



Executive Summary: Producer Training Update

Standard Overview:

The Digital First for Annuities Producer Training Update standard establishes a real-time API that enables training vendors to send training completion data directly to any approved party including, carriers, distributors, or solution providers that determine producer eligibility. This API standard supports streamlined, scalable, and secure connections across the industry, ensuring that up-to-date training status is available for whoever needs it. It is designed to integrate with existing financial professional tools and platforms like presale and order entry and work in conjunction with the Digital First for Annuities CanSell standard to provide a clear and timely “good to go” signal.

Current State:

Training errors are the result of roughly 60% of the industry NIGOs. The current process for verifying training completion is fragmented and delayed by as much as 48 hours. Carriers rely on batch updates that process nightly or manual validation checks with training vendors. Both result in inaccurate and outdated information. As a result, financial professionals may be incorrectly flagged as ineligible to sell, leading to lost sales, delayed contract issuance, rework, increased compliance risk, and a very frustrated financial professional.

Key Outcomes:

- **Reduces compliance risk and operational inefficiencies:** Real-time confirmation helps prevent regulatory violations and minimizes costly rework.
- **Improves internal workflows:** Minimizes manual lookups and reduces time-consuming interactions between carrier teams, training vendors, and distribution partners to resolve issues.
- **Reduction of the top not-in-good-order:** This standard, coupled with the CanSell, will significantly reduce training related errors.

- **Enables a smoother sales experience:** Ensures producers are accurately marked as ready to sell, avoiding sales disruption and improving satisfaction. Likewise, by coupling this with the CanSell standard, financial professionals are aware of their readiness to sell.

By delivering real-time status updates into systems that determine producer eligibility, this initiative addresses a long-standing industry pain point.

Measures of Success:

- **Reduced Not-in-good-order** related to training validation.
- **Faster contract issuance** and fewer rework cycles.
- **Lower support burden** for carrier operations teams.
- **Higher financial professional satisfaction** and reduced drop-off at point of sale.
- **Stronger compliance** through real-time verification of required training.

Digital First for Annuities standards can be found at <https://github.com/Insured-Retirement-Institute>

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