

| State    | Has the State Adopted a Best Interest Standard? | Class of Annuities | Residency (R=Resident, NR=Non-resident) | Initial Requirement | RegEd Course Recommended for Initial Training Requirement | Is a 1 Hour Update Course Allowed?                 | ClearCert Approved | Ongoing Requirement | RegEd Course Recommended for Ongoing Training Requirement | Compliance Period (Type/Months) | Reciprocity Permitted | Product-Specific Training Required |
|----------|-------------------------------------------------|--------------------|-----------------------------------------|---------------------|-----------------------------------------------------------|----------------------------------------------------|--------------------|---------------------|-----------------------------------------------------------|---------------------------------|-----------------------|------------------------------------|
| Alabama  | Yes, Effective 1/1/2022                         | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 6/30/2022                    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|          | Yes, Effective 1/1/2022                         | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 6/30/2022                    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Alaska   | Yes, Effective 1/15/2023                        | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 7/15/2023                    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|          | Yes, Effective 1/15/2023                        | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 7/15/2023                    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Arizona  | Yes, Effective 1/1/2021                         | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 6/30/2021                    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|          | Yes, Effective 1/1/2021                         | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 6/30/2021                    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Arkansas | Yes, Effective 1/1/2022                         | All                | R                                       | 4 hours             | 4 hour – 490<br>Or if applicable,<br>1 hour- 491          | Yes, if 390 or equivalent was previously completed | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|          | Yes, Effective 1/1/2022                         | All                | NR                                      | 4 hours             | 4 hour – 490<br>Or if applicable,<br>1 hour- 491          | Yes, if 390 or equivalent was previously completed | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |

| State                | Has the State Adopted a Best Interest Standard? | Class of Annuities | Residency (R=Resident, NR=Non-resident) | Initial Requirement                                                                | RegEd Course Recommended for Initial Training Requirement                       | Is a 1 Hour Update Course Allowed? | ClearCert Approved | Ongoing Requirement                                | RegEd Course Recommended for Ongoing Training Requirement | Compliance Period (Type/Months) | Reciprocity Permitted | Product-Specific Training Required |
|----------------------|-------------------------------------------------|--------------------|-----------------------------------------|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|------------------------------------|--------------------|----------------------------------------------------|-----------------------------------------------------------|---------------------------------|-----------------------|------------------------------------|
| California           | Yes, Effective 1/1/2025                         | All                | R                                       | Life Policies<br>4 hours<br><br>Variable Life<br>2 hours<br><br>Annuity<br>8 hours | Life Policies<br>524_CA<br><br>Variable Life<br>525_CA<br><br>Annuity<br>522_CA | N/A                                | Yes                | Variable Life<br>2 hours<br><br>Annuity<br>4 hours | Variable Life<br>525_CA<br><br>Annuity<br>523_CA          | Renewal Period/<br>24 Months    | No                    | Yes                                |
|                      | Yes, Effective 1/1/2025                         | All                | NR                                      | Life Policies<br>4 hours<br><br>Variable Life<br>2 hours<br><br>Annuity<br>8 hours | Life Policies<br>524_CA<br><br>Variable Life<br>525_CA<br><br>Annuity<br>522_CA | N/A                                | Yes                | Variable Life<br>2 hours<br><br>Annuity<br>4 hours | Variable Life<br>525_CA<br><br>Annuity<br>523_CA          | Renewal Period/<br>24 Months    | No                    | Yes                                |
| Colorado             | Yes, Effective 11/1/2022                        | All                | R                                       | 4 hours                                                                            | 490                                                                             | 1 hour option expired 4/30/2023    | Yes                | N/A                                                | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                      | Yes, Effective 11/1/2022                        | All                | NR                                      | 4 hours                                                                            | 490                                                                             | 1 hour option expired 4/30/2023    | Yes                | N/A                                                | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Connecticut          | Yes, Effective 3/1/2022                         | All                | R                                       | 4 hours                                                                            | 490                                                                             | 1 hour option expired 8/1/2022     | Yes                | N/A                                                | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                      | Yes, Effective 3/1/2022                         | All                | NR                                      | 4 hours                                                                            | 490                                                                             | 1 hour option expired 8/1/2022     | Yes                | N/A                                                | N/A                                                       | N/A                             | Yes                   | Yes                                |
| District of Columbia | N/A                                             | All                | R                                       | 4 hours                                                                            | 390                                                                             | N/A                                | Yes                | N/A                                                | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                      | N/A                                             | All                | NR                                      | 4 hours                                                                            | 390                                                                             | N/A                                | Yes                | N/A                                                | N/A                                                       | N/A                             | Yes                   | Yes                                |

