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### Course Descriptions

A detailed description of each of the courses listed within the state requirements.

## ALABAMA

**Effective 1/1/2022**, Alabama holds producers to a best interest standard of conduct when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an annuity training course approved by the department prior to 1/1/2022 must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 6/30/2022. Producers who obtain a life insurance license on or after 1/1/2022 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Alabama's training requirement. Completion of the components of the training requirements of any course or courses that are substantially similar to this requirement will satisfy Alabama's training requirement. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and to meet the AL requirement:

### **4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*The 1 hour option was available until 6/30/2022 and to those who have completed the original training course before 1/1/2022. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## ALASKA

**Training Effective 1/15/2023:** Alaska requires producers to act in the best interest of the consumer when recommending an annuity. Alaska is switching from the suitability standard courses to the best interest standard courses on 1/15/2023. Producers are given a compliance deadline of 7/15/2023. Producers who are selling annuities or wish to sell annuities have until 7/15/2023 to complete the new one-time 4 hour course. New producers must complete the new one-time 4 hour course before selling annuities. Completion of the components of the training requirements of any course or courses that are substantially similar to this requirement will satisfy Alaska's training requirement.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and to meet the AK requirement:

### **4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*The 1 hour option was available until 6/30/2022 and to those who have completed the original training course before 1/1/2022. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## ARIZONA

**Effective January 1, 2021:** Arizona requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include all annuity transactions and the new standard of conduct sales practices. Producers who have already completed the original training requirement before January 1, 2021 must complete either a new one-time 4 hour course or an additional one-time 1 hour course before July 1, 2021. Producers who obtain a life insurance license on or after the effective date must complete the new one-time 4 hour course before selling annuities. Completion of the components of the training requirements of any course or courses that are substantially similar to this requirement will satisfy Arizona's training requirement. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and to meet the AZ requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Arizona offered 1 hour option until 6/30/2021 and only to those who have completed the original training courses before 1/1/2021. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI. The 1 hour courses were 491 and 491\_IN.

## ARKANSAS

**Training Effective 1/1/2022:** Arkansas requires producers to act in the best interest of the consumer when recommending an annuity. Producers who are selling annuities or wish to sell annuities have until 1/1/2022 to complete the new one-time 4 hour course. Producers who wish to sell annuities on or after 1/1/2022 must complete the new one-time 4 hour course before selling annuities. Completion of the components of the training requirements of any course or courses that are substantially similar to this requirement will satisfy Arkansas' training requirement.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and to meet the AR requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

**1 hour course options\*:**

Course 491 – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course

Course 491\_IN – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course – Indiana

Course 491\_MN – Best Interest Standards of Conduct for Annuity Sales – 1 Hour Course

Course 491\_WA – WA Best Interest Standards (1 Hour)

\*Annuity training is brand new to Arkansas. Arkansas is offering the 1 hour to those who have previously completed the original training in another state. The original training courses are 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## CALIFORNIA

**Life Training:** Life training will be operative on 1/1/2025 and the new rule applies to licenses that are issued or renewed on or after 1/1/2025: A life agent licensed on or after 1/1/2024 who sells life insurance policies other than term life with no cash value must complete 4 hours before soliciting nonterm life insurance policies sales. A life agent who sells variable life insurance policies must complete 2 hours of training before each license renewal. *This is in addition to the four-hour annuity training requirement.* **Annuity training:** Producers life licensed before 1/1/2025 selling annuities must complete 8 hours initial training due by 7/1/2025 and 4 hours ongoing training every 2 years. Producers life licensed on or after 1/1/2025 who want to sell annuities must complete 8 hours initial training due before selling annuities and 4 hours ongoing training every 2 years.

**Life Policies Requirement:**

Course 524\_CA – California Life Insurance Policies 4-Hour Course

**Variable Life Requirement:**

Course 525\_CA – California Variable Life Insurance Policies 2-Hour Course

**Annuity Initial Requirement:**

Course 522\_CA – California 8-Hour Annuity Suitability Training: Best-Interest Standard

**Annuity Ongoing Requirement:**

Course 523\_CA – California 4-Hour Annuity Suitability Training: Best-Interest Standard

## COLORADO

**Effective 11/1/2022,** Colorado requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an annuity training course approved by the department prior to 11/1/2022, must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 4/30/2023. Producers who obtain a life insurance license on or after 11/1/2022 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Colorado's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Colorado. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and to meet the CO requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Colorado offered the 1 hour option until 4/30/2023 to those who have completed the original training courses before 11/1/2022. ATP CAB deemed the 1 hour option remain available until 4/30/2023. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## CONNECTICUT

**Effective 3/1/2022**, Connecticut adopted an amendment that holds producers to a best interest standard of conduct when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an annuity training course approved by the department prior to 3/1/2022 must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 8/31/2022. Producers who obtain a life insurance license on or after 3/1/2022 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Connecticut's training requirement. Completion of the components of the training requirements of any course or courses that are substantially similar to this requirement will satisfy Connecticut's training requirement. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the CT requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Connecticut offered the 1 hour option until 8/31/2022 to those who have completed the original training course before 3/1/2022. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## DELAWARE

**Effective 8/1/2021**, Delaware requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct sales practices. Producers who have already completed the original training requirement before 8/1/2021 must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 2/1/2022. Producers who obtain a life insurance license on or after 8/1/2021 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Delaware's requirement. Completion of the components of the training requirements of any course or courses that are substantially similar to this requirement will satisfy Delaware's training requirement. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and to meet the DE requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Delaware offered the 1 hour option until 2/1/2022 and only to those who have completed the original training courses before 8/1/2021. The original training courses are 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## DISTRICT OF COLUMBIA

