



FIELD FORCE

BULLETIN

This bulletin applies **only** to states marked below with an "x" – states with shaded boxes have previously received this information.

- Alaska
- Arizona
- Arkansas
- California
- Colorado
- Georgia
- Hawaii
- Idaho
- Indiana
- Iowa
- Kansas
- Louisiana
- Michigan
- Minnesota
- Missouri
- Montana
- Nebraska
- Nevada
- New Mexico
- N Carolina
- N Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- S Carolina
- S Dakota
- Tennessee
- Texas
- Utah
- Virginia
- Washington
- Wisconsin
- Wyoming

MARKETING ANNUITIES IN COLORADO

Mandatory Training Requirement

The state of Colorado requires that Colorado-licensed agents complete four (4) hours of training related to annuities prior to soliciting individual consumers for the purpose of selling annuities. Insurers are legally required to ensure that producers have completed this training requirement prior to allowing a producer to market their annuity products.

Therefore, effective 10/1/2011, you must provide to United Heritage evidence of completion of the mandatory annuity training prior to soliciting the sale of United Heritage annuities. You can contact the Colorado Department of Insurance to obtain a list of approved education providers. There are also educational opportunities provided if you click on the link "Professional Education Center" on the United Heritage agent website. Course #168 may meet the four hour annuity training requirement; contact the insurance department for details.

If you are soliciting or intend in the future to solicit the sale of United Heritage's annuities in Colorado, please send evidence of your compliance with the annuity training requirement to Kendahl Haldi in Marketing no later than 10/1/2011. Continuing education providers will provide to producers certificates of completion of these courses which producers may use as evidence that they have satisfied their training requirement.

Please contact Marketing for details.