

# Bulletin

## Annuity Requirement and AML Training available through Quest CE

- In order to conform to the NAIC Suitability in Annuity transactions Model Regulation (NAIC-275) **Presidential Life Insurance has partnered with Quest CE to provide Agent annuity product training and annuity CE courses in compliance with the various States new annuity training requirements.**
- **In addition, Anti-Money Laundering (AML) training is available through Quest CE.**
- Annuity agents can access the Quest training site link **<https://learn.questce.com/presidentiallife/>** to begin training. This link will be listed in the Agent Resource Center/Learning Center **<https://arc.presidentiallife.com/LearningCenter/content.aspx>**
- Agents must register with the Quest site to start the training. **Please refer to the attached user guide.** Quest site registration does NOT require Presidential Life Insurance Company pre-appointment.
- Company annuity product training materials are available after registration. Upon completion of the annuity product training, agents will receive an online certificate that can be printed from the site. There is no agent cost for company annuity product training.
- Through a special arrangement with Quest CE, all Presidential Life Writing Agents will be able to take all the following **for the single cost of \$30.00**:
  1. the **annuity CE** most States are requiring
  2. **any necessary anti-money laundering (AML) training**
  3. and **an unlimited number of CE** for their respective State licensing requirements.Payment is payable to Quest CE via the agent registration process when insurance CE is requested. Annuity Requirements by State listing (revised August 6, 2012) including CE Reciprocity Notes is attached for your reference.
- If you have any questions regarding this bulletin please contact your respective RVP (listed below) or Gary Mettler ext. 454.

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1-800-926-7599 or 1-888-PRES LIF  
[www.presidentiallife.com](http://www.presidentiallife.com)





Presidential Life Insurance Company, Nyack, NY 10960  
1-888-PRES-LIF or 1-800-926-7599



### Annuity Requirements by State Prior to Selling Any Deferred or Immediate Annuity Contract

STATE	EFFECTIVE DATE	Must complete company annuity product specific training.	Must complete 4.0 hours of annuity CE provided by a State approved CE vendor.	CE Reciprocity	NOTES
Alabama					
Alaska	Jan. 16, 2012	X	X	Yes	
Arizona					
Arkansas					
California				No	License CE Renewal Requirement
Colorado	April 1, 2011	X	X	Yes	
Connecticut	Feb. 18, 2012	X	X	Yes	
Delaware					
Dist of Columbia	Dec. 24, 2011	X	X	Yes	
Florida				No	License CE Renewal Requirement
Georgia					
Hawaii	Jan. 1, 2012	X	X	No	
Idaho					
Illinois	July 1, 2012	X	X	Yes	
Indiana	Jan. 1, 2012	X	X	Yes. Non-Resident Agents only	Resident with exception
Iowa	Jan. 1, 2011	X	X	Yes	
Kansas					
Kentucky	Jan. 1, 2012	N/A	X	Yes	
Louisiana	Aug. 15, 2012	X	X	Yes	
Maine					
Maryland	Nov. 1, 2011	X	X	Yes	
Massachusetts					
Michigan	<i>Pending</i>				
Minnesota	<i>Pending</i>				
Mississippi					
Missouri					
Montana					
Nebraska	Jan. 1, 2013	X	X	Yes	
Nevada					
New Hampshire					
New Jersey					
New Mexico					
New York	June 30, 2011	X	<i>Pending</i>		
North Carolina					
North Dakota	Aug. 1, 2011	X	X	Yes	
Ohio	July 1, 2011	X	X	Yes	
Oklahoma	July 14, 2011	N/A	X	Yes	
Oregon	July 1, 2011	X	X	Yes	
Pennsylvania					
Rhode Island	June 1, 2011	X	X	Yes	
South Carolina	Sept. 25, 2011	X	X	Yes	
South Dakota	July 1, 2012	X	X	Yes	
Tennessee	<i>Pending</i>			Yes	
Texas	April 10, 2010	X	X (For Resident TX Agents) *		Also Annual 4.0 hour CE
Utah	March 26, 2012	X			
Vermont					
Virginia					
Washington	March 29, 2012	X	X	Yes	
West Virginia	July 1, 2011	X	X	Yes	
Wisconsin	May 1, 2011	X	X	Yes	
Wyoming					

\*May be grandfathered if licensed for 20+ years

# Presidential Life's annuity product training, state specific CE and AML training courses are available through Quest CE

<https://learn.questce.com/presidentiallife/>

To begin, go to the Quest CE website using the above link. Click on the 'REGISTER' button to register for free.

**PRESIDENTIAL LIFE INSURANCE COMPANY**  
NAIC LEARNING PORTAL

### Presidential Life Insurance Company

Quest's simple two-tiered approach provides an "All-In-One" Solution for Insurers, Distributors and Producers that fall under the NAIC's new regulation. The new regulation states that producers must be trained on the following topics before they are able to sell a companies specific products:

- State Specific Annuity Training
- Presidential Life Specific Annuity Training

Quest's 4-hour annuity course has been approved by the state and meets the Administrative Rule for a one-time, four (4) hour annuity training course requirement. In addition, this course is approved for resident CE credit. Per the new NAIC Suitability Regulation, Quest will also provide insurer-product specific training in their Industry Leading Learning Management System, Renaissance.