**Currently in effect:** Producers holding a life line of authority on 6/24/2011 and who sell or wish to sell annuities must complete 4 hours of one-time training in annuities by 12/24/2011. Producers who obtain a life insurance line of authority on or after 6/24/2011 must complete the training before selling annuities. Insurers must provide product-specific training. Resident and non-resident producers may complete equivalent annuity training in any state.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the DC requirement:

**4 hour course options:** Course 390, Course 390\_ID, Course 390\_IN, Course 390\_IA, Course 390\_MN, Course 390\_TX, Course 390\_WA, Course 390\_WI

## FLORIDA

**Effective 1/1/2024,** Florida requires agents to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. An agent who has completed an annuity training course approved by the department prior to 1/1/2024, must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 7/1/2024. An agent licensed prior to 1/1/2024 who has not completed any prior training must complete the new 4 hour training by 7/1/2024. Agents licensed on or after 1/1/2024, must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Florida's requirement. Completion of the components of the training requirements of any course or courses that are substantially similar to this requirement will satisfy Florida's training requirement. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and meet the FL requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)



## GEORGIA

**Effective 8/1/2023**, Georgia requires agents to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. Producers licensed before 8/1/2023 must complete the training by 1/31/2024. Producers who have completed the original annuity training course under the old rule, must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 1/31/2024. Producers who obtain a life insurance license on or after 8/1/2023 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Georgia's requirement.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the GA requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*1 hour option was available until 1/31/2024 and only to producers who completed the original suitability standard training prior to 8/1/2023. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## HAWAII

**Effective 1/1/2023:** Hawaii requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer licensed on or before 12/31/2022 will have until 7/1/2023 to complete either a new one-time 4 hour course approved after 12/31/2022 or an additional one-time 1 hour course. Producers who obtain an insurance license after 12/31/2022 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Hawaii's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Hawaii. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and to meet the HI requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*The 1 hour option was offered until 7/1/2023 to producers who completed the original suitability standard training prior to 1/1/2023. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## IDAHO

**Effective 7/1/2021**, Idaho requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an annuity training course approved by the department prior to 7/1/2021, must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 2/1/2022. Producers who obtain a life insurance license on or after 7/1/2021 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Idaho's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Idaho. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the ID requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Idaho offered the 1 hour option until 2/1/2022 and only to those who have completed the original training courses before 7/1/2021. The original training courses are 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## ILLINOIS

**Effective 8/1/2023**, Illinois requires agents to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. Producers licensed before 8/1/2023 must complete the training by 2/1/2024. Producers who have completed the original annuity training course under the old rule, must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 2/1/2024. Producers who obtain a life insurance license on or after 8/1/2023 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Illinois' requirement.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and to meet the IL requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*1 hour option was available until 2/1/2024 and only to producers who completed the original suitability standard training prior to 8/1/2023. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.



## INDIANA

**Effective 7/1/2024**, Indiana requires producers to act in the best interest of consumers when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. Producers licensed before 7/1/2024 must complete the training by 1/1/2025. Producers who have completed an annuity training course approved by the department of insurance prior to 1/1/2024 will have until 1/1/2025 to complete either a one-time 1 hour supplemental course or new one-time 4 hour course. Producers licensed on or after 7/1/2024 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Indiana's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Indiana. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and meet the IN requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard  
Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana  
Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course  
Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*IN offered the 1 hour option until 1/1/2025. The one hour option was available if a producer completed suitability standard training course before 7/1/2024. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI

## IOWA

**Effective 1/1/2021:** Iowa requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include all annuity transactions and the new standard of conduct sales practices. Producers who have already completed the original training requirement before January 1, 2021 must complete either a new one-time 4 hour course or an additional one-time 1 hour course before July 1, 2021. Producers who obtain a life insurance license on or after the effective date must complete the new one-time 4 hour course before selling annuities. Completion of the components of the training requirements of any course or courses that are substantially similar to this requirement will satisfy Iowa's training requirement. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the IA requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard  
Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana  
Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course  
Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Iowa offered the 1 hour option until 6/30/2021 and only to those who have completed the original training courses before 1/1/2021. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI. The 1 hour courses were 491 and 491\_IN.

**Indexed Products currently in effect:** All insurance producers selling or soliciting Indexed Products in Iowa must obtain 4 continuing education credits by an approved vendor offering an Indexed Product Course. This is a one-time requirement and is not a condition of license renewal.

Participating carriers on the ATP have deemed the following RegEd course to meet the IA requirement:

**Course 156\_IA:** This course covers the main characteristic of indexed annuities and indexed insurance products. It discusses the various indexed crediting mechanisms for various indexed products and explains the impact of participation rates, cap rates, and margins. It discusses requirements for illustrations, tax rules, and suitability considerations, especially for senior clients.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## KANSAS

**Effective 1/1/2024**, Kansas will require producers to act in the best interest of the consumer when recommending an annuity. A producer who has completed an annuity training course approved by the department prior to January 1, 2024, will have 6 months to complete either a new one-time 4 hour course or an additional one-time 1 hour course. Producers who obtain a life insurance license on or after January 1, 2024 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Kansas' requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Kansas. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and meet the KS requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard  
Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana  
Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course  
Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

## KENTUCKY

**Effective 1/1/2022**, Kentucky requires agents to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. Agents licensed before 1/1/2022 must complete the training by 6/30/2022. Agents who have completed the original annuity training course under the old rule, must complete either a new one-time 4 hour course or an additional one-time 1 hour course. Agents who obtain a life insurance license on or after 1/1/2022 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Kentucky's requirement for Non-residents only. Residents must complete a KY approved course completed on or after 1/1/2022.

