



**POST- LICENSING  
INSTRUCTIONS  
NY RESIDENTS**

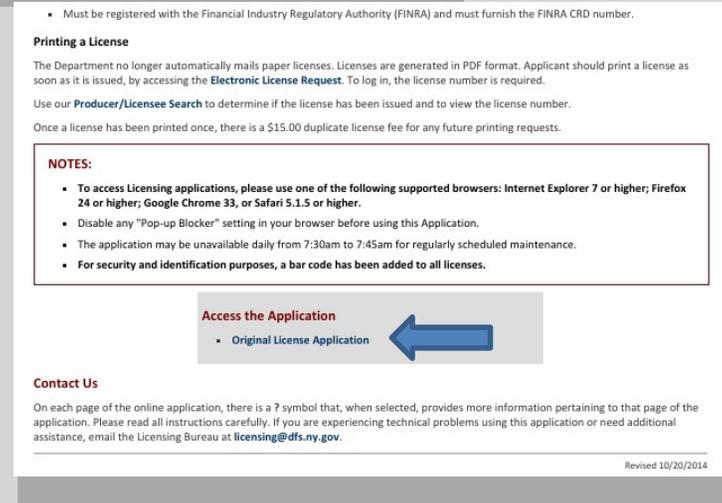
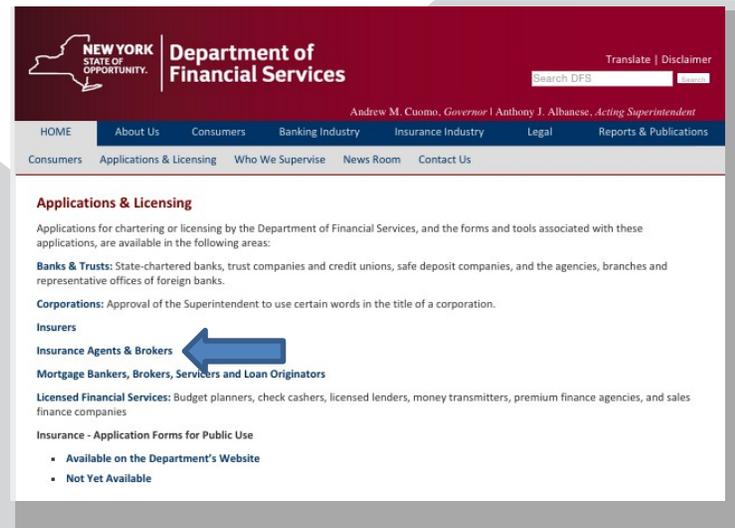
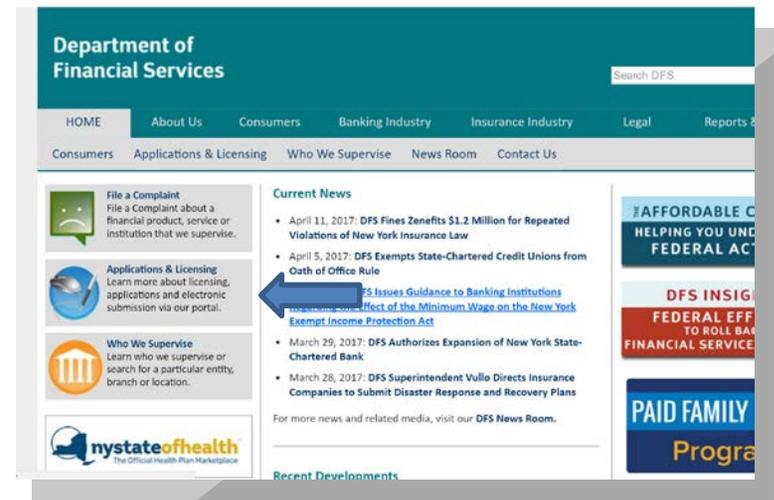


# Check your license:

The license takes approximately 24-48 hours to show on the website.

Go to [www.dfs.ny.gov](http://www.dfs.ny.gov)

- On the left menu, click on Application and Licensing
- Click on Insurance Agents & Brokers
- Under licensing click on Original License: Resident
- Go all the way to the bottom and click on Original License Application
- Fill out the information. This step will be \$40, this is to request your license number.



## KEY NOTES

1. In LICENSE SECTION make sure you choose LIFE AGENT (OR LA) only. Do not choose LIFE BROKER( OR LB)
2. Do not upload any files in the FILE UPLOAD section
3. For the section that ask about appointments, click next as you will have no appointments
4. Continue completing the application until you have completed all sections.

DEPARTMENT of FINANCIAL SERVICES

Home | Help | Producer Search

**Instructions**

- In the **Search By** field choose either Individual or Business Entity. **TBA licenses** (transacting business as) are included in the Business Entity search along with Corporations, Partnerships, and Limited Liability Companies.
- To narrow your search result, enter values in multiple fields.
- Select one or more of the following to search: Name, NY License #, National Producer Number.
- Select Search to perform your search.
- To view/open a record from your result list, click on the name.
- Click on the **HELP** button for additional instructions.
- Do not use the Back Button.** Use either the **Reset Button** or **Producer Search Link**.
- \*\*Please note that Reinsurance Intermediaries records are NOT AVAILABLE for viewing at this time.**

Search By: Individual | Sort By: Select

License #: \_\_\_\_\_ National Producer Number: \_\_\_\_\_

Last Name: Valentin - ramirez First Name: pamela Middle Name: \_\_\_\_\_

Class: LIFE AND/OR ACCIDENT | City: \_\_\_\_\_

State: New York | County: Select

Search Reset Help

2

## FIND YOUR LICENSE NUMBER

- Go to [www.dfs.ny.gov](http://www.dfs.ny.gov)
- Insurance Industry-
- Agents & Brokers -
- Other Services-
- **Producer/License Search -**
- Enter the value code that they show you in the screen-
- (It is different every time you enter) remember it is case sensitive.-
- Type the last name, and first name, of the agent who's license you are looking up.-
- Locate the person's name and write down the license number, as you will need it.

