



New York Regulation 187 Suitability Training & Carriers' Product Training for Life Insurance

What is New York State Department of Financial Services (NYDFS) Regulation 187?

For both annuities and life insurance, this regulation sets a standard of conduct that the financial professional must adhere to in making recommendations. The financial professional is required to have received training on the regulation, as well as on the product, prior to making any recommendations. Training is a pre-solicitation requirement. Any tickets or applications received where training has not been completed will need to be re-solicited after the training is completed. The agent or FP can complete this training on [RedED](#) (course numbers are 484 or 485) or [Kaplan](#) course numbers are 545469, 528711, 562628, or 555115).

<u>Carrier</u>	<u>Product Training Information</u>
<u>ANICO (American National)</u>	Product training is available on the American National's website.
<u>Ameritas</u>	Product training is available on RedED . You can also complete their training on their learning portal https://edu.ameritas.com/ . First-time users can log in with their email address and use the password Ameritas1 . For login issues, you can email practicemgtdev@ameritas.com .
<u>Gerber</u>	Product training presentations are available on the Gerber portal.
<u>Guardian</u>	Must complete the training called "Life Product Training". See Pinpoint registration and user guide for first-time users and the link for this course .
<u>John Hancock</u>	Product training is available on RedED . Course ID: 19Hancock_01 Title: New York Regulation 187 Product Training Assignment ID: 19JH_01 Product Code/JIT Code: JHNY2019

<p><u>Lincoln Financial Group</u></p>	<p>Lincoln’s life insurance product training has 3 categories. These are Fixed Life (including Term), Variable Life, and Money-Guard. See Lincoln's guide. We recommend completing these courses on RedED.</p> <p>For the Fixed product training, the code is LincolnFixedLife. For the Variable product training, the code is LincolnVariableLife. And for the MoneyGuard training, use LincolnMoneyGuard.</p>																					
<p><u>MassMutual</u></p>	<p>Make sure to follow the instructions provided here. You can choose from the following companies:</p> <p>RegEd Kaplan QuestCE</p>																					
<p><u>National Life Group / Life of the Southwest</u></p>	<p>You need to log into your account on www.nationallife.com and then:</p> <ul style="list-style-type: none"> • Go to the Training/Product icon • Under Product, click on Life • Click on the Products Training icon • Click on and read each training <p>Make sure to check the box indicating you have read all the materials and then click Submit.</p>																					
<p><u>Nationwide</u></p>	<p>Trainings can be completed on RedED.</p> <table border="1" data-bbox="488 1031 1511 1570"> <thead> <tr> <th>Course</th> <th>RegEd Product</th> <th>RegEd Assignment ID</th> </tr> </thead> <tbody> <tr> <td>Nationwide - YourLife Guaranteed Level</td> <td>YourLife GL Term</td> <td>YLGLTerm</td> </tr> <tr> <td>Nationwide - YourLife Whole Life 100 - 20 Pay Whole Life</td> <td>YourLife Whole Life 100-20-Pay</td> <td>WHOLE LIFE 100-20-PAY</td> </tr> <tr> <td>Nationwide YourLife CareMatters - NY</td> <td>YourLife CareMatters NY</td> <td>YLCMNY</td> </tr> <tr> <td>Nationwide YourLife Indexed UL Protector - New York</td> <td>YourLife Indexed UL Prot</td> <td>Protector</td> </tr> <tr> <td>Nationwide YourLife Indexed UL Accumulator - New York</td> <td>YourLife Indexed UL Accum</td> <td>Accumulatr</td> </tr> <tr> <td>Nationwide No-Lapse Guarantee UL II</td> <td>No Lapse Guar UL II</td> <td>NLG UL II</td> </tr> </tbody> </table>	Course	RegEd Product	RegEd Assignment ID	Nationwide - YourLife Guaranteed Level	YourLife GL Term	YLGLTerm	Nationwide - YourLife Whole Life 100 - 20 Pay Whole Life	YourLife Whole Life 100-20-Pay	WHOLE LIFE 100-20-PAY	Nationwide YourLife CareMatters - NY	YourLife CareMatters NY	YLCMNY	Nationwide YourLife Indexed UL Protector - New York	YourLife Indexed UL Prot	Protector	Nationwide YourLife Indexed UL Accumulator - New York	YourLife Indexed UL Accum	Accumulatr	Nationwide No-Lapse Guarantee UL II	No Lapse Guar UL II	NLG UL II
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<p><u>Principal</u></p>	<p>Education and training can be found in their portal.</p>																					

<p><u>Protective</u></p>	<p>Protective product trainings are available on RedED. (Make sure to select the correct training).</p> <table border="1" data-bbox="488 216 1511 516"> <thead> <tr> <th>Course</th> <th>RegEd Assignment ID</th> </tr> </thead> <tbody> <tr> <td>Protective Series Passport Term Life NY</td> <td>PSPTNY</td> </tr> <tr> <td>Protective Series Whole Life NY</td> <td>PSWLNY</td> </tr> <tr> <td>Protective Series Series Estate Maximizer</td> <td>PSEMNY</td> </tr> <tr> <td>Protective Classic Choice Term NY</td> <td>PCCTNY</td> </tr> <tr> <td>ProClassic II IUL NY</td> <td>PC2ULNY</td> </tr> <tr> <td>Protective Non-Participating Whole Life Insurance</td> <td>NPWLNY</td> </tr> </tbody> </table>	Course	RegEd Assignment ID	Protective Series Passport Term Life NY	PSPTNY	Protective Series Whole Life NY	PSWLNY	Protective Series Series Estate Maximizer	PSEMNY	Protective Classic Choice Term NY	PCCTNY	ProClassic II IUL NY	PC2ULNY	Protective Non-Participating Whole Life Insurance	NPWLNY
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<p><u>Prudential</u></p>	<p>Product training available on:</p> <ul style="list-style-type: none"> • RedED: Course numbers – 19TERM0100 and 19PERM0100 • Kaplan: Course numbers – 19TERM0100 and 19PERM0100 														
<p><u>Securian</u></p>	<p>Training can be completed through Quest CE. Training name is NY Reg 187 Life Product Training and the course number is PLIFE1262019.</p>														
<p><u>Symetra</u></p>	<p>Symetra’s product training is completed through their website.</p> <table border="1" data-bbox="488 877 1511 968"> <thead> <tr> <th>Course Name</th> <th>Course Number</th> <th>Product Code</th> </tr> </thead> <tbody> <tr> <td>First Symetra NY Term Life</td> <td>19Symetra_18</td> <td>FSNYTERM</td> </tr> </tbody> </table>	Course Name	Course Number	Product Code	First Symetra NY Term Life	19Symetra_18	FSNYTERM								
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<p><u>US Life (AIG/American General)</u></p>	<p>Please see their compliance bulletin for details. Product training can be completed through the Kaplan AIG Life Portal.</p>														
<p><u>William Penn (Legal & General/Banner)</u></p>	<p>No Product Training is required. See their Products at a Glance flyer.</p>														