**Resident Course Recommendations:** Residents must complete a KY approved course on or after 1/1/2022:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

**1 hour course options\*:**

Course 491 – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course

**Non-Resident Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and to meet the KY requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard  
Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana  
Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course  
Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

**1 hour course options\*:**

Course 491 – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course  
Course 491\_IN – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course – Indiana  
Course 491\_MN – Best Interest Standards of Conduct for Annuity Sales – 1 Hour Course

\*Kentucky is offering the 1 hour option only to those who have completed the original training course. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## LOUISIANA

Effective 9/20/2024, Louisiana requires producers to act in the best interest of the consumer when recommending an annuity. Producers who completed an annuity training course approved by the department prior to 9/20/2024 must complete either a new one-time 4-hour course or an additional one-time 1-hour course by 3/20/2025. Producers who obtain a life insurance license on or after 9/20/2024 must complete the new one-time 4-hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Louisiana's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Louisiana. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and to meet the LA requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard Course

490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana Course

490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course Course

490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

**1 hour course options\*:**

Course 491 – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course Course

491\_IN – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course – Indiana Course

491\_MN – Best Interest Standards of Conduct for Annuity Sales – 1 Hour Course Course

491\_WA – WA Best Interest Standards (1 Hour)

\*Louisiana is offering the 1 hour to those who have previously completed the original annuity training before 9/20/2024. The 1 hour option is available until 3/20/2025. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## MAINE

**Effective 1/1/2022**, Maine requires agents to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. Producers who have already completed the original training approved by the department prior 1/1/2022 must complete either a new one-time 4 hour course or an additional one-time 1 hour course within 6 months. Producers who obtain a life insurance license on or after 1/1/2022 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Maine's requirement. A producer may satisfy the training requirements by taking two or more approved courses, if those courses combined in a single course, would meet Maine's training

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the ME requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*The 1 hour option was available until 7/1/2022 and to those who have completed the original training course before 1/1/2022. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## MARYLAND

**Effective 10/8/2022**, Maryland requires intermediaries to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. Producers licensed before 10/8/2022 must complete the within 6 months of the effective date. A producer who has completed an annuity training course approved by the department prior to 10/8/2022, has 6 months to complete either a new one-time 4 hour course or an additional one-time 1 hour course. Producers who obtain a life insurance license on or after 10/8/2022 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Maryland's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Maryland. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the MD requirement:

### **4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Maryland offered the 1 hour option until 4/8/2023 to producers who completed the original training prior to 10/8/2022. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## MASSACHUSETTS

**Currently in effect:** Massachusetts requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. There is no 6 month grace period: Producers who have already completed the original training must complete the 1 or 4 hour course by 6/1/2023. Producers licensed on or after 6/1/2023 must complete the 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Massachusetts requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Massachusetts. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the MA requirement:

### **4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

## MICHIGAN

**Effective 6/29/2021**, Michigan adopted an amendment that requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an annuity training course approved by the department prior to 6/29/2021, must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 12/29/2021. Producers licensed on or after 6/29/2021 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Michigan's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Michigan. Insurers must provide product-specific training.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## MICHIGAN

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the MI requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*The 1 hour option is no longer available in Michigan as of 12/29/2021.

## MINNESOTA

**Effective 1/1/2023:** Minnesota requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. Producers licensed before 1/1/2023 and who have already completed the original training requirement will have until 6/30/2023 to complete either a new 1 hour or 4 hour course. Producers who obtain a life insurance license on or after 1/1/2023 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Minnesota's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Minnesota. Insurers must provide product-specific training. **MN will have a state specific courses.** An additional course topic is required that does not appear in the NAIC Model #275. The additional course topic is "the recognition of indicators that a prospective insured may lack the short-term memory or judgment to knowingly purchase an insurance product" and the Minnesota version of the annuity courses will be called "Best Interest Standards of Conduct for Annuity Sales".

**Reciprocity:** The generic and IN versions of 490 and 491 contain a smaller percentage of the MN specific content, which was deemed to be reciprocal by participating carriers on the ATP to meet the MN requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*The 1 hour option was offered until 6/30/2023 to producers who completed the original suitability standard training prior to 1/1/2023. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## MISSISSIPPI

**Effective 1/1/2022,** Mississippi adopted an amendment to require producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. Producers licensed before 1/1/2022 must complete the training by 6/30/2022. Those who have completed an annuity training course approved by the department prior to 1/1/2022, are given the option of either a new one-time 4 hour course or an additional one-time 1 hour course. Producers who obtain a life insurance license on or after the 1/1/2022 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Mississippi requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Mississippi. Insurers must provide product-specific training.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*



## MISSISSIPPI (continued)

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the MS requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard  
Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana  
Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course  
Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*The 1 hour option was available until 6/30/2022 and to those who have completed the original training course before 1/1/2022. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## MISSOURI

**Effective 8/30/2024**, Producers must act in the best interest of the consumer when recommending an annuity. The training requirement is expanded to include the new standard of conduct. Producers licensed before the effective date must complete the training within 6 months after the effective date. Those who have completed an annuity training course approved by the department prior to 8/30/2024 will have 6 months to complete either a new one time 4 hour course or an additional one-time 1 hour course. Producers who obtain a life insurance license on or after the effective date must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Missouri's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Missouri. Insurers must provide product-specific training. **While the new requirements are effective 8/30/2024, the state approved the new annuity best interest courses to begin 8/31/2024.**

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and to meet the MO requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard Course  
490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana Course  
490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course Course  
490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Missouri offered the 1 hour to those who have previously completed the original annuity training before 8/30/2024. The 1 hour option was available until 2/29/2025. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## MONTANA

**Effective October 1, 2021**, Montana requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an annuity training course approved by the department prior to the effective date, must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 4/1/2022. Producers who obtain a life insurance license on or after the effective date must complete the new one-time 4 hour course before selling annuities. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Montana. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the MT requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard  
Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana  
Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course  
Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Montana offered the 1 hour option until 4/1/2022 and only to those who have completed the original training courses before 10/1/2021. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*