FINANCIAL SERVICES

Home | Help | Producer Search

**Instructions**

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- To narrow your search result, enter values in multiple fields.
- Select one or more of the following to search: Name, NY License #, National Producer Number.
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- Click on the **HELP** button for additional instructions.
- Do not use the Back Button.** Use either the **Reset Button** or **Producer Search Link**.
- \*\*Please note that Reinsurance Intermediaries records are NOT AVAILABLE for viewing at this time.**

Search By: Individual | Sort By: Select

License #: \_\_\_\_\_ National Producer Number: \_\_\_\_\_

Last Name: Valentin - ramirez First Name: pamela Middle Name: \_\_\_\_\_

Class: LIFE AND/OR ACCIDENT | City: \_\_\_\_\_

State: New York | County: Select

Search Reset Help

Name: **VALENTIN - RAMIREZ, PAMELA**

Business Type: Individual Home State: New York

Class: LIFE AND/OR ACCIDENT/HEALTH AGENT (08/17/2015 - 02/29/2016) Status: Inactive Status Date: 08/17/2015

# 3

## PRINT YOUR LICENSE

- Return to home page [www.dfs.ny.gov](http://www.dfs.ny.gov)
- Insurance Industry
- Agents & Brokers
- Licensing
- Scroll down and select Print a License Online (Electronic License Request)
- Read the content, and click on ELECTRONIC LICENSE REQUEST at the bottom of the page.
- Follow the instructions in how to create a username and password.
- - Licensees (agents) Username is the numeric portion of your New York Insurance license.
- -Your Password is the last 4-digits of your SSN and your 8-digit date of birth in (MMDDYYYY) format.
- - **Example** SSN 432-98-1234, DOB 08/26/45= 123408261945
- Once logged In click on the printer icon under the words Print License for the class LA license
- Save license in PDF format

\*\*\* Please Remember to add your License # to the Launch System

NEW YORK STATE OF OPPORTUNITY. Department of Financial Services

Andrew M. Cuomo, Governor | Anthony J. Abarbano, Acting Superintendent

Home About Us Consumers Banking Industry **INSURANCE INDUSTRY** Legal Reports & Publications

Agents & Brokers Insurers Property Insurers Life Insurers Health Insurers Insurance Company Search

### Information for Agents and Brokers

- Licensing**
  - Title Insurance Agent Licensing FAQs
  - Add A Line Application for Existing Individual/TBA Agents and Brokers
  - Title Insurance Agent Licensing Information
  - Applying for a Broker/Agent License
  - Licensing Applications, Forms & Exam Requirements
  - Original License: Resident Non-Resident
  - Relicense Applications (Individual and TBA only)
  - Renewal of License (Individuals/TBA/Entity)
  - Print a License Online (Electronic License Request)
  - Address Change Request
  - Application for Consent to Engage in the Business of Insurance Pursuant to 18 USC 1033 and 1034
  - Company Appointment/Termination (to be completed by
- Education**
  - Continuing Education Course Search (Portal)
  - Continuing Education Provider Search (Portal)
  - Continuing Education Program (for CE Providers)
  - CE Provider Electronic Reporting System
  - Flood Insurance Training Requirements
  - Exam Vendor Information
  - Exam Monitor Search (Portal)
  - Prelicensing Education Program
  - Prelicensing Provider/Course Search (Portal)
  - Annuity Transactions Training Requirements
- New York State of Health Marketplace**
  - New York State of Health Certification Information
  - New York State of Health Certification Courses

### Electronic License Request

**NOTES**

- To access Licensing applications, please use one of the following supported browsers: Internet Explorer 7 or higher; Firefox 24 or higher; Google Chrome 33, or Safari 5.1.5 or higher.
- Disable any "Pop-up Blocker" settings in your browser before using this application.
- This application may be unavailable daily from 7:30am to 7:45am for regularly scheduled maintenance.
- For security and identification purposes, a bar code has been added to all licenses.

Electronic License Request and electronic Duplicate License Request not available to Service Contract Registrants, Life Settlement Providers, or Life Settlement Intermediaries.

**Access the Application**

- Electronic License Request

New York State State Agencies

DEPARTMENT of FINANCIAL SERVICES

Licensees (agents/brokers/adjusters/consultants, etc.) - Username is the numeric portion of your New York Insurance license. Your Password is the last 4-digits of your SSN and your 8-digit date of birth in (MMDDYYYY) format.  
Example SSN 432-98-1234, DOB 08/26/45= 123408261945

Entities - Username is the numeric portion of the entire New York Insurance license. The Password is the last 4-digits of the SSN and 8-digit date of birth in (MMDDYYYY) format of a dual licensed/associated individual person.

Insurance Company Appointments/Terminations/Temporary Adjuster Permits - Log in by entering the assigned user ID in the Username AND Password fields. If user ID is needed for an authorized person of an insurance company to appoint and/or terminate, please e-mail our Licensing Bureau.

Education Providers - Log in using username and password created during registration.

