AMERICAN EQUITY
COMPANY SPECIFIC PRODUCT TRAINING
A Great Tool For You And Your Agents!

Company specific product training is an easy, effective way to give your agents and prospective agents a comprehensive look at all the excellent benefits and features of American Equity annuity products. Our product training offers your agents:

- Convenient online access 24 hours a day, 7 days a week
- Individual product training modules for easy, efficient viewing
- Instant notification of completion to American Equity for active contracted agents
- Access to the best customer service in the industry - We answer our phones!

ACCESS TRAINING AT:

ACTIVE AGENTS: www.american-equity.com
PROSPECTIVE AGENTS: https://agent.american-equity.com/StateProductTraining.asp

Select *Training* from the menu on the left side of the screen
From the Training menu select *Product Training*
Click on *Training* under the module you wish to view
After viewing the training return to the *Product Training* module menu
Click on *Training Questions* under the module just viewed
Answer the questions and click *Submit* to register the training with American Equity

PRODUCT TRAINING MUST BE COMPLETED BY EVERY AGENT PRIOR TO THE DATE OF ANY ANNUITY APPLICATION. THIS IS MANDATORY AND WE WILL NOT BE ABLE TO MAKE EXCEPTIONS.

FREQUENTLY ASKED QUESTIONS

1. Why is Company Specific Product Training so important?

American Equity led the fight to defeat the SEC's rule 151A and was instrumental in the passage of the Harkin-Meeks amendment with the Financial Reform Act in 2010 keeping annuities an insurance product. Product training is a required component of the Harkin-Meeks amendment. American Equity continues to lead the industry by introducing our company specific product training and maintaining a standard of excellence in our industry.

2. Do agents need to complete all of the company specific training modules?

Agents should complete the modules for any product they intend to sell. We recommend agents complete all the training modules to familiarize themselves with all our annuity products and how they might benefit their clients.
PLEASE NOTE: The Lifetime Income Benefit Rider is a separate training module and should be taken along with any product that will include the rider.

3. How often do agents need to complete training?

Agents will need to complete training only once per product. When new products are introduced completion of new training modules may be required.

4. Do agents need to notify American Equity when they have completed training?

No, after viewing a training module it is important the agent return to the product training menu and select "Training Questions". Once the questions have been answered the agent should click the "submit" button. American Equity will automatically be notified that the module has been completed.

5. What will happen if an agent submits business and has not completed the product training prior to the annuity application date?

American Equity will not be able to accept the annuity application and other forms, with no exceptions. We will notify agents and ask them to write a new annuity application and forms dated after the completion of the appropriate product training. Any cash received would be returned directly to the client in the event a newly dated application and forms are not submitted.