

## Suitability Regulation for Alabama

Alabama has adopted the Suitability in Annuity Transaction Model. This model requires agents and insurers to establish reasonable grounds for annuity product recommendations to ensure the recommendation is suitable.

This regulation also has **TWO** specific training requirements for insurance agents:

**1) Midland National Annuity Product specific training—REQUIRED JANUARY 1, 2017, or prior to solicitation if any training requirements are NOT currently met.**

All Midland National® agents must complete product training that will satisfy state and company requirements for new products, riders and features that are currently available, and for any new products, riders and features we introduce in the future.

Visit our web site at [www.MidlandNational.com](http://www.MidlandNational.com) to view the status of your training requirements on the Required Training page under the Training Center tab.

**2) A one-time, four-credit hour general fixed annuity training course.**

For the one-time four-credit hour training, required by Alabama, agents may access our Success CE website, [www.midland.successce.com](http://www.midland.successce.com), to take the required course. Upon successful completion, agents in Alabama will be able to continue to offer our competitive products and features. Please forward proof of successfully completing this course to our Licensing Team via fax at 877-586-0248.

ONE-TIME FOUR-CREDIT HOUR TRAINING	
State License Effective Date	Date Training Required
Prior to 1/1/2017	6/30/2017
1/1/2017 or after	1/1/2017 or prior to selling annuities

If you have any questions regarding the Suitability Model, please contact our Licensing Department at 877-586-0242. If you have any questions regarding Annuity Product Training, call an Annuity Pro at 877-586-0241.

These requirements reinforce Midland National's commitment to training and a high standard of quality, helping us to remain a leading provider of annuity products and services. The partnership we have with our agents to maintain high ethical practices is key to our continued success. As always, we thank our agents for their long-term business with Midland National.

At Midland National, we value your feedback. Please email me with any questions or comments.

I look forward to hearing from you!



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