| State    | Has the State Adopted a Best Interest Standard? | Class of Annuities | Residency (R=Resident, NR=Non-resident) | Initial Requirement | RegEd Course Recommended for Initial Training Requirement | Is a 1 Hour Update Course Allowed? | ClearCert Approved | Ongoing Requirement | RegEd Course Recommended for Ongoing Training Requirement | Compliance Period (Type/Months) | Reciprocity Permitted | Product-Specific Training Required |
|----------|-------------------------------------------------|--------------------|-----------------------------------------|---------------------|-----------------------------------------------------------|------------------------------------|--------------------|---------------------|-----------------------------------------------------------|---------------------------------|-----------------------|------------------------------------|
| Delaware | Yes, Effective 8/1/2021                         | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 2/1/2022     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|          | Yes, Effective 8/1/2021                         | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 2/1/2022     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Florida  | Yes, Effective 1/1/2024                         | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 6/30/2024    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|          | Yes, Effective 1/1/2024                         | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 6/30/2024    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Georgia  | Yes, Effective 8/1/2023                         | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 1/31/2024    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|          | Yes, Effective 8/1/2023                         | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 1/31/2024    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Hawaii   | Yes, Effective 1/1/2023                         | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 7/1/2023     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|          | Yes, Effective 1/1/2023                         | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 7/1/2023     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Idaho    | Yes, Effective 7/1/2021                         | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 2/1/2022     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|          | Yes, Effective 7/1/2021                         | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 2/1/2022     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Illinois | Yes, Effective 8/1/2023                         | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 2/1/2024     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|          | Yes, Effective 8/1/2023                         | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 2/1/2024     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |

| State     | Has the State Adopted a Best Interest Standard? | Class of Annuities | Residency (R=Resident, NR=Non-resident) | Initial Requirement | RegEd Course Recommended for Initial Training Requirement | Is a 1 Hour Update Course Allowed?                     | ClearCert Approved | Ongoing Requirement | RegEd Course Recommended for Ongoing Training Requirement | Compliance Period (Type/Months) | Reciprocity Permitted | Product-Specific Training Required |
|-----------|-------------------------------------------------|--------------------|-----------------------------------------|---------------------|-----------------------------------------------------------|--------------------------------------------------------|--------------------|---------------------|-----------------------------------------------------------|---------------------------------|-----------------------|------------------------------------|
| Indiana   | Yes, Effective 7/1/2024                         | Annuity Products   | R                                       | 4 hours             | 490                                                       | 1 hour option expired 1/1/2025                         | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|           | Yes, Effective 7/1/2024                         | Annuity Products   | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 1/1/2025                         | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Iowa      | N/A                                             | Indexed Products   | R                                       | 4 hours             | 156_IA                                                    | N/A                                                    | N/A                | None                | N/A                                                       | N/A                             | No                    | No                                 |
|           | N/A                                             | Indexed Products   | NR                                      | 4 hours             | 156_IA                                                    | N/A                                                    | N/A                | None                | N/A                                                       | N/A                             | No                    | No                                 |
|           | Yes, Effective 1/1/2021                         | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired 6/30/2021                        | Yes                | None                | N/A                                                       | N/A                             | Yes                   | Yes                                |
|           | Yes, Effective 1/1/2021                         | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 6/30/2021                        | Yes                | None                | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Kansas    | Yes, Effective 1/1/2024                         | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 6/30/2024                        | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|           | Yes, Effective 1/1/2024                         | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 6/30/2024                        | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Kentucky  | Yes, Effective 1/1/2022                         | All                | R                                       | 4 hours             | 4 hour - 490<br>Or if applicable,<br>1 hour 491           | Yes, if 390 or equivalent course was already completed | Yes                | N/A                 | N/A                                                       | N/A                             | NR only               | Yes                                |
|           | Yes, Effective 1/1/2022                         | All                | NR                                      | 4 hours             | 4 hour - 490<br>Or if applicable,<br>1 hour 491           | Yes, if 390 or equivalent course was already completed | Yes                | N/A                 | N/A                                                       | N/A                             | NR only               | Yes                                |
| Louisiana | Yes, Effective 9/20/2024                        | All                | R                                       | 4 hours             | 4 hour - 490                                              | 1 hour expired 3/20/2025                               | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|           | Yes, Effective 9/20/2024                        | All                | NR                                      | 4 hours             | 4 hour - 490                                              | 1 hour expired 3/20/2025                               | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |

| State         | Has the State Adopted a Best Interest Standard?                                                                                                                                 | Class of Annuities | Residency (R=Resident, NR=Non-resident) | Initial Requirement | RegEd Course Recommended for Initial Training Requirement | Is a 1 Hour Update Course Allowed? | ClearCert Approved | Ongoing Requirement | RegEd Course Recommended for Ongoing Training Requirement | Compliance Period (Type/Months) | Reciprocity Permitted | Product-Specific Training Required |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------|---------------------|-----------------------------------------------------------|------------------------------------|--------------------|---------------------|-----------------------------------------------------------|---------------------------------|-----------------------|------------------------------------|
| Maine         | Yes, Effective 1/1/2022                                                                                                                                                         | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 7/1/2022     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|               | Yes, Effective 1/1/2022                                                                                                                                                         | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 7/1/2022     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Maryland      | Yes, Effective 10/8/2022                                                                                                                                                        | Annuity Products   | R                                       | 4 hours             | 490                                                       | 1 hour option expired 4/8/2023     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|               | Yes, Effective 10/8/2022                                                                                                                                                        | Annuity Products   | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 4/8/2023     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Massachusetts | Yes, the BI courses are available ahead of the 6/1/2023 effective date since the regulation requires existing producers to complete the training by the 6/1/2023 effective date | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 6/1/2023     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|               | Yes, the BI courses are available ahead of the 6/1/2023 effective date since the regulation requires existing producers to complete the training by the 6/1/2023 effective date | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 6/1/2023     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |

| State       | Has the State Adopted a Best Interest Standard? | Class of Annuities | Residency (R=Resident, NR=Non-resident) | Initial Requirement | RegEd Course Recommended for Initial Training Requirement | Is a 1 Hour Update Course Allowed? | ClearCert Approved | Ongoing Requirement | RegEd Course Recommended for Ongoing Training Requirement | Compliance Period (Type/Months) | Reciprocity Permitted | Product-Specific Training Required |
|-------------|-------------------------------------------------|--------------------|-----------------------------------------|---------------------|-----------------------------------------------------------|------------------------------------|--------------------|---------------------|-----------------------------------------------------------|---------------------------------|-----------------------|------------------------------------|
| Michigan    | Yes, Effective 6/29/2021                        | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 12/29/2021   | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|             | Yes, Effective 6/29/2021                        | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 12/29/2021   | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Minnesota   | Yes, Effective 1/1/2023                         | All                | R                                       | 4 hours             | 490_MN                                                    | 1 hour option expired 6/30/2023    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|             | Yes, Effective 1/1/2023                         | All                | NR                                      | 4 hours             | 490_MN                                                    | 1 hour option expired 6/30/2023    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Mississippi | Yes, Effective 1/1/2022                         | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 6/30/2022    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|             | Yes, Effective 1/1/2022                         | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 6/30/2022    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Missouri    | Yes, Effective 8/30/2024                        | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 2/29/2025    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|             | Yes, Effective 8/30/2024                        | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 2/29/2025    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Montana     | Yes, Effective 10/1/2021                        | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 4/1/2022     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|             | Yes, Effective 10/1/2021                        | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 4/1/2022     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Nebraska    | Yes, Effective 7/1/2021                         | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired              | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|             | Yes, Effective 7/1/2021                         | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired              | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |

| State         | Has the State Adopted a Best Interest Standard? | Class of Annuities | Residency (R=Resident, NR=Non-resident) | Initial Requirement | RegEd Course Recommended for Initial Training Requirement | Is a 1 Hour Update Course Allowed?                                                                        | ClearCert Approved | Ongoing Requirement | RegEd Course Recommended for Ongoing Training Requirement | Compliance Period (Type/Months) | Reciprocity Permitted | Product-Specific Training Required |
|---------------|-------------------------------------------------|--------------------|-----------------------------------------|---------------------|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|--------------------|---------------------|-----------------------------------------------------------|---------------------------------|-----------------------|------------------------------------|
| Nevada        | Yes, Effective 11/15/2024                       | All                | R                                       | 4 hours             | 4 hour - 490                                              | 1 hour expired 5/15/2025                                                                                  | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|               | Yes, Effective 11/15/2024                       | All                | NR                                      | 4 hours             | 4 hour - 490                                              | 1 hour expired 5/15/2025                                                                                  | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| New Hampshire | Yes, Effective 2/16/2024                        | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 8/16/2024                                                                           | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|               | Yes, Effective 2/16/2024                        | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 8/16/2024                                                                           | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| New Jersey    | Yes, Effective 4/21/2025                        | All                | R                                       | 4 hours             | 4 hour – 490*<br>Or if applicable, 1 hour- 491*           | Yes, if 390 or equivalent was completed before 4/21/2025, the 1 hour option is available until 10/21/2025 | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|               | Yes, Effective 4/21/2025                        | All                | NR                                      | 4 hours             | 4 hour – 490*<br>Or if applicable, 1 hour- 491*           | Yes, if 390 or equivalent was completed before 4/21/2025, the 1 hour option is available until 10/21/2025 | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| New Mexico    | Yes, Effective 10/1/2022                        | N/A                | N/A                                     | N/A                 | 490                                                       | 1 hour option expired 4/1/2023                                                                            | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| New York      | Yes                                             | All                | R                                       | Unspecified         | Life and Annuities: 484_NY, 485_NY<br>Life Only: 484_NY_L | N/A                                                                                                       | N/A                | N/A                 | N/A                                                       | N/A                             | No                    | Yes                                |
|               | Yes                                             | All                | NR                                      | Unspecified         | Life and Annuities: 484_NY, 485_NY<br>Life Only: 484_NY_L | N/A                                                                                                       | N/A                | N/A                 | N/A                                                       | N/A                             | No                    | Yes                                |