If you have any questions about your NAIC Suitability Regulation Training or are experiencing technical difficulties please contact Quest CE at [support@questce.com](mailto:support@questce.com).

**Student Sign In**  
Username:  
Password:  
Sign In  
[Forgot your password?](#)

**REGISTER**

I'm Online.  
Talk to Me Live.  
Start Chat

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The Presidential Life annuity product training course will appear. Click 'Start' to begin the free course.

**PRESIDENTIAL LIFE INSURANCE COMPANY**  
NAIC LEARNING PORTAL

HOMEPAGE  
CERTIFICATES  
OUTSIDE TRAINING  
BUY INSURANCE CE  
STUDENT PROFILE  
SUPPORT  
LOGOUT

**Welcome** [Name]

You are now logged into the Compliance Training site.

The Presidential Life product specific training course has been added to your account.  
If you would like to purchase Insurance or Professional Designation CE courses, please select the Buy Insurance CE link.

### NAIC Suitability Training (Product Specific)

Status	Category	Title	Content	Exam
Not Started	Product Training	Presidential Life Fixed Annuity Product Specific Training	<b>Start</b>	Locked

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For CE and AML (Anti-Money Laundering) courses. Click the 'BUY INSURANCE CE' button on the menu along the left.

**PRESIDENTIAL LIFE INSURANCE COMPANY**  
NAIC LEARNING PORTAL

HOME PAGE  
CERTIFICATES  
OUTSIDE TRAINING  
**BUY INSURANCE CE**  
STUDENT PROFILE  
SUPPORT  
LOGOUT

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**NAIC Suitability Training (Product Specific)**

	Status	Category	Title	Content	Exam
<input type="checkbox"/>	Not Started	Product Training	Presidential Life Fixed Annuity Product Specific Training	Start	Locked

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Choose the insurance state on the drop down menu. And click 'View Available Courses to Purchase'.

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NAIC LEARNING PORTAL

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Presidential Life Approved Insurance Categories

Please choose the category of the catalog you would like to browse.

- \* Certified Financial Planner (CFP) -CE-
- \* Certified Financial Planner (CFP) -CE-
- \* CFFP (CRPC/CRPS/RP) -CE-
- \* IMCA (CIMA/CIMC/CPWA) -CE-
- \* PACE (CLU/ChFC) -CE-
- Alabama Insurance -CE-
- Alaska Insurance -CE-
- Arizona Insurance -CE-
- Arkansas Insurance -CE-
- California Insurance -CE-**
- Colorado Insurance -CE-
- Connecticut Insurance -CE-
- Delaware Insurance -CE-
- Florida Insurance -CE-
- Georgia Insurance -CE-
- Hawaii Insurance -CE-
- Idaho Insurance -CE-
- Illinois Insurance -CE-
- Indiana Insurance -CE-
- Iowa Insurance -CE-
- Kansas Insurance -CE-
- Kentucky Insurance -CE-
- Louisiana Insurance -CE-
- Maine Insurance -CE-
- Maryland Insurance -CE-
- Massachusetts Insurance -CE-
- Michigan Insurance -CE-
- Minnesota Insurance -CE-
- Mississippi Insurance -CE-
- Missouri Insurance -CE-
- Montana Insurance -CE-

**View Available Courses to Purchase**

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You can choose to enroll in multiple courses (CE and AML) in the state chosen for a fixed fee by checking off the checkbox within the red bordered box or you can choose an individual course for the fee listed in the description.

California Insurance -CE-  
Provider Name: Quest Continuing Education Solutions

Check this to purchase all courses in this catalog for \$30.00.  
You must select the individual courses you have chosen as part of your package.

A Professional's Guide To Ethical Decision Making (CE)  
Course Cost: \$14.95  
Rostering Fee: \$0.00  
Credit Value: 3  
Ethics Credit Value: 0  
Course Description:

Below is an example of the AML courses available for California as of September 2012.

Anti-Money Laundering Regulations and Ramifications (CE)  
Course Cost: \$14.95  
Rostering Fee: \$0.00  
Credit Value: 2  
Ethics Credit Value: 0  
Course Description:  
The objective of this course is to introduce broker dealer employees to the federal laws and regulations that apply to money laundering, record keeping, and reporting. The course discusses some "red flags" that may indicate potential money laundering activities, as well as the penalties that can be imposed for violating federal money laundering laws.  
*\* This course is not Texas classroom equivalent.*

Anti-Money Laundering Regulations and the Red Flag Rule (CE)  
Course Cost: \$14.95  
Rostering Fee: \$0.00  
Credit Value: 1  
Ethics Credit Value: 0  
Course Description:  
The objective of this course is to raise the awareness of anti-money laundering regulations so agents have the knowledge to prevent and detect money laundering. This knowledge will help ensure you and your employer do not become involved in investigations or scandals that could harm your reputation or risk your client relationships. After completing this course, agents will be able to understand anti-money laundering regulations including Know Your Customer, recognize suspicious activities, and protect yourself from the consequences of being linked in any way to money-laundering activities. (32 pages) *\* This course is not Texas classroom equivalent.*

California 4-Hr Annuity Training Course (CE)  
Course Cost: \$14.95  
Rostering Fee: \$0.00  
Credit Value: 4

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