## NEBRASKA

**Effective 7/1/2021**, Nebraska requires agents to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an annuity training course approved by the department prior to 7/1/2021, must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 12/31/2021. Producers who obtain a life insurance license on or after 7/1/2021 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Nebraska's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Nebraska. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the NE requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Nebraska offered the 1 hour option only to those who have completed the original training courses before 7/1/2021. NE inactivated the 1 hour BI courses in February 2022. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## NEVADA

**Effective 11/15/2024**, Nevada requires producers to act in the best interest of the consumer when recommending an annuity. Training must include the new standard of conduct. Producers licensed before 11/15/2024 must complete the training within 6 month. Producers who completed an annuity training course approved by the department prior to 11/15/2024, must complete either a new one-time 4 hour course or an additional one-time 1 hour course within 6 months. Producers who obtain a life insurance license on or after 11/15/2024 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Nevada's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Nevada. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and meet the NV requirement:

**4 hour course options: -**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

**1 hour course options\*:**

Course 491 – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course

Course 491\_IN – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update

Course – Indiana Course 491\_MN – Best Interest Standards of Conduct for Annuity Sales – 1 Hour Course

Course 491\_WA – WA Best Interest Standards (1 Hour)

\*Training is a new requirement in NV. The one hour option is available until 5/15/2025 to producers who previously completed an suitability standard training course prior to 11/15/2024.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## NEW HAMPSHIRE

**Effective 2/16/2024**, New Hampshire requires producers to act in the best interest of consumers when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. Producers licensed before 2/16/2024 who have completed an annuity training course approved by the department of insurance prior to 1/1/2024 will have until 8/16/2024 to complete either a one-time 1 hour supplemental course or new one-time 4 hour course. Producers licensed on or after 2/16/2024 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with New Hampshire's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in New Hampshire. Insurers must provide product-specific training.

**The Department is granting carriers a 60-day grace period (from 02/16/2024 - 04/17/2024) to become compliant with the new requirements of INS 305. During this grace period, the Department shall not take enforcement action against carriers for non-compliance with the new requirements of INS 305. This transitional period allows stakeholders to acclimate to the new requirements and ensure full compliance moving forward.**

Reciprocity: Participating carriers on the ATP have deemed the following RegEd courses to meet the NH requirement

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard  
Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana  
Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course  
Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*NH offered the 1 hour option until 8/16/2024 and only to those who have completed the original training course. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI

## NEW JERSEY

**Effective 4/21/2025:** New Jersey requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an original annuity training course prior to 4/21/2025, must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 10/21/2025. Producers who obtain a life insurance license on or after 4/21/2025 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with New Jersey's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in New Jersey. Insurers must provide product-specific training.

Reciprocity: Participating carriers on the ATP have deemed the following RegEd courses to meet the NJ requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard  
Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana  
Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course  
Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

**1 hour course options\*:**

Course 491 – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course  
Course 491\_IN – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course – Indiana  
Course 491\_MN – Best Interest Standards of Conduct for Annuity Sales – 1 Hour Course  
Course 491\_WA – WA Best Interest Standards (1 Hour)

\*New Jersey is offering a 1 hour option until 10/21/2025 to producers who completed the original suitability standard training prior to 4/21/2025. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## NEW MEXICO

**Effective 10/1/2022:** New Mexico requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an original annuity training course prior to 10/1/2022, must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 4/1/2023. Producers who obtain a life insurance license on or after 10/1/2022 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with New Mexico requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in New Mexico. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the NM requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*New Mexico offered a 1 hour option until 4/1/2023 to producers who completed the original suitability standard training in another state. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## NEW YORK

**Effective 8/1/2019 for Annuities, Effective 2/1/2020 for Life:** NY Regulation 187 adopts a Best Interest Standard. Insurers are responsible for ensuring every producer recommending any annuity or life transaction with respect to the insurers policies is adequately trained. Insurers shall establish and maintain procedures designed to prevent financial exploitation and abuse. No specific hourly requirements have been instituted.

Participating carriers on the ATP have deemed the following RegEd courses to meet the NY requirement for those selling Life and Annuities:

**Course 484\_NY – NY Reg 187: Suitability and Best Interest of Clients in Life Insurance and Annuity Transactions**

This course informs producers of their obligation under New York Regulation 187 to act in the best interest of their clients when recommending annuities or life insurance transaction. It discusses the process of determining suitability, the problem of conflict of interest, and disclosure to the client of the pros and cons underpinning a recommendation. It discusses special rules that come to play in replacement transactions and when a senior client is at risk due either to diminished capacity or financial exploitation.

**Course 485\_NY – Best Interest of Clients in Life Insurance or Annuity Transactions: NY Reg 187-1 Hour Course**

This course discusses the obligations of insurance producers under New York Regulation 187 to act in the best interest of their clients when recommending the purchase of life insurance or annuities. It describes the types of transactions covered by the regulation, the collection of suitability information, general suitability requirements, the problem of conflict of interest, disclosures required to be made to the client, and special rules applicable in replacement transaction.

