

Sagicor requires all producers complete the following training prior to submitting applications. Access to these courses is available through the “Training” section of our Producer Website.

The courses are:

- **Anti-Money Laundering (AML) Training** – A link is available to register for LIMRA AML training. AML training is required on initial appointment and every two years thereafter. Please note: If you have completed an AML course within the last 24 months, contact us so that we are able to update your records.

 - **Indexed Product Training** – Any producer who plans to sell a Sagicor indexed product will need to complete and pass our Indexed Product Training prior to solicitation of an indexed product application. Please note: Iowa requires producers who wish to sell an indexed product to complete 4 hours of CE on indexed products. Iowa producers must complete the “Annuity Suitability Training Course” to receive the 4 hours of CE.

 - **Annuity Suitability Training** – Any producer who plans to sell a Sagicor annuity will need to complete two training programs. The programs are:
 - ✓ Sagicor Annuity Product Training– This course provides information specific to each of Sagicor's annuity products; and
 - ✓ Annuity Suitability Training* – A producer may satisfy this requirement by completing or showing evidence of completion of either of the following:
 1. Sagicor's "Annuity Suitability Training Course”. However, if you are seeking appointment in California, completion of this course is not an option for complying with this requirement.
- OR**
2. A course which has been approved for Annuity Suitability CE credit in a state which has adopted the NAIC suitability model law.

AND

- **Sagicor’s Annuity Product Training Courses:**
These courses are available through our website. Please note the annuity product training requirement differs slightly for those appointed only in CA or appointed in multiple jurisdictions including CA. Refer to the website for more details.

All of the training links are shown below for your convenience:

REVISED ANNUITY PRODUCTS TRAINING COURSE - Mandatory for any Producer (appointed after September 15, 2015) selling Sagicor Annuity Products

http://www.pgih02.biz/coc/sag/occ/revisedaptc/pgi_raptc_sagicor.pdf

ANNUITY PRODUCTS TRAINING COURSE - CA ONLY - Mandatory for any Producer (appointed in California) selling Sagicor Annuity Products

http://www.pgih02.biz/coc/sag/occ/apt_california/saptc.pdf

SAGE SELECT FIA - Mandatory for any Producer who wishes to sell the Sage Select FIA and has previously completed the “Sagicor Annuity Product Training Course”.

http://www.pgih02.biz/coc/sag/occ/ssfia/pgi_ssfi_sagicor.pdf

ANNUITY SUITABILITY TRAINING

http://www.pgih02.biz/coc/sag/occ/pgi_ip_sagicor.pdf - *Annuity Suitability Training Course (CE and Company Credit)*

INDEX PRODUCT TRAINING

http://www.pgih02.biz/coc/sag/occ/ips/pgi_ips_sagicor.pdf - *Indexed Product Training Course*