Sign In

EDUCATION PROVIDERS / MONITOR ONLINE - Don't have an account yet? [Sign Up](#)

# 4

## NYDFS Regulation 187: Training Required for NY Agents



**Effective August 1, to sell any annuity products in New York, World Financial Group Insurance Agency, Inc. (WFGIA) life licensed agents and Transamerica Financial Advisors, Inc. (TFA) securities-registered representatives are required to take a state-required training course prior to submitting any fixed and/or variable annuity applications.**

While there are multiple vendors offering courses accepted by the state of New York, we have confirmed with Crump that the **RegEd NY Reg 187: Suitability and Best Interest of Clients in Life Insurance and Annuity Transactions (484\_NY) course** will be accepted by all WFG platinum providers to meet the state requirement. You can sign up for the training at the RegEd website: <https://secure.reged.com/TrainingPlatform/> The training course is free, however you can receive CE credit for it by paying a \$5 fee.

# Login to RegEd:

<https://secure.reged.com/TrainingPlatform/>

Select “Suitability Training” from the menu on the left

State	Resident?	Requirement Met?	Course Status
California	No	No see details below	Order Course
Connecticut	No	Yes	View My Courses
New Jersey	No	Yes	View My Courses
Pennsylvania	No	Yes	View My Courses
Utah	No	Carrier-specific product training is currently only required.	

Requirement	Completion Date	Requirement Status
<b>Prudential Annuities Product Training</b>		
Prudential Defined Income Product Training (13PRUBND1)	09/22/2013	Completed
Prudential Premier Investment Variable Annuity (14PRUPPIVA)	07/06/2014	Completed
PruSecure Fixed Indexed Annuity (18PRUFIA01)	04/04/2019	Completed
Surepath and Surepath Income Fixed Indexed Annuities - Available for sale through IMO only (18PRUSPFIA)		Go To Requirement
<b>Allianz Life Annuity Product Training</b>		
Variable - Vision Product Training (12ALLIANZ_02)	05/08/2012	Completed
Variable - Vision New York Product Training (12ALLIANZ_04)	09/06/2016	Completed
Variable-Index Advantage (13ALLIANZ_02)	09/08/2016	Completed
Allianz Index Advantage NY Product Training (14ALLIANZ_01)	09/08/2016	Completed
Allianz - Core Income 7 Annuity Training (15Allianz_04)	04/04/2019	Completed
Allianz - 222 Annuity Training (15Allianz_07)	04/04/2019	Completed
Allianz - 360 Annuity Training (15Allianz_08)	04/12/2019	Completed
Allianz - 3651 Annuity Training (15Allianz_09)	04/23/2019	Completed

# Click on “Proceed”

**State Suitability Training**

New state regulations require that producers complete annuities suitability courses prior to selling any annuity product. State-mandated suitability courses completed on this site are:

- Designed to meet state training requirements
- Available for Insurance CE credit(s). Certification and state fees may apply.
- Reported to participating carriers on the RegEd/IRI Annuity Training Platform

To access RegEd's **State Suitability Training** courses available to you please select the **Proceed** button below.

# Select CE or “No” CE Credits

**Insurance and/or Professional Designation CE Options**

Do you want to receive Insurance and/or Professional Designation CE Credits?

I want to receive Insurance and/or Professional Designation CE Credits

I DO NOT want to receive Insurance and/or Professional Designation CE Credits

**Warning! Ordering CE after the course is completed is NOT allowed for most states.**

# Enter the Course Code:

Training #1: 484\_NY

Training #2: 485\_NY



1 Select Your License 2 Choose Courses / CE >> Place Your Order

## Available Courses and CE Credit

To receive credit you must select **Add** for the credits desired. If no credits appear, the courses you have completed approved for that state or professional designation. To review your completed order, select **Proceed**.

484\_NY

# Select the Course



1 Select Your License 2 Choose Courses / CE >> Place Your Order

## Available Courses and CE Credit

To receive credit you must select **Add** for the credits desired. If no credits appear, the courses you have completed or ordered are not approved for that state or professional designation. To review your completed order, select **Proceed**.

484\_NY

1 Matches found for "484\_NY" within the filtered list:

Please select a course approved in the category for which you seek credit. Ex. Ethics, Flood, General, L&H, P&C, Other.

[Bottom](#)

Add Course	Credits	Course Rating	Price
Add State or Professional Designation CE			
<input checked="" type="checkbox"/> NY Reg 187: Suitability and Best Interest of Clients in Life Insurance and Annuity Transactions (484_NY)			\$0.00

[Top](#)

# Submit the Course Order

IRI RegEd

Select Your License Choose Courses / CE Place Your Order

### Enter Payment Information

Please verify your order below. To add more courses or credits, select the **Add More Courses and CE Credits** button below.

When you have verified your order, select the **Submit Your Order** button below.

Add More Courses and CE Credits

Item	Credits	Course Rating	Item Price	Remove Item
NY Reg 187: Suitability and Best Interest of Clients in Life Insurance and Annuity Transactions (484_NY)			\$0.00	Remove
			<b>Grand Total:</b>	<b>\$0.00</b>

Submit Your Order Cancel Your Order

Secured by McAfee 2013-07-02

ABOUT SSL CERTIFICATES

# Activate the Course

IRI RegEd

### My Courses

Active Courses Course History

**Order Instructions:**

To order *new* courses or additional CE credits, please click the **Select New Courses and CE Credit** button to view the courses and CE credits available to you.

To access a course that has already been ordered, please select the corresponding **Go To Course** button below.

Before you take the exam, please check the pop-up blocker in your browser and ensure this website is allowed, otherwise you may experience problems completing the exam.

