

Annuity Suitability Regulation Training Course Requirements and Best Interest Standard Update

For existing producers who have completed the current Annuity 4-hour training, there will be a new 1-hour supplemental training course available during a 6-month grace period. **Please note, after the grace period has expired the new 4-hour course will be required**— *grace period allowance can vary by carrier.*

New producers who have not taken the current Annuity 4-hour training will be required to take a new 4-hour training course that includes the new, best interest information before they can submit business. Please refer to the chart below for state specific requirements and 1-hour course availability.

State	Revised Best Interest Training Required?	Revised Best Interest Training Effective Date	1-hour Update Course Available?	Ongoing Requirement
Alabama	YES	1/1/2022	1-hour option expired 6/30/2022	N/A
Alaska	YES	1/15/2023	1-hour option expired 7/15/2023	N/A
Arizona	YES	1/1/2021	1-hour option expired 6/30/2021	N/A
Arkansas	YES	7/8/2021	1-hour option expired 1/1/2022	N/A
*California	Pending	N/A	N/A	4-Hours
Colorado	YES	11/1/2022	1-hour option expired 4/30/2023	N/A
Connecticut	YES	3/1/2022	1-hour option expired 9/1/2022	N/A
District of Columbia	NO/Current 4 hrs.	N/A	N/A	N/A
Delaware	YES	8/1/2021	1-hour option expired 2/1/2022	N/A
Florida	YES	1/1/2024	Yes (Expires 7/1/2024)	N/A
Georgia	YES	8/1/2023	1-hour option expired 2/1/2024	N/A
Hawaii	YES	1/1/2023	1-hour option expired 7/1/2023	N/A
Idaho	YES	7/1/2021	1-hour option expired 1/1/2022	N/A

All requirements subject to change based on state and carrier requirements.

*Additional state requirements.

State	Revised Best Interest Training Required?	Revised Best Interest Training Effective Date	1-hour Update Course Available?	Ongoing Requirement
Illinois	YES	8/1/2023	1-hour option expired 2/1/2024	N/A
Indiana	Pending	N/A	N/A	N/A
*Iowa	YES	1/1/2021	1-hour option expired 6/30/2021	N/A
Kansas	YES	<i>Coming Soon!</i> 1/1/2024	YES – Expires 7/1/2024	N/A
Kentucky	YES	1/1/2022	1-hour option expired 7/1/2022	N/A
Louisiana	NO/Current 4 hrs.	N/A	N/A	N/A
Maine	YES	1/1/2022	1-hour option expired 7/1/2022	N/A
Maryland	YES	10/8/2022	1-hour option expired 4/8/2023	N/A
Massachusetts	YES	12/1/2022	1-hour option expired 6/1/2023	N/A
Michigan	YES	6/29/2021	1-hour option expired 12/29/21	N/A
Minnesota	YES	1/1/2023	1-hour expired option 7/1/2023	N/A
Mississippi	YES	1/1/2022	1-hour option expired 7/1/2022	N/A
Missouri	Pending	N/A	N/A	N/A
Montana	YES	10/1/2021	1-hour option expired 4/1/2022	N/A
Nebraska	YES	7/1/2021	1-hour option expired 6/1/2022	N/A
Nevada	Pending	N/A	N/A	N/A
New Hampshire	Pending	N/A	N/A	N/A
New Jersey	NO/Current 4 hrs.	N/A	N/A	N/A
New Mexico	YES	10/1/2022	1-hour option expired 4/1/2023	N/A
*New York	YES	N/A	N/A	N/A
North Carolina	YES	1/1/2023	1-hour option expired 7/1/2023	N/A
North Dakota	YES	1/1/2022	1-hour option expired 6/30/2022	N/A
Ohio	YES	2/14/2021	1-hour option expired 8/14/2021	N/A

All requirements subject to change based on state and carrier requirements.

*Additional state requirements.

State	Revised Best Interest Training Required?	Revised Best Interest Training Effective Date	1-hour Update Course Available?	Ongoing Requirement
Oklahoma	YES	9/1/2023	YES – Expires 4/30/2024	N/A
Oregon	YES	1/1/2024	YES – Expires 6/30/2024	N/A
Pennsylvania	YES	6/20/2022	1-hour option expired 12/20/2022	N/A
Rhode Island	YES	4/1/2021	1-hour option expired 9/30/2021	N/A
South Carolina	YES	11/27/2022	1-hour option expired 05/27/2023	N/A
South Dakota	YES	1/1/2023	1-hour option expired 6/30/2023	N/A
Tennessee	YES	Coming Soon! 1/1/2024	YES-Expires 7/1/2024	N/A
*Texas	YES	9/1/2021	1-hour option expired 1/1/2022	8 Hours
Utah	Pending	N/A	N/A	N/A
Vermont	NO/Current 4 hrs.	N/A	N/A	N/A
Virginia	YES	9/1/2021	1-hour option expired 3/1/2022	N/A
Washington	YES	Coming Soon! 1/1/2024	YES-Expires -6/30/2024	N/A
West Virginia	YES	6/8/2023	1-hour option expired 12/08/2023	N/A
Wisconsin	YES	10/1/2022	1-hour course expired 4/1/2023	N/A
Wyoming	YES	7/5/2023	1-hour option expired 1/4/2024	N/A

All requirements subject to change based on state and carrier requirements.

*Additional state requirements.

***Additional State Requirements**

CALIFORNIA	All producers who hold a resident or non-resident license in the state of California must complete the California 8-hour Annuity Training course followed by a 4-hour specifically designated annuity training course every two years prior to license renewal and prior to soliciting or selling annuity products. You must also complete the carrier’s product training prior to soliciting or selling annuity products. CA does not allow reciprocity for annuity training between states.
IOWA	All producers who hold a resident or non-resident license in the state of Iowa must complete the 4-hour NAIC Annuity and Best Interest Training. In addition, agents selling indexed annuities in the state of IA must take a one-time 4-hour course specific to indexed annuities. Carrier product training is required.
NEW YORK	Effective 8/1/ 2019, for Annuities and 2/1/2020 for Life, NY amended Regulation 187 to include agent training. Agents must complete a one-time New York Regulation 187 approved course (preferred training platforms may vary by carrier) prior to soliciting or selling annuity products. Carrier product training is required. NY does not allow reciprocity.
TEXAS	All producers who hold a resident or non-resident license in the state of Texas must complete a one-time 4-hour NAIC Annuity CE Course (CE exemptions do not apply for the 4-hour training). In addition, resident agents must complete 8-hours of ongoing CE (exemptions apply) specifically relating to annuities each license period. Best Interest Standard effective 1/1/2022. Reciprocity applies for most states.

All requirements subject to change based on state and carrier requirements.

*Additional state requirements.