**RegEd offers a course for producers selling Life Only:**

**Course 484\_NY\_L – Best Interest of Clients in Life Insurance Transactions: NY Reg 187 Course**

This course informs producers of their obligation under New York Regulation 187 to act in the best interest of their clients when recommending life insurance. It discusses the process of determining suitability, focusing on suitability of common types of life insurance; the problem of conflict of interest; and disclosure to the client of the pros and cons underpinning a recommendation. It discusses special rules that come to play in replacement transactions and when a senior client is at risk due either to diminished capacity or financial exploitation.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## NORTH CAROLINA

**Effective 1/1/2023**, North Carolina requires producers to act in the best interest of the consumer when recommending an annuity. Annuity training is new in NC and is a one-time 4 hour requirement. Producers licensed prior to 1/1/2023, who are authorized to sell annuity products must complete the training requirement by 7/1/2023, Producers licensed on or after 1/1/2023 must complete the training before selling annuities. A 1 hour option is available to those who have previously completed the original suitability standard training in another state. Completion of the components of the training requirements of any course or courses that are substantially similar to this requirement will satisfy North Carolina's training requirement. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd course to meet the NC requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

**1 hour course options\*:**

Course 491 – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course

Course 491\_IN – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course – Indiana

Course 491\_MN – Best Interest Standards of Conduct for Annuity Sales – 1 Hour Course

Course 491\_WA – WA Best Interest Standards (1 Hour)

\*Training is new in NC, but 1 hour option is available to producers who completed another state's original suitability standard training prior to 1/1/2023. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## NORTH DAKOTA

**Effective 1/1/2022**, North Dakota requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an annuity training course approved by the department prior to January 1, 2022, has until 6/30/2022 to complete either a new one-time 4 hour course or an additional one-time 1 hour course. Producers who obtain a life insurance license on or after the January 1, 2022 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with North Dakota's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in North Dakota. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd course to meet the ND requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*The 1 hour option was available until 6/30/2022 and to those who have completed the original training course before 1/1/2022. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## OHIO

**Effective February 14, 2021**, Ohio requires agents to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct sales practices. Agents who have already completed the original training requirement before 2/14/2021 have until 8/14/2021 complete either a new one-time 4 hour course or an additional one-time 1 hour course. Agents who obtain a life insurance license on or after 2/14/2021 must complete the new one-time 4 hour course before selling annuities. The satisfaction of training in another state that is substantially similar will satisfy Ohio's training requirement. Completion of the components of the training requirements of any course or courses that are substantially similar to this requirement will satisfy Ohio's training requirement.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd course to meet the OH requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Ohio offered 1 hour option until 8/14/2021 and only to those who have completed the original training courses before 2/14/2021. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI. The 1 hour courses were 491 and 491\_IN.

## OKLAHOMA

**Effective 9/1/2023**, Oklahoma will require producers to act in the best interest of the consumer when recommending an annuity. A producer who has completed an annuity training course approved by the department, will have until 4/30/2024 (6 months from 11/1/2023 as stated in the regulation) to complete either a new one-time 4 hour course or an additional one-time 1 hour course. Producers who obtain a life insurance license on or after 9/1/2023 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Oklahoma's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Oklahoma. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd course to meet the OK requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*\*OK offered the 1 hour option until 4/30/2024 and only to those who completed the original training course. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.



## OREGON

**Effective 1/1/2024**, Oregon will require producers to act in the best interest of the consumer when recommending an annuity. A producer who has completed an annuity training course prior to January 1, 2024, will have 6 months to complete either a new one-time 4 hour course or an additional one-time 1 hour course. Producers new to selling annuities on or after January 1, 2024 must complete the new one-time 4 hour course before selling. A producer may complete another state's training course or components of a training course that are substantially similar to Oregon's. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and meet the OR requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Participating carriers deemed the 6 month grace period and the 1 hour option to be available until 6/29/2024. The one hour option is available to producers who completed the original training prior to 1/1/2024. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## PENNSYLVANIA

**Effective 6/20/2022**, Pennsylvania requires agents to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. Producers licensed prior to 6/20/2022, who are authorized to sell annuity products in Pennsylvania, and who have completed the original training, must complete the new one-time, 1 hour course or the new one-time 4 hour course by 12/20/2022. Producers licensed on or after 6/20/2022, must complete the new one-time 4 hour course before the end of their first complete license period. Completion of the components of the training requirements of any course or courses that are substantially similar to this requirement will satisfy Pennsylvania's training requirement. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd course to meet the PA requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Pennsylvania offered the 1 hour option to those who have completed the original training courses before 6/20/2022. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.



## RHODE ISLAND

**Effective April 1, 2021:** Rhode Island requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include all annuity transactions and the new standard of conduct sales practices. Producers who have already completed the original training requirement before must complete either a new one-time 4 hour course or an additional one-time 1 hour course before 10/1/2021. Producers who obtain a life insurance license on or after the effective date must complete the new one-time 4 hour course before selling annuities. Completion of the components of the training requirements of any course or courses that are substantially similar to this requirement will satisfy Rhode Island's training requirement. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd course to meet the RI requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Rhode Island offered the 1 hour option until 9/30/2021 and only to those who have completed the original training courses before 4/1/2021. The original training courses are 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## SOUTH CAROLINA

**Effective 11/27/2022:** South Carolina requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. Producers who have completed an annuity training course approved by the department of insurance prior to 11/27/2022 must complete either the new 1 hour or 4 hour course by 5/27/2023. Producers newly licensed on or after 11/27/2022 must complete the new 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with South Carolina's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in South Carolina. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd course to meet the SC requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*South Carolina is no longer offering the 1 hour option. It was previously available to those who have completed the original training courses before 11/27/2022. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## SOUTH DAKOTA

**Effective 1/1/2023**, South Dakota adopted an amendment that requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an annuity training course approved by the department prior to 1/1/2023, must complete either a new one-time 4 hour course or an additional one-time 1 hour course by July 1, 2023. Producers who obtain a life insurance license on or after 1/1/2023 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with South Dakota's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in South Dakota. Insurers must provide product-specific training. Bulletin 22-03 contains a footnote which states, *"Producers who become licensed in 2022 and who take an Annuity Best Interest four-hour course after October 1, 2022 will be required to take a one-hour refresher course prior to July 1, 2023."* SD transitioned from the original suitability standard courses to the new 4 hour Best interest course early on 10/1/2022. SD's 1 hour best interest course will be available beginning 1/1/2023 until 7/1/2023.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd course to meet the SD requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*The 1 hour option was offered until 7/1/2023 to producers who completed the original suitability standard training prior to 1/1/2023. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## TENNESSEE

