ANNUITY TRAINING REQUIREMENTS

Securian Financial

Securian Financial's online training instructions are provided below. In addition to these carrier product training requirements, please be sure that you are compliant with all state training requirements prior to taking applications in states that require National Association of Insurance Commissioners (NAIC) and/or Best Interest compliance.

Note: Financial professionals who wish to sell annuities in states that have adopted the 2010 revisions to the NAIC Suitability in Annuity Transactions Model Regulation must complete two training requirements to avoid any interruption in processing new business with Securian. These requirements include product-specific training provided by insurance carriers & a one-time, four-hour CE training course. In addition to these two requirements, certain product changes may require further training. Securian will notify you of any additional training that will be required.

Follow the steps below to ensure compliance with Securian Financial's requirements and avoid delays:

Product Training - go to https://learn.questce.com/securian

Step 1: Complete Securian's product-specific training by the state's effective date for any products you wish to sell

- Securian has created online product-specific training modules that are available through Quest CE. There is no need to notify Securian of your product training completion; you can submit it electronically at the end of each module. More information is available in the financial professional section of securian.com

Step 2: Complete your four-hour CE training course

- Most financial professionals will use an online CE provider and track this as part of their usual insurance continuing education process. Typically, financial professionals licensed in a requiring state prior to the regulation's effective date have six months to complete this requirement. Financial professionals wishing to become licensed on or after the regulation's effective date must complete the CE training prior to selling an annuity. This deadline may vary by state.

Completion Records - Notify Securian of CE course completion.

- Please fax proof of the training completion to Securian's Licensing team:
  - Licensing fax: 1-651-665-7256
  - Licensing phone: 1-866-889-6107

Items to Note:

- *First time users need to register*
- *Quest CE offers continuing education as well as product training – to go directly to the product training select 'Skip Step 1.'*
- *When selecting a carrier, note that Securian is listed as 'Minnesota Life – Securian.'*
- *Product training descriptions are provided to help determine which training should be taken.*
- *Advisors must complete the content (product training) and the exam (one question attestation) in order for the training to be completed.*
- *You'll need to complete the annuities training on their website before getting client signatures.*