Select New Courses and CE Credit Order Additional Insurance Credit

Course Name	Course Status
State or Professional Designation CE Status	

# Begin the Course

# 5

## Beginning Feb 1st, 2020 product training is required before solicitation

Below you will find some of the most popular products sold and where to find them on the RegEd Site

Product Name	RegEd Product Code	Reg Ed Assignment ID	Available on Reg Ed
Nationwide - YourLife Guaranteed Level	YourLife GL Term	YLGLETerm	Yes - 12/11/19
Nationwide - YourLife Simplified WL 120	YourLife Simplified WL	YLSimpWL	Yes - 12/11/19
Nationwide - YourLife Whole Life 100 - 20 Pay Whole Life	YourLife Whole Life 100-20-Pay	YLWL100-20	Yes - 12/11/19
Nationwide YourLife CareMatters -NY	YourLife CareMatters NY	YLCMNY	Yes - 12/11/19
Nationwide YourLife Indexed UL Protector - New York	YourLife Indexed UL Prot	Protector	Yes - 1/7/2020
Nationwide YourLife Indexed UL Accumulator - New York	YourLife Indexed UL Accum	Accumulatr	Yes - 1/7/2020
Nationwide No-Lapse Guarantee UL II	No Lapse Guar UL II	NLG UL II	Yes - 1/7/2020

Course Name	Course #	Product Code	Vendor
Transamerica – Final Expense Portfolio Training	19TL_01	TLFINALEXP	RegEd
Transamerica – Financial Foundation IUL	19TL_02	TLFFIUL	RegEd

**RegEd**

Home

Producer Status

Enter Product Code

State Suitability Training

Optional Insurance CE

My Certificates

My Account

FAQs

### Producer Status

#### Annuities State Suitability Compliance Summary

State	Resident?	Requirement Met?	Course Status
Illinois	Yes	No	<a href="#">Go to Course</a>

[Update My State Suitability Requirements](#)

#### Carrier-Specific Product Training

\*Product Code:  [Submit](#)

Requirement	Completion Date	Requirement Status
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Although RegEd, Inc. takes reasonable steps to ensure that the information displayed through the Annuities Training Platform their product training and continuing education requirements and status on the websites of the state departments of insurance

# Start the Course!

# Good Luck!

# 6

# Launch System – Post Licensed

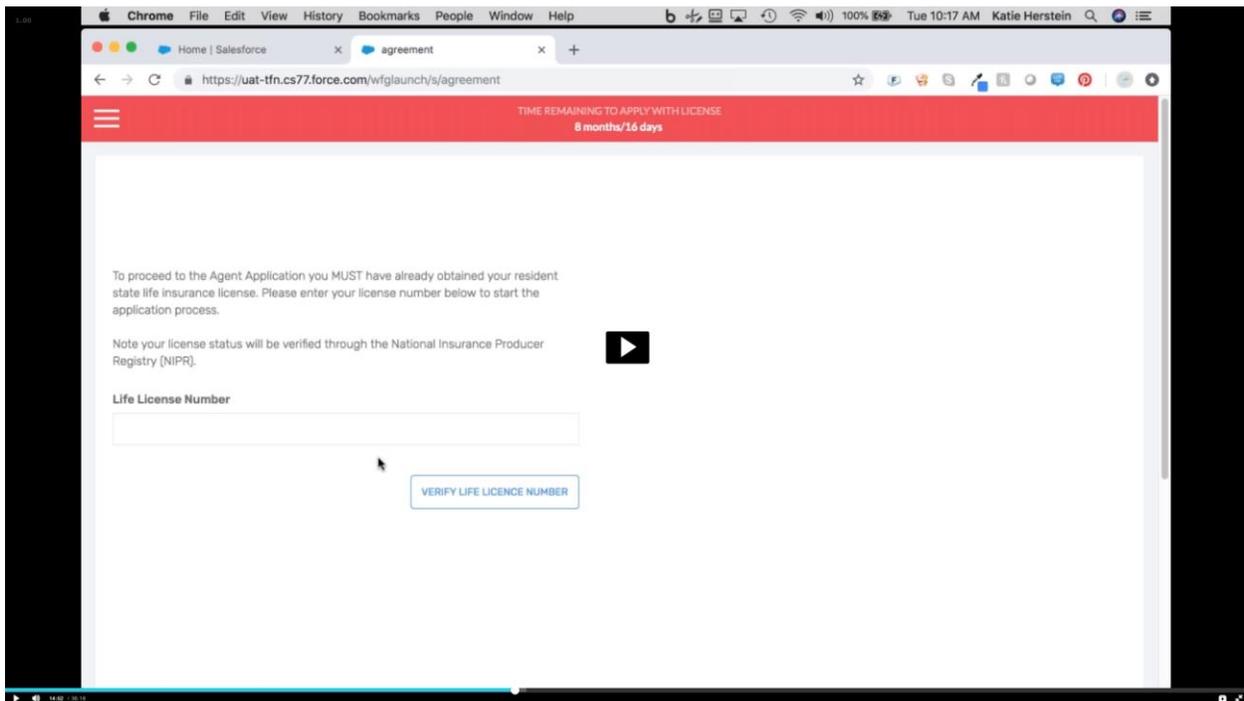
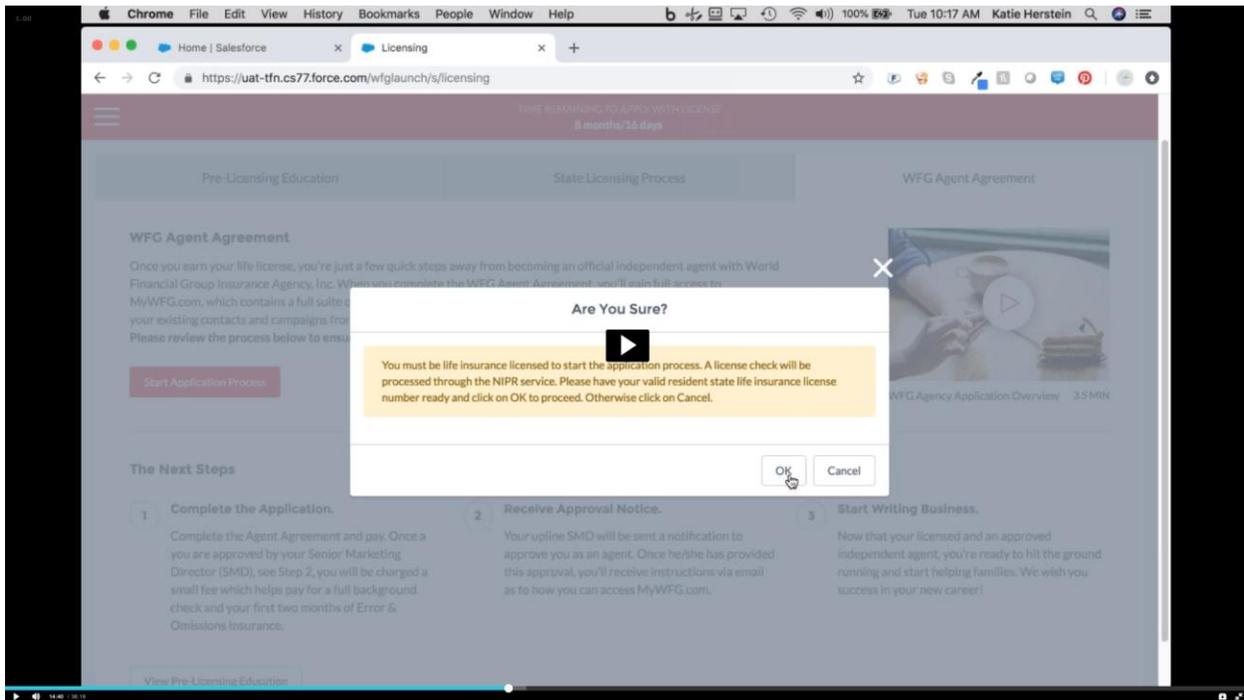
Go to: <http://registration.wfglaunch.com/>

