



American Equity Investment Life Insurance Company®
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State And Federal Training Requirements

****IMPORTANT INFORMATION**** **REGARDING STATE AND FEDERAL TRAINING REQUIREMENTS**

Agents contracted with American Equity need to be compliant with 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, www.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.

***Carrier Specific Product Training** – All American Equity agents are required to take product specific training before soliciting an annuity application for one of our products. American Equity will not be able to accept business that is dated prior to the completion of the product training completion date.

Product training is available on our website at www.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. Agents selling any type of annuities must complete four hours of approved annuity training before soliciting an annuity application. Agents selling indexed annuities will need to have completed the four hour indexed annuity training requirement in addition to the four hour annuity training.

For information on Iowa approved four hour annuity and four hour index annuity training courses: www.pearsonvue.com

***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

***All Other State Annuity Training Requirements:**

Agents in the states listed on page two must complete a one time state approved four hour annuity training course. Please refer to chart on page two for details.

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PLEASE NOTE: Agents issued an insurance license prior to the Implementation Date shown on the chart have until the Completion Date shown on the chart to comply with the four hour annuity training requirement. After the Completion Date shown on the chart agents will not be able to solicit an annuity application until they have completed the training requirement.

Agents issued a new insurance license after the Implementation Date shown may not solicit an annuity application until they have completed the annuity training requirement.

<u>State</u>	<u>Implementation Date</u>	<u>Completion Date</u>	<u>State Contact Information</u>
AK	10/16/2011	04/16/2012	www.commerce.state.ak.us/insurance
AL	01/01/2017	07/01/2017	www.aldoi.gov
AZ	01/01/2018	01/01/2018	www.insurance.az.gov
CO	04/01/2011	10/01/2011	www.dora.state.co.us/insurance
CT	02/18/2012	08/18/2012	www.ct.gov/cid
DC	06/24/2011	12/24/2011	www.disb.dc.gov
DE	06/01/2017	12/01/2017	www.insurance.delaware.gov
GA	03/01/2016	09/01/2016	www.oci.ga.gov
HI	01/01/2012	01/31/2012	www.insurance.hawaii.gov
ID	04/04/2013	10/04/2013	www.doi.idaho.gov
IL	07/01/2012	07/01/2012	www.insurance.illinois.gov
IN	01/01/2012	07/01/2012	www.in.gov/idoi
KS	06/01/2013	12/01/2013	www.ksinsurance.org
KY	01/01/2012	07/01/2012	www.insurance.ky.gov
LA	08/15/2012	01/01/2013	www.lidi.state.la.us
MA	07/01/2016	01/01/2017	www.mass.gov
MD	11/01/2011	05/01/2012	www.mdinsurance.state.md.us
ME	11/01/2015	06/01/2016	www.maine.gov
MI	06/01/2013	12/01/2013	www.michigan.gov
MN	01/01/2014	07/01/2014	www.mn.gov/commerce/insurance
MO	03/30/2017	09/30/2017	www.insurance.mo.gov
MS	09/01/2013	09/01/2014	www.mid.state.ms.us
MT	01/01/2018	01/01/2018	http://csimt.gov/insurance
ND	08/01/2011	08/01/2012	www.nd.gov/ndins
NE	07/19/2012	01/19/2013	www.doi.ne.gov
NH	01/01/2015	07/01/2015	www.nh.gov
NJ	02/04/2013	08/04/2013	www.dobi.nj.gov
OH	07/01/2011	01/01/2012	www.insurance.ohio.gov
OK	07/14/2010	07/14/2011	www.sircon.com/oklahoma
OR	07/01/2011	01/01/2012	www.oregoninsurance.org
RI	06/01/2011	12/01/2011	www.dbr.state.ri.us
SC	09/25/2011	03/25/2012	www.doi.sc.gov
SD	07/01/2012	01/01/2013	www.dlr.sd.gov/insurance
TN	11/01/2015	06/01/2016	www.tn.us/insurance
VA	01/01/2018	01/01/2018	www.sec.virginia.gov (Course has to be taken after 4/1/17 for resident agents)
WA	03/29/2012	09/29/2012	www.insurance.wa.gov
WI	05/01/2011	11/01/2011	www.oci.wi.gov
WV	07/01/2011	01/01/2012	www.wvinsurance.gov
WY	09/26/2014	03/26/2015	doi.wyo.gov