**Effective 1/1/2024**, Tennessee adopted an amendment which requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an annuity training course approved by the department prior to 1/1/2024, must complete within six months either a new one-time 4 hour course or an additional one-time 1 hour course. Producers who obtain a life insurance license on or after 1/1/2024 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Tennessee's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Tennessee. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and meet the TN requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

## TEXAS

**BI effective 9/1/2021, Training effective 1/1/2022:** Texas requires agents to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## TEXAS

**Initial Certification Requirement:** Agents selling annuities before 1/1/2022 who completed an annuity training course before 1/1/2022, have until 1/1/2022 to complete either a 1 hour course or 4 hour course. Agents licensed on or after 1/1/2022 must complete the 4 hours before selling annuities. A substantially similar course will satisfy the TX requirement for nonresidents. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd course to meet the initial TX requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Texas offered the 1 hour option until 8/31/2023 to those who have completed the original training courses before 1/1/2022. The original training courses were 263\_CERT, 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

**Ongoing CE Requirement:** Only resident agents must also complete 8 hours of CE biennially specifically relating to annuities.

Participating carriers on the ATP have deemed the following RegEd courses to meet the ongoing TX requirement:

Annuity CE Course 263 – Suitability of Annuity Transactions – Texas

Annuity CE Course 297\_TX – Fixed Annuities – Texas

Annuity CE Course 495 – Serving Two Masters in the “Best-Interest” Age: NAIC Model Reg v. SEC Reg BI

Annuity CE Course 108\_TCE – Selling and Exchanging Annuities: A Look at Suitability Issues – A Texas Classroom Equivalent Course

The initial training requirement is not in addition to general producer CE requirements but may be used to help fulfill general producer CE requirements. CE exemptions based on 20 years continuous licensing do not apply to the initial annuities training requirement, but may apply to the biennial annuities CE requirement.

## UTAH

**Effective 7/1/2024,** producers must act in the best interest of the consumer when recommending an annuity. A producer who has completed an annuity training course approved by the department before 7/1/2024, will have until 7/1/2025 (1 year) to complete either a new one-time 4 hour course or an additional one-time 1 hour course. Producers who obtain a life insurance license on or after 7/1/2024 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Utah's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Utah. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and meet the UT requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

**1 hour course options\*:**

Course 491 – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course

Course 491\_IN – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course – Indiana

Course 491\_MN – Best Interest Standards of Conduct for Annuity Sales – 1 Hour Course

Course 491\_WA – WA Best Interest Standards (1 Hour)

\*UT is offering the 1 hour option until 7/1/2025. The one hour option is available if a producer completed a suitability standard annuity training course before 7/1/2024.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*

## VERMONT

**Effective 7/5/2024**, Vermont requires producers to act in the best interest of the consumer when recommending an annuity. Training must include the new standard of conduct. Producers licensed before 7/5/2024 must complete the training by 1/5/2025. Producers who completed an annuity training course approved by the department prior to 7/5/2024, must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 1/5/2025. Producers who obtain a life insurance license on or after 7/5/2024 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Vermont's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Vermont. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses reciprocal and meet the VT requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*The one hour option is available until 1/5/2025 to producers who previously completed an suitability standard training course prior to 7/5/2024.

## VIRGINIA

**Effective 9/1/2021**, Virginia requires agents to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. Agents who have already completed the original training approved by the department prior 9/1/2021 must complete either a new one-time 4 hour course or an additional one-time 1 hour course by 3/1/2022. Agents who obtain a life insurance license on or after 9/1/2021 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Virginia's requirement.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the VA requirement:

**Producers must wait until on or after 9/1/2021 to take these courses:**

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*Virginia offered the 1 hour option until 3/1/2022 and only to those who have completed the original training courses before 9/1/2021. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## WASHINGTON

**Effective 1/1/2024**, Washington requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded new standard of conduct sales practices. Producers who have already completed the original training requirement before January 1, 2024 must complete either a new one-time 4 hour course or an additional one-time 1 hour course before June 30, 2024. Producers who obtain a life insurance license on or after the effective date must complete the new one-time 4 hour course before selling annuities. Completion of a best interest course in another state will be deemed in compliance with Washington's requirement. Insurers must provide product specific training.

**RegEd's WA specific courses:** RegEd's Course 490\_WA (4 hour course) and 491\_WA (1 hour course) are approved in Washington and are written based on the NAIC course content guidelines which have been adopted by this jurisdiction. The content of the WA specific versions match the course content of the generic versions of RegEd's course 490 and 491. The difference between 490\_WA versus 490 and 491\_WA versus 491 are the course titles.

**Reciprocity: Participating carriers on the ATP have deemed the following RegEd courses reciprocal and meet the WA requirement:**

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

## WEST VIRGINIA

**Effective 6/8/2023**, West Virginia requires producers to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. A producer who has completed an annuity training course approved by the department prior to 6/8/2023, must complete within six months either a new one-time 4 hour course or an additional one-time 1 hour course. Producers who obtain a life insurance license on or after 6/8/2023 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with West Virginia's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in West Virginia. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the WV requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*West Virginia offered the 1 hour option until 12/8/2023 and only to producers who completed the original training prior to 6/8/2023.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*



## WISCONSIN

**Effective 10/1/2022**, Wisconsin requires intermediaries to act in the best interest of the consumer when recommending an annuity. The training requirement has been expanded to include the new standard of conduct. An intermediary licensed before 10/1/2022 who completed an original annuity training course approved by the department prior to 10/1/2022, has until 4/1/2023 to complete either a new one-time 4 hour course or an additional one-time 1 hour course. Intermediaries who obtain a life insurance license on or after 10/1/2022 must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Wisconsin's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Wisconsin. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the WI requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*ATP CAB deemed the 1 hour option remain available until 10/1/2023. Wisconsin offered the 1 hour option to those who have completed the original training courses before 10/1/2022. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

