

## FGL Changes Bonus and Cap Rates in Lite States



# AGENT TRAINING UPDATE

### Mandatory Maine Annuity Suitability Continuing Education Certificate Requirement

Effective November 1, 2015 the Maine Department of Insurance will adopt the revised NAIC Model Regulation on Suitability in Annuity Transactions. Adoption of this regulation requires resident and non-resident producers to fulfill certain training before they may solicit Fidelity & Guaranty Life Insurance Company annuity products in Maine.

### What Is the Required Training?

Completion of a one-time 4-hour Maine Department of Insurance approved Suitability education course on annuities. This course is in addition to any general education courses required by the state.

### When Do I Need to Complete the Training?

- Maine producers licensed on or after November 1, 2015 are required to complete this course before submitting any business to FGL.
- FGL will issue applications from existing Maine producers signed on or after November 1, 2015, but the compensation will be on hold until you meet the training requirements.
- Effective May 1, 2016 all agents regardless of your license effective date will need to complete this course before submitting any business to FGL.
- FGL will not process any new agent resident or non-resident Maine appointments until we have received the current Annuity Suitability Certificate.
- FGL will not accept new business until we have received the Annuity Suitability requirements for an appointment to be processed.

## How Do I Take the Training?

- Fidelity & Guaranty Life partnered with LIMRA and NAFA sponsored SuccessCE to make this annuity suitability course available to you for a small fee. Please visit SalesLink for details.
- Web CE is available via the SalesLink homepage. Go to Popular Links>Insurance CE Center. LIMRA and SuccessCE are available via the SalesLink homepage. Go to Required Annuity Product Training for the link.

## Where Do I Send the Completed Training Documents?

Certifications can be faxed, emailed or mailed to:

Fax: 410-895-0129  
Email: [contractingandlicensing@fglife.com](mailto:contractingandlicensing@fglife.com)  
Mail: Fidelity & Guaranty Life  
1001 Fleet Street  
Baltimore, MD 21202

## More Information

Please click below to download our dedicated flier or contact us directly at [salesdesk@fglife.com](mailto:salesdesk@fglife.com) with any additional questions.

\*Cap rates subject to change.

“FGL” when used herein refers to Fidelity & Guaranty Life, the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Annuity contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

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