

## 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	<a href="#">AIG Resources</a>	<a href="#">AIG Product Training</a>	Kaplan Quest CE RegEd Success CE
AXA	Yes	Yes	<a href="#">AXA Resources</a>	<a href="#">AXA Product Training</a>	<a href="#">Per NY DFS Approved List</a>
Brighthouse Financial	No	No	<a href="#">Brighthouse Financial Resources</a>	NA	NA
Foresters Financial	Yes	TBD	<a href="#">Foresters Resources</a>	<a href="#">Foresters Product Training</a>	<a href="#">Per NY DFS Approved List</a>
Global Atlantic	No			NA	
John Hancock	Yes	No	<a href="#">John Hancock Resources</a>	<a href="#">John Hancock Product Training</a>	Kaplan LIMRA*** RegEd
Lincoln Financial	Yes	No**	<a href="#">Lincoln Resources</a>	Kaplan LIMRA QuestCE RedEd SuccessCE	Kaplan LIMRA*** QuestCE RedEd SuccessCE
Mutual of Omaha	No			NA	
Nationwide	Yes	Yes	<a href="#">Nationwide Resources</a>	TBA	Kaplan LIMRA*** RegEd
New York Life	Yes	TBD	<a href="#">New York Life Resources</a>	<a href="#">New York Life Product Training</a>	LIMRA****
OneAmerica	No			NA	
Principal	Yes	No	<a href="#">Principal Resources</a>	<a href="#">Principal Product Training</a>	Kaplan LIMRA*** RegEd
Protective Life	Yes	No**	<a href="#">Protective Resources</a>	<a href="#">Protective Product Training</a>	<a href="#">Per NY DFS Approved List</a>
Prudential	Yes	Yes	<a href="#">Prudential Resources</a>	<a href="#">Prudential Product Training</a>	Kaplan Quest CE RegEd Success CE
Securian Financial	Yes	No	<a href="#">Securian Resources</a>	Quest CE	<a href="#">Per NY DFS Approved List</a>
Symetra Financial	Yes	TBD	<a href="#">Symetra Resources</a>	<a href="#">Symetra Product Training</a>	<a href="#">Per NY DFS Approved List</a>
Transamerica	Yes	TBD	<a href="#">Transamerica Resources</a>	RegEd	<a href="#">Per NY DFS Approved List</a>
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
<a href="#">Kaplan</a>	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**
<a href="#">Quest CE</a>	New York's Best Interest Amendment to Regulation 187 (CE)
<a href="#">RegEd/CE Authority</a>	Best Interest of Clients in Life Insurance or Annuity Transactions: NY Reg 187-1 Hour Course (485_NY)
<a href="#">Success CE</a>	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](mailto: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	<a href="#">AIG Bulletin</a>	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****	<a href="#">Lincoln Bulletin</a>	Kaplan LIMRA**** RegEd
Mutual of Omaha	No		NA	
Nationwide	No	NA	<a href="#">Nationwide Bulletin</a>	Kaplan LIMRA**** RegEd
New York Life	Yes**		NA	
OneAmerica	No		NA	
Principal	Yes	No	None	<a href="#">Per NY DFS Approved List</a>
Protective Life	Yes	Negative Consent Letter****	<a href="#">Protective Bulletin</a>	<a href="#">Per NY DFS Approved List</a>
Prudential	Yes***		NA	
Securian Financial	Yes	No	<a href="#">Securian Bulletin</a>	LIMRA**** <a href="#">Per NY DFS Approved List</a>
Symetra Financial	Yes		<a href="#">Symetra Bulletin</a>	Kaplan RegEd
Transamerica	Yes	Yes	<a href="#">Transamerica Bulletin</a>	<a href="#">Per NY DFS Approved List</a>
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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