## #1

## Enter your Producer License Number

The screenshot shows a web browser window with the URL <https://uat-tfn.cs77.force.com/wfglaunch/s/licensing>. The page has a red header with a timer: "TIME REMAINING TO APPLY WITH LICENSE 8 months/16 days". Below the header are three tabs: "Pre-Licensing Education", "State Licensing Process", and "WFG Agent Agreement". The "State Licensing Process" tab is active. The content includes a video player with a play button, a video thumbnail titled "State Licensing Process Overview" (3.5 MIN), and a section titled "In Which State Do You Want to Become Licensed?". Below this section are logos for ExamFX, KAPLAN FINANCIAL EDUCATION, and A.D. Banker & Company.

The screenshot shows the same web browser window, but the "WFG Agent Agreement" tab is now active. The content includes a video player with a play button, a video thumbnail titled "WFG Agency Application Overview" (3.5 MIN), and a section titled "The Next Steps" with three numbered steps: 1. Complete the Application, 2. Receive Approval Notice, and 3. Start Writing Business. A red button labeled "Start Application Process" is visible below the video player.



#2

Sign up for Access Pass

**\*\*\*This step is MANDATORY for ALL AGENTS\*\*\*  
in the Fradel Barber Hierarchy**

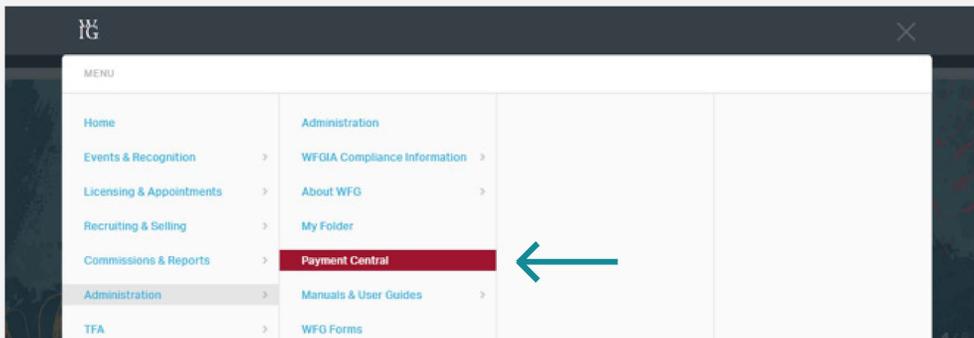


# Access Pass How-Tos

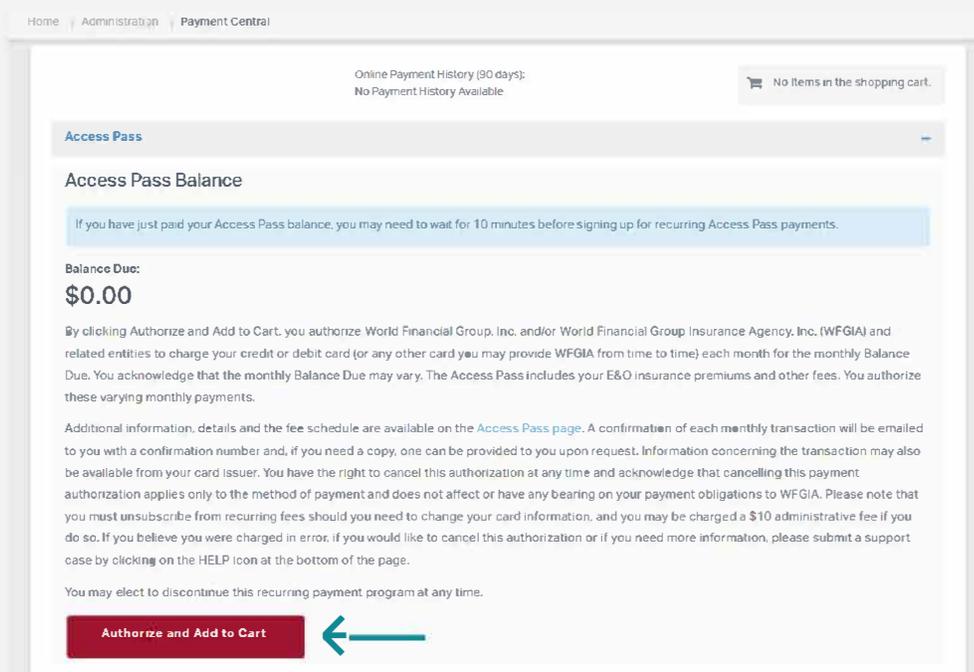
# 7

## How to Sign Up for Recurring Access Pass Payments Subscribe and Save the Monthly \$10 Administrative Fee

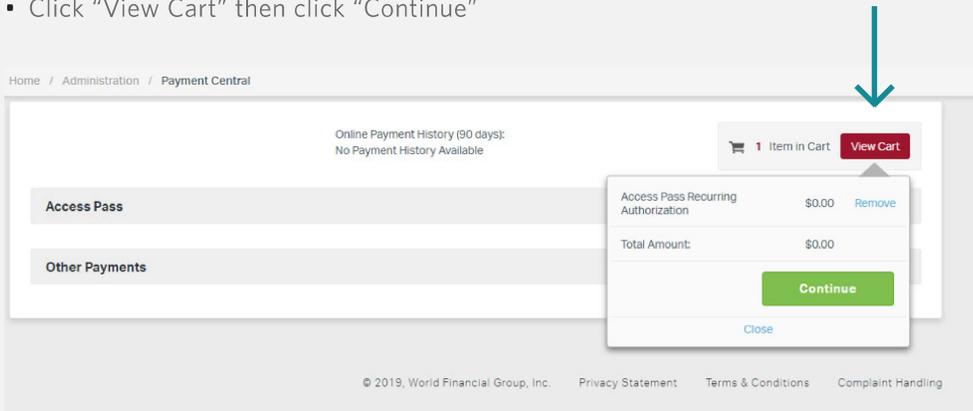
- Log into MyWFG.com
- Navigate to Payment Central: Menu > Administration > Payment Central



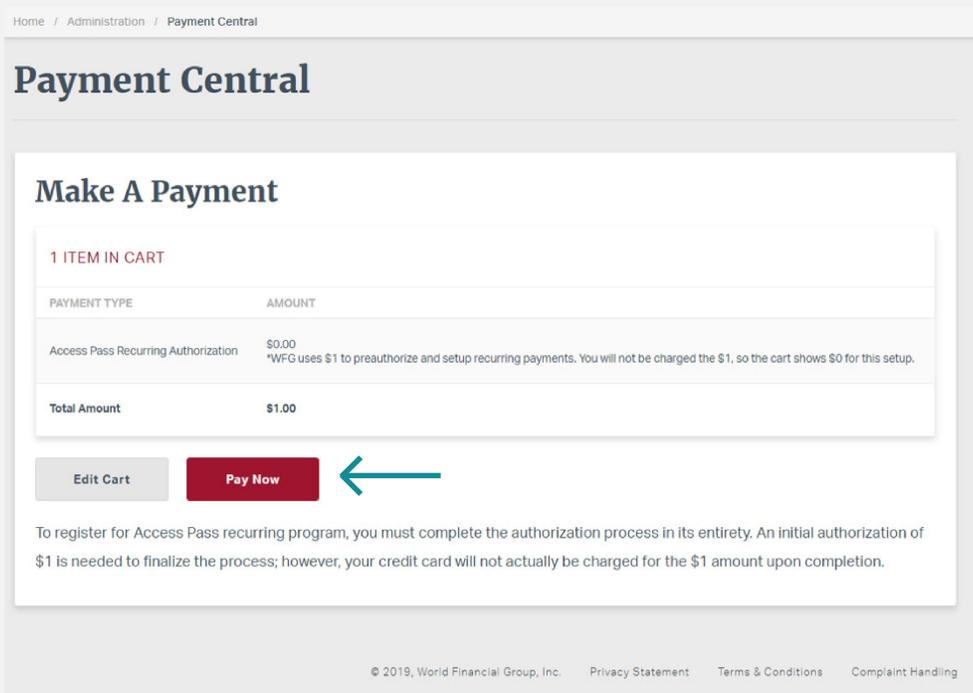
- Click the “Access Pass” button at the top of the page
- Click “Authorize and Add to Cart”



- Click "View Cart" then click "Continue"



- Click "Pay Now" (Authorization Required, You Will be Taken to a PayPal Portal if Your Credit/Debit Card Information is Not on File)



By clicking on "Authorize and Add to Cart", you authorize World Financial Group, Inc. and/or World Financial Group Insurance Agency, Inc. (WFGIA) and related entities to charge your credit or debit card (or any other card you may provide WFGIA from time to time) each month for the monthly Balance Due. You acknowledge that the monthly Balance Due may vary. The Access Pass includes your E&O insurance premiums and other fees. You authorize these varying monthly payments.