## WYOMING

**Effective 7/5/2023**, Wyoming will require producers to act in the best interest of the consumer when recommending an annuity. The adopted amendment expands training to include the new standard of conduct. Existing producers who completed an annuity training course approved by the department prior to the effective date, must complete either a new one-time 4 hour course or an additional one-time 1 hour course within 6 months. Producers who obtain a life insurance license on or after the effective date must complete the new one-time 4 hour course before selling annuities. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Wyoming's requirement. The satisfaction of the components of the training requirements of any course or courses with components that are substantially similar will satisfy the training requirements in Wyoming. Insurers must provide product-specific training.

**Reciprocity:** Participating carriers on the ATP have deemed the following RegEd courses to meet the WY requirement:

**4 hour course options:**

Course 490 – Recommending Annuities Under the NAIC Best Interest Standard

Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana

Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course

Course 490\_WA – WA Annuity Suitability and Best Interest Standards (4 hours)

\*1 hour option was available until 1/5/2024 and only to producers who completed the original suitability standard training prior to 7/5/2023. The original training courses were 390, 390\_ID, 390\_IN, 390\_IA, 390\_MN, 390\_TX, 390\_WA, 390\_WI.

*If you are a producer and need to access these courses, [click here](#) to register as a user and start your course today!*



## COURSE DESCRIPTIONS

### **Annuity CE Course 263 – Suitability of Annuity Transactions – Texas**

This course examines fixed, equity indexed, and variable annuities, their characteristics, features, benefits, costs, and risk that must be considered and the factors that must be taken into account in determining whether an annuity is suitable for a client. It discusses the history of annuities in the United States, the various classifications of annuities, and how annuities are regulated. Texas rules are discussed, including rules regarding the use of senior-specific designations by producers. Texas course.

### **Annuity CE Course 297\_TX – Fixed Annuities – Texas**

This course examines fixed annuities and discusses the basis of their appeal to consumers, their fundamental characteristics and tax treatment, and the factors that need to be considered in determining their suitability for individual clients. Texas version.

### **Annuity CE Course 495 – Serving Two Masters in the “Best-Interest” Age: NAIC Model Reg v. SEC Reg BI**

This course gives a detailed overview of annuities and the annuities market. It discusses the product and the purchasers. The senior market is a particular focus: pre- and post-retirement planning and concerns about health insurance, long-term care, and estate planning. It covers best practices in suitability, disclosure, and supervisory review. Application of the NAIC Model Act is discussed. Texas version.

### **Annuity CE Course 108\_TCE – Selling and Exchanging Annuities: A Look at Suitability Issues – A Texas Classroom Equivalent Course**

This course discusses the suitability issues with respect to the sale and exchange of declared-rate, fixed, variable and equity indexed annuities contracts. It examines the issues of surrender charges, crisis waivers, applicant age, objectives, risk tolerance and other factors to be considered in the suitability analysis.

### **Course 390**

This course covers annuity suitability standards and reasons for them that led to the NAIC Suitability in Annuity Transactions Model Regulation. It examines the various types of annuities, including fixed, equity-indexed, and variable annuities. It covers factors to consider in evaluating the suitability of an annuity for a client, the role of supervision in adhering to suitability standards, and potential consequences for producers and firms for selling unsuitable annuities.

### **Course 390\_ID**

This course covers annuity suitability standards and reasons for them that led to the NAIC Suitability in Annuity Transactions Model Regulation. It examines the various types of annuities, including fixed, equity-indexed, and variable annuities. It covers factors to consider in evaluating the suitability of an annuity for a client, the role of supervision in adhering to suitability standards, and potential consequences for producers and firms for selling unsuitable annuities. Idaho version.

## COURSE DESCRIPTIONS (continued)

**Course 390\_IN:** This course covers annuity suitability standards and reasons for them that led to the NAIC Suitability in Annuity Transactions Model Regulation. It examines the various types of annuities, including fixed, equity-indexed, and variable annuities. It covers factors to consider in evaluating the suitability of an annuity for a client, the role of supervision in adhering to suitability standards, and potential consequences for producers and firms for selling unsuitable annuities. Indiana version

**Course 390\_IA:** This course covers annuity suitability standards and reasons for them that led to the NAIC Suitability in Annuity Transactions Model Regulation. It examines the various types of annuities, including fixed, equity-indexed, and variable annuities. It covers factors to consider in evaluating the suitability of an annuity for a client, the role of supervision in adhering to suitability standards, and potential consequences for producers and firms for selling unsuitable annuities. Iowa version.

**Course 390\_MN:** This course covers annuity suitability standards and reasons for them that led to the NAIC Suitability in Annuity Transactions Model Regulation. It examines the various types of annuities, including fixed, equity-indexed, and variable annuities. It covers factors to consider in evaluating the suitability of an annuity for a client, the role of supervision in adhering to suitability standards, and potential consequences for producers and firms for selling unsuitable annuities. Minnesota version.

**Course 390\_TX:** This course covers annuity suitability standards and reasons for them that led to the NAIC Suitability in Annuity Transactions Model Regulation. It examines the various types of annuities, including fixed, equity-indexed, and variable annuities. It covers factors to consider in evaluating the suitability of an annuity for a client, the role of supervision in adhering to suitability standards, and potential consequences for producers and firms for selling unsuitable annuities. Texas version.

**Course 390\_WA:** This course covers annuity suitability standards and reasons for them that led to the NAIC Suitability in Annuity Transactions Model Regulation. It examines the various types of annuities, including fixed, equity-indexed, and variable annuities. It covers factors to consider in evaluating the suitability of an annuity for a client, the role of supervision in adhering to suitability standards, and potential consequences for producers and firms for selling unsuitable annuities. Washington version.

