

NEW YORK DFS REG 187 REQUIREMENTS AND RESOURCES - LIFE

| Carrier | Offers Life Products in New York? | Updated Selling Agreement? | Carrier Communication | Training Providers: Life Products | Training Providers: Reg 187* |
|-----------------------|-----------------------------------|----------------------------|---|--|---|
| AIG | Yes | No | AIG Resources | AIG Product Training | Kaplan Quest CE RegEd Success CE |
| AXA | Yes | Yes | AXA Resources | AXA Product Training | Per NY DFS Approved List |
| Brighthouse Financial | No | No | Brighthouse Financial Resources | NA | NA |
| Foresters Financial | Yes | TBD | Foresters Resources | Foresters Product Training | Per NY DFS Approved List |
| Global Atlantic | No | | | NA | |
| John Hancock | Yes | No | John Hancock Resources | John Hancock Product Training | Kaplan LIMRA*** RegEd |
| Lincoln Financial | Yes | No** | Lincoln Resources | Kaplan LIMRA QuestCE RedEd SuccessCE | Kaplan LIMRA*** QuestCE RedEd SuccessCE |
| Mutual of Omaha | No | | | NA | |
| Nationwide | Yes | Yes | Nationwide Resources | TBA | Kaplan LIMRA*** RegEd |
| New York Life | Yes | TBD | New York Life Resources | New York Life Product Training | LIMRA**** |
| OneAmerica | No | | | NA | |
| Principal | Yes | No | Principal Resources | Principal Product Training | Kaplan LIMRA*** RegEd |
| Protective Life | Yes | No** | Protective Resources | Protective Product Training | Per NY DFS Approved List |
| Prudential | Yes | Yes | Prudential Resources | Prudential Product Training | Kaplan Quest CE RegEd Success CE |
| Securian Financial | Yes | No | Securian Resources | Quest CE | Per NY DFS Approved List |
| Symetra Financial | Yes | TBD | Symetra Resources | Symetra Product Training | Per NY DFS Approved List |
| Transamerica | Yes | TBD | Transamerica Resources | RegEd | Per NY DFS Approved List |
| Zurich | Yes | TBD | TBA | TBA | LIMRA |

* While many carriers have named specific CE providers for training on Reg 187, this is technically a NY DFS requirement that can be met by any of the approved courses listed on the NY DFS website. If a specific provider is listed, that indicates a preferred provider that may be transmitting course completions to that carrier periodically via a DTCC feed.

** Rather than a true updated BGA Selling Agreement, these carriers have distributed a Negative Consent Letter to all contracted BGA's. Please reach out to your RVP or National Accounts Representative for additional details.

*** Many carriers have implemented a training course available at no cost from LIMRA. This is generally only available to advisors currently appointed with the sponsoring carrier and does not qualify for CE credits. The result is that not all advisors will be able to make use of the LIMRA course offered by the carrier. Please reach out to the sponsoring carrier for additional information regarding accessing these courses.

**** New York Life may accept Reg 187 training completed through other providers. Their official stance is that these are "subject to approval". AIN is seeking additional detail/clarification.

NEW YORK DFS REG 187 TRAINING PROVIDERS

| Approved Training Providers* | Course Details |
|------------------------------------|---|
| Kaplan | New York Suitability and Best Interests in Life Insurance and Annuity Transactions Non-Resident New York Producer Course: New York Suitability and Best Interests in Life Insurance and Annuity Transactions [not for CE credit] |
| LIMRA | Understanding Best Interest: NY Reg 187 for Producers** |
| Quest CE | New York's Best Interest Amendment to Regulation 187 (CE) |
| RegEd/CE Authority | Best Interest of Clients in Life Insurance or Annuity Transactions: NY Reg 187-1 Hour Course (485_NY) |
| Success CE | NY Reg 187 - Suitability & Best Practices in Life Insurance & Annuity Transactions |

* These providers represent the CE providers named by at least one AIN Core Carrier as an acceptable NY Reg 187 training provider. Please consult the NY DFS website for a comprehensive list of providers. Note: The providers here generally also offer CE credit for the Reg 187 course. Other Reg 187 training providers may be available without CE credit. Acceptance of providers not explicitly named is ultimately at the discretion of the insurance carrier.

** Nationwide will need to manually track completion of Reg 187 training taken through LIMRA.

Effective 7/1/2019 and after, please email the following information to License@nationwide.com to inform Nationwide that NY 187 training has been completed through LIMRA:

Subject Line: NY 187 LIMRA Training
 Firm Name
 Advisor Name
 National Producer Number (NPN)
 Vendor Name (LIMRA)
 Course Title
 Date Course was completed

NEW YORK DFS REG 187 REQUIREMENTS AND RESOURCES - ANNUITY

| Carrier | Offers Annuities in New York? | Updated Selling Agreement? | Carrier Communication | Approved Training Providers |
|-----------------------|-------------------------------|-----------------------------|---------------------------------------|---|
| AIG | Yes | NO | AIG Bulletin | Kaplan Quest CE RegEd Success CE |
| AXA | Yes* | | NA | |
| Brighthouse Financial | Yes* | | NA | |
| Foresters Financial | No | | NA | |
| Global Atlantic | No | | NA | |
| John Hancock | No | | NA | |
| Lincoln Financial | Yes | Negative Consent Letter**** | Lincoln Bulletin | Kaplan LIMRA**** RegEd |
| Mutual of Omaha | No | | NA | |
| Nationwide | No | NA | Nationwide Bulletin | Kaplan LIMRA**** RegEd |
| New York Life | Yes** | | NA | |
| OneAmerica | No | | NA | |
| Principal | Yes | No | None | Per NY DFS Approved List |
| Protective Life | Yes | Negative Consent Letter**** | Protective Bulletin | Per NY DFS Approved List |
| Prudential | Yes*** | | NA | |
| Securian Financial | Yes | No | Securian Bulletin | LIMRA**** Per NY DFS Approved List |
| Symetra Financial | Yes | | Symetra Bulletin | Kaplan RegEd |
| Transamerica | Yes | Yes | Transamerica Bulletin | Per NY DFS Approved List |
| Zurich | No | | NA | |

* These carriers only offer variable annuity products generally not distributed in our channel. As a result, all Reg 187 compliance functions run through the advisor's BD.

** These carriers' annuity products are generally not distributed in our channel. Please contact your RVP for additional Reg 187 guidance as appropriate.

*** Prudential annuities are not included in the current AIN National Account relationship and are generally not distributed by AIN Member Firms. Please contact Michael Siciliano, Vice President, Strategic Relationship Management, with any questions.

**** Rather than a true updated BGA Selling Agreement, these carriers have distributed a Negative Consent Letter to all contracted BGA's. Please reach out to your RVP or National Accounts Representative for additional details.

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