

New York Regulation 187 Training Guidelines

The New York State Department of Financial Services Regulation 187 requires producers and insurers to implement a process that ensures they are acting in the consumer's best interest when recommending life insurance and annuity policies issued in New York. The regulation requires additional training as well as new suitability guidelines and paperwork. The training portion of the regulation has two components, regulation training and product specific training. You are required to complete both prior to making a solicitation for the purchase of a life insurance or annuity policy in the State of New York. Regardless of your resident state, New York's Best Interest Regulation 187 applies to all sales of life insurance and annuity policies issued in the State of New York. Failure to adhere to Regulation 187 will result in the rejection of any and all new business paperwork.

Company	Best Interest Required Training	Product Training		Additional Information
		Life	Annuity	
American General	RegEd Kaplan	Kaplan	Quest CE	Annuity and Life Insurance
American National	RegEd	American National	American National	Annuity and Life Insurance
Equitable	RegEd	Equitable	N/A	Life Insurance
John Hancock	RegEd	RegEd	N/A	Life Insurance
Lincoln	RegEd Kaplan	RegEd LIMRA	RegEd	Life Insurance
National Integrity	Kaplan	N/A	Kaplan	Annuity
National Life	Call for information 800-749-9900	National Life	National Life	Call for information 800-749-9900
Nationwide	RegEd	RegEd	N/A	Life Insurance
New York Life	Call for information 800-749-9900	Call for information 800-749-9900	RegEd	Call for information 800-749-9900
Principal	RegEd	Principal	NAIC	Life Insurance
Protective	RegEd	RegEd	RegEd	Life Insurance
Prudential	RegEd	RegEd	N/A	Life Insurance
Securian	LIMRA	Quest CE	Quest CE	Life Insurance
Symetra	RegEd	Symetra	RegEd	Call for information 800-749-9900
William Penn	RegEd	William Penn	N/A	Send RegEd certificate to wp_agent_licensing@lgamerica.com
Zurich	Call for information 800-749-9900	Call for information 800-749-9900	N/A	Call for information 800-749-9900

The Brokers Network makes every effort to provide accurate information regarding all Regulation 187 pre-sale requirements, but the writing agent bears all responsibility of being compliant and acting in the Best Interest of the consumer as defined by the regulation. Registered Representatives and Investment Advisor Representatives should contact their compliance department for any additional requirements. If there is a conflict of information between The Brokers Network and a Representative's compliance department, the compliance department is deemed to have authority over the Representative and should be adhered to.