**Course 390\_WI:** This course covers annuity suitability standards and reasons for them that led to the NAIC Suitability in Annuity Transactions Model Regulation. It examines the various types of annuities, including fixed, equity-indexed, and variable annuities. It covers factors to consider in evaluating the suitability of an annuity for a client, the role of supervision in adhering to suitability standards, and potential consequences for producers and firms for selling unsuitable annuities. Wisconsin version.

## COURSE DESCRIPTIONS (continued)

### **Course 490 – Recommending Annuities Under the NAIC Best Interest Standard**

This is the standard 4-hour training course required of insurance agents before they may sell annuities. It details the standard of care agents must adhere to when recommending annuities to clients. It discusses the fact finding and analysis required to make a recommendation that is in the best interest of the client. It discusses conflicts of interests, disclosures to clients, and documentation. In addition, the course reviews the operations of different types of annuities and how they are used to meet different clients needs.

### **Course 490\_IN – Recommending Annuities Under the NAIC Best Interest Standard, Indiana**

This is the standard 4-hour training course required of insurance agents before they may sell annuities. It details the standard of care agents must adhere to when recommending annuities to clients. It discusses the fact finding and analysis required to make a recommendation that is in the best interest of the client. It discusses conflicts of interests, disclosures to clients, and documentation. In addition, the course reviews the operations of different types of annuities and how they are used to meet different clients needs.

### **Course 490\_MN – Best Interest Standards of Conduct for Annuity Sales – 4 Hour Course**

This is the Minnesota version of the 4-hour training course required of insurance agents before they may sell annuities. It details the standard of care agents must adhere to when recommending annuities to clients. It discusses the fact finding and analysis required to make a recommendation that is in the best interest of the client. It discusses conflicts of interests, disclosures to clients, and documentation. In addition, the course review the operations of different types of annuities and how they are used to meet different client need.

### **Course 490\_WA - WA Annuity Suitability and Best Interest Standards - 4 hour course - Washington**

This is the standard 4-hour training course required of insurance agents before they may sell annuities. It details the standard of care agents must adhere to when recommending annuities to clients. It discusses the fact finding and analysis required to make a recommendation that is in the best interest of the client. It discusses conflicts of interests, disclosures to clients, and documentation. In addition, the course review the operations of different types of annuities and how they are used to meet different client need. Washington edition.

### **Course 491 – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course**

Veteran insurance agents who previously qualified to sell annuities under their state's version of the NAIC annuity suitability regulation may take this 1-hour update course to qualify to sell annuities under the new NAIC best-interest standard. This course details the standard of care agents must adhere to when recommending annuities to clients. It discusses the fact finding and analysis required to make a recommendation that is in the best interest of the client. It discusses conflicts of interests, disclosures to clients, and documentation.

### **Course 491\_IN – Recommending Annuities Under the New NAIC Best Interest Standard – 1 Hour Update Course – Indiana**

Veteran insurance agents who previously qualified to sell annuities under their state's version of the NAIC annuity suitability regulation may take this 1-hour update course to qualify to sell annuities under the new NAIC best-interest standard. This course details the standard of care agents must adhere to when recommending annuities to clients. It discusses the fact finding and analysis required to make a recommendation that is in the best interest of the client. It discusses conflicts of interests, disclosures to clients, and documentation. Indiana version.

## COURSE DESCRIPTIONS (continued)

### **Course 491\_MN – Best Interest Standards of Conduct for Annuity Sales – 1 Hour Course - Minnesota**

Veteran insurance agents who previously qualified to sell annuities under the prior annuity suitability law may take this 1-hour update course to qualify to sell annuities under the new NAIC best-interest standard. This course details the standard of care agents must adhere to when recommending annuities to clients. It discusses the fact finding and analysis required to make a recommendation that is in the best interest of the client. It discusses conflicts of interests, disclosures to clients, and documentation. Minnesota version.

### **Course 491\_WA - WA Best Interest Standards - 1 Hour – Washington**

Veteran insurance agents who previously qualified to sell annuities under their state's version of the NAIC annuity suitability regulation may take this 1-hour update course to qualify to sell annuities under the new NAIC best-interest standard. This course details the standard of care agents must adhere to when recommending annuities to clients. It discusses the fact finding and analysis required to make a recommendation that is in the best interest of the client. It discusses conflicts of interests, disclosures to clients, and documentation. Washington edition.

### **CA Life Policies Course 524\_CA – California Life Insurance Policies 4-Hour Course**

This course is the statutory training for producers intending to sell life insurance in California (other than term policies without cash value). It covers whole life insurance, universal insurance, and variable life insurance. It discusses the suitability of these policies for clients based on their objectives, needs, and financial situation. It explains requirements governing the sales process and ways that producers can give quality service to their life-insurance clients. The course is required if you were licensed after January 1, 2024, and must be completed before selling these policies as of January 1, 2025. (This course does not meet the 2-hour variable life insurance training requirement that also begins on January 1, 2025, for each license renewal period ending thereafter.)

### **CA Variable Life Course 525\_CA – California Variable Life Insurance Policies 2-Hour Course**

This course is the statutory refresher training for producers selling variable life (VL) insurance and/or variable universal life (VUL) insurance and meets the 2-hour variable life insurance training requirement that also begins on January 1, 2025, for each license renewal period ending thereafter. (This course will not meet the one-time 4-hour training requirement required if you were licensed after January 1, 2024.) This course discusses the benefits, costs, and risks of fixed-premium variable life insurance and flexible-premium variable universal life insurance. It discusses policy and sales requirements and the requirements for making recommendations in the client's best interest under SEC Regulation BI.