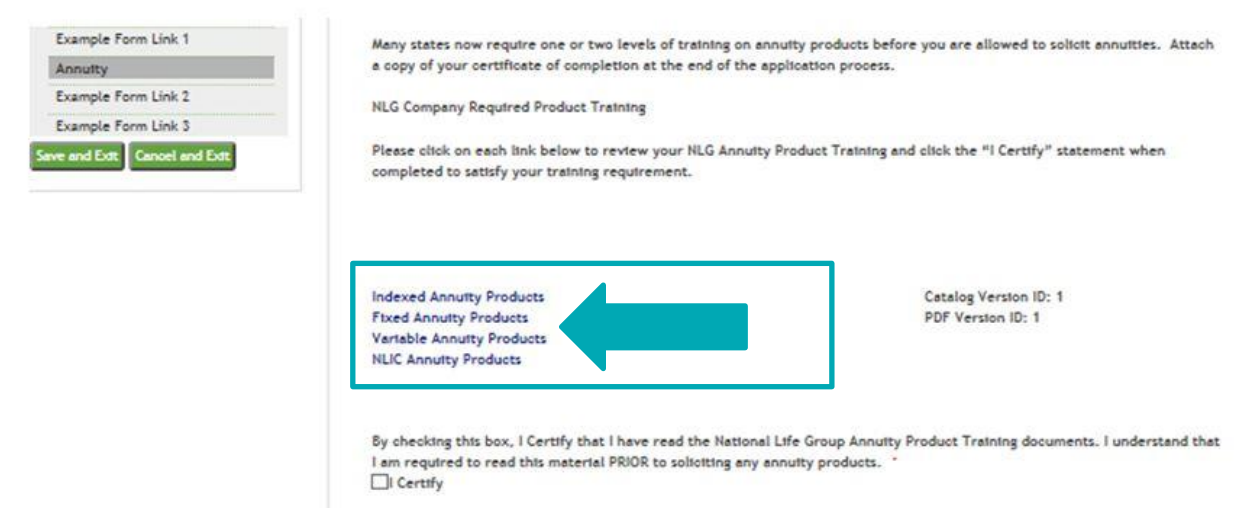
Procedures

1. While navigating through the system, agents are asked if they anticipate selling Annuity products. Click Yes or No.



If...	Then...
Yes — Training certification IS required	See resulting screen & proceed to Step 2
No — Training IS NOT required	Agent automatically proceeds through eContracting process

Result: The Annuity Product Training page loads, listing 4 links for training documents.



2. Click each of the 4 links with an Annuity Product Type title.

Result: Thumbnails of PDF training documents display under each clicked link.

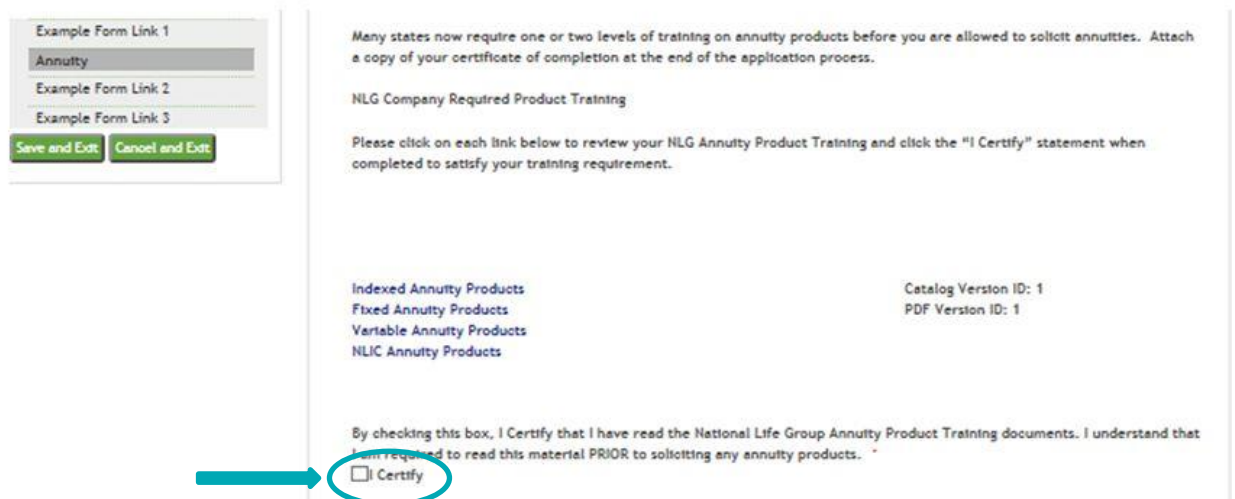
3. Click each training document thumbnail.

Result: PDF training documents launch in a New Tab in the open browser.

4. Read each training document.

NOTE: There are no directions on this page instructing agents to read all 4 documents, but agents will attest that they have done so. When communicating with agents, emphasize that this is the requirement and point out that it's what they attest to in the next step. (However, there is nothing stopping them from reading just one or some of the documents.)

5. Upon completion of reading the training documents, click the "I Certify" checkbox.



6. Agent automatically proceeds to the next step in the eContracting process.