Additional information, details and the fee schedule are available on the Access Pass page on MyWFG.com. A confirmation of each monthly transaction will be emailed to you with a confirmation number and, if you need a copy, one can be provided to you upon request. Information concerning the transaction may also be available from your card issuer. You have the right to cancel this authorization at any time and acknowledge that cancelling this payment authorization applies only to the method of payment and does not affect or have any bearing on your payment obligations to WFGIA. Please note that you must unsubscribe from recurring fees should you need to change your card information, and you may be charged a \$10 administrative fee if you do so. If you believe you were charged in error, if you would like to cancel this authorization or if you need more information, please submit a support case by clicking on the HELP icon at the bottom of the page on MyWFG.

Trusted Benefits Provider Since 1989

NAPA Agent And Agency Errors & Omissions Insurance

NAPA Direct E&O Insurance offers insurance agents and agencies comprehensive coverage options at affordable rates, with monthly payment options, instant certificates and fast, easy online applications. Apply for coverage in just minutes!

**E&O Insurance For Life & Health Newly Licensed Agents**

**APPLY NOW** | Policy | Plan Overview | FAQ Service & Reviews

Pricing Information | Coverage Limits | Deductibles and Retentions | Payment Options | Underwriting | Program Administrator

**About This Coverage**

✓ This Errors and Omissions insurance program is designed exclusively for newly licensed Life & Health Agents that apply within two years of receiving their first original issued state Life & Health Agent license and have commission income of less than \$100,000 for the 12 months prior to enrolling.

Option	Provides Coverage for the Sale & Servicing of:	Installments	In Full
<b>A</b>	Life, accident, health, LTC, disability, including Medicare Advantage & Medicare Supplements, emp. eye benefit administration	\$29.33/month with \$111.37 down	<b>\$374</b>
<b>B</b>	Life, accident, health, LTC, disability, including Medicare Advantage and Medicare Supplements, emp. eye benefit administration <b>PLUS Fixed &amp; Indexed Annuities</b>	\$36.17/month with \$118.17 down	<b>\$456</b>
<b>C</b>	Life, accident, health, LTC, disability, including Medicare Advantage and Medicare Supplements, emp. eye benefit administration <b>PLUS Fixed &amp; Indexed Annuities, Mutual Funds &amp; Variable Products</b>	\$48.75/month with \$120.75 down	<b>\$607</b>



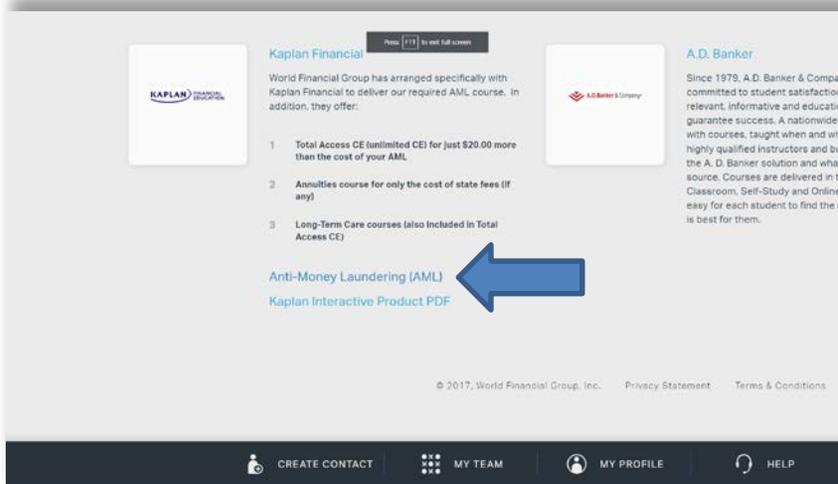
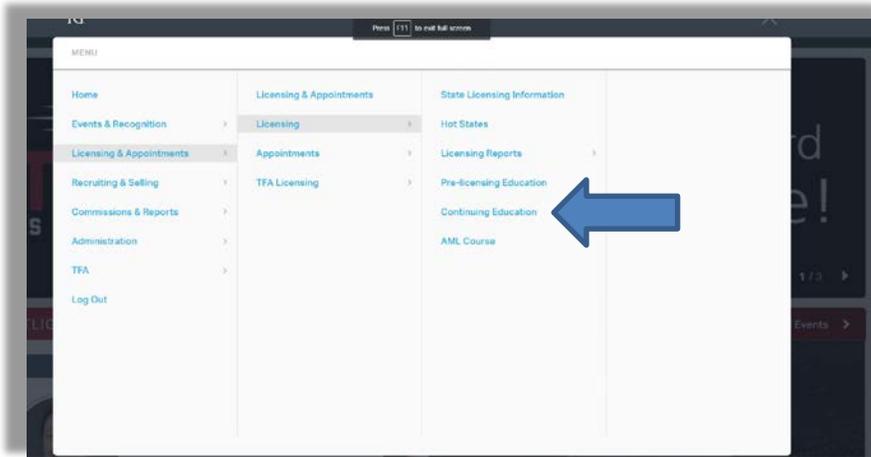
# Apply for your E&O Insurance (Errors & Omissions) NAPA

<http://www.napa-benefits.org/nd/errors-and-omissions>

- Click on **APPLY NOW!**
- Create a new customer registration with new username and password, Continue.
  - Enter your personal details, Continue.
- Enter additional information such as; ss number, DOB, Date of licensure, and license number. Continue
  - Select all 5 warranties & agreements, Click on Confirm Eligibility.
- Choose policy effective date ex: 10/01/2016 (This will be the 1<sup>st</sup> day your E&O insurance is enforced), Continue.
  - Select **Newly licensed L&H agent**. Continue.
  - Answer all claims, complaints & disciplinary questions with Yes or No. Continue.
  - Confirm your annual revenue. (Should show \$0-\$100,000 revenues), Continue.
  - Confirm your coverage limits. (Should show \$1 million per claim / \$1 million annual aggregate) Continue.
- Select **Option A:** (Life, accident, health, LTC, disability, including Medicare Advantage & Medicare Supplements, employee benefit administration) Continue.
- Scroll to the end of the page and select I **ACCEPT** all representations, warranties and agreements. Continue.
  - **Payment Options:**
    - **1.** Pay in full \$374.00 (save \$60.00),
    - **2.** Down payment due immediately of \$111.37 and 11 monthly installment payments of \$29.33. Continue to checkout.
      - -Enter payment information all Debit, Credit and EFT accepted. **APPLY NOW.**

# 9

## Complete Mandatory Online Courses



- Go to [www.mywfg.com](http://www.mywfg.com).
- Click on Menu
- Select Licensing & Appointments > Licensing > Continuing Education
- Scroll to bottom of page and click Anti-Money Laundering (AML)
- Click here to continue
- Scroll down to 2017 AML | \$9.95
- Choose state (New York) on the drop down menu
  - Click on Non-Credit \_ Click here to Enroll.
- Add to Cart > Proceed to check out > Proceed to check out (again) > Continue > Place order.
- Make payment with any debit or credit card > Pay & go back to home page > Click on Access your courses.
- Complete all courses and short quizzes, once done you will generate a certificate that will automatically go to WFG for update but save a PDF copy for your records.



# 10

Make sure you submit a copy of your LICENSE, AML CERTIFICATE AND E & O CERTIFICATE OF INSURANCE TO [wfglicenseapps@transamerica.com](mailto:wfglicenseapps@transamerica.com)

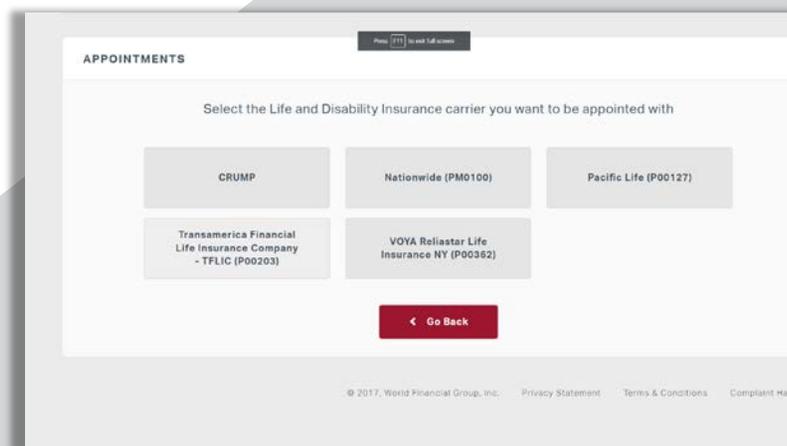
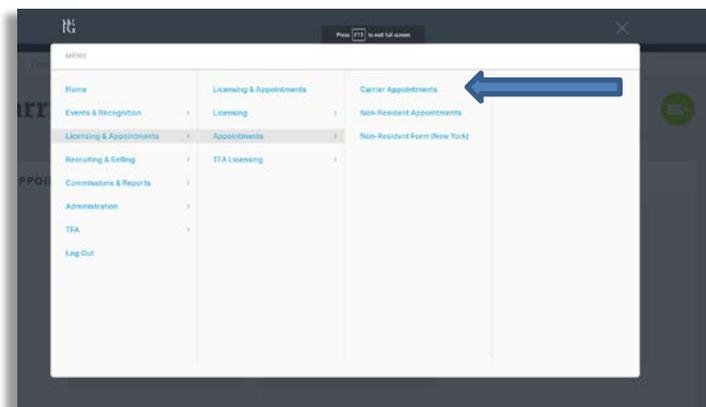
## FOR NY RESIDENT ONLY

Get appointed with insurance companies (ONLINE):

- -Go to mywfg.com
- -Click on MENU
- -Select Licensing & appointments > appointments > Carrier appointments.
- -Life & Disability Insurance
- -New York Life & Disability Carriers
- -Please complete all individual appointments listed:
  - Transamerica Financial Life Insurance Company (TFLIC) (P00203)
  - Nationwide (PM0100) **(Remember to complete the 3 mandatory courses)**
    - Nationwide's Business Practices and Compliance Guide
    - Nationwide's Anti-Money Laundering Training
    - How to Do Business with Nationwide Life
  - Pacific Life (P00127)
  - VOYA (P00362).

**ii NOTE: PLEASE MAKE SURE YOU SUBMIT A HYPPA FORM**

**FOR APPLICATIONS SUBMITTED WITH ANY ROVIDER WHICH REQUEST LTC COURSE !!**



Your appointment status should be updated in 24-72 hrs.

### How to check if it's been updated:

- Go to Menu > Commission & Reports > Run a Report.
- Scroll down to Licenses & appointments > Generate Report
- A list of all your appointments, licenses, Education courses will come up. If it's not there, it has not been updated in the WFG system.