| State          | Has the State Adopted a Best Interest Standard? | Class of Annuities | Residency (R=Resident, NR=Non-resident) | Initial Requirement | RegEd Course Recommended for Initial Training Requirement | Is a 1 Hour Update Course Allowed?                 | ClearCert Approved | Ongoing Requirement | RegEd Course Recommended for Ongoing Training Requirement | Compliance Period (Type/Months) | Reciprocity Permitted | Product-Specific Training Required |
|----------------|-------------------------------------------------|--------------------|-----------------------------------------|---------------------|-----------------------------------------------------------|----------------------------------------------------|--------------------|---------------------|-----------------------------------------------------------|---------------------------------|-----------------------|------------------------------------|
| North Carolina | Yes, Effective 1/1/2023                         | All                | R                                       | 4 hours             | 4 hour – 490<br><i>Or if applicable, 1 hour - 491</i>     | Yes, if 390 or equivalent was previously completed | N/A                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                | Yes, Effective 1/1/2023                         | All                | NR                                      | 4 hours             | 4 hour – 490<br><i>Or if applicable, 1 hour - 491</i>     | Yes, if 390 or equivalent was previously completed | N/A                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| North Dakota   | Yes, Effective 1/1/2022                         | Annuity Products   | R                                       | 4 hours             | 490                                                       | 1 hour option expired 6/30/2022                    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                | Yes, Effective 1/1/2022                         | Annuity Products   | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 6/30/2022                    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Ohio           | Yes, Effective 2/14/2021                        | All                | R                                       | 4 hours             | 490                                                       | 1 hour option expired 8/14/2021                    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                | Yes, Effective 2/14/2021                        | All                | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 8/14/2021                    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Oklahoma       | Yes, Effective 9/1/2023                         | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour course option expired 4/30/2024             | Yes                | None                | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                | Yes, Effective 9/1/2023                         | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour course option expired 4/30/2024             | Yes                | None                | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Oregon         | Yes, Effective 1/1/2024                         | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired 6/29/2024                    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                | Yes, Effective 1/1/2024                         | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 6/29/2024                    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Pennsylvania   | Yes, Effective 6/20/2022                        | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired 12/20/2022                   | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                | Yes, Effective 6/20/2022                        | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 12/20/2022                   | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |



| State          | Has the State Adopted a Best Interest Standard?                   | Class of Annuities | Residency (R=Resident, NR=Non-resident) | Initial Requirement | RegEd Course Recommended for Initial Training Requirement | Is a 1 Hour Update Course Allowed? | ClearCert Approved | Ongoing Requirement | RegEd Course Recommended for Ongoing Training Requirement | Compliance Period (Type/Months) | Reciprocity Permitted | Product-Specific Training Required |
|----------------|-------------------------------------------------------------------|--------------------|-----------------------------------------|---------------------|-----------------------------------------------------------|------------------------------------|--------------------|---------------------|-----------------------------------------------------------|---------------------------------|-----------------------|------------------------------------|
| Rhode Island   | Yes, Effective 4/1/2021                                           | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired 9/30/2021    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                | Yes, Effective 4/1/2021                                           | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 9/30/2021    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| South Carolina | Yes, Effective 11/27/2022                                         | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired              | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                | Yes, Effective 11/27/2022                                         | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired              | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| South Dakota*  | Yes, 4 hour is effective 10/1/2022 & 1 hour is effective 1/1/2023 | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired 7/1/2023     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                | Yes, 4 hour is effective 10/1/2022 & 1 hour is effective 1/1/2023 | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 7/1/2023     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Tennessee      | Yes, Effective 1/1/2024                                           | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired 6/30/2024    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|                | Yes, Effective 1/1/2024                                           | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 6/30/2024    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |

\* South Dakota – Footnote contained in Bulletin 22-03 says: “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.”

[info@reged.com](mailto:info@reged.com)

©2025, RegEd Inc, All rights reserved.

Insurance carriers are responsible for verifying producers have completed required annuity training before allowing producers to sell an annuity product for that carrier. Producers should check with their carriers to verify what course is appropriate. The information set forth in this publication is subject to change. RegEd, Inc. has taken reasonable steps to ensure that the information set forth herein is accurate and complete as of the date of its publication; however, RegEd, Inc. neither warrants nor guarantees its accuracy and completeness and RegEd, Inc. and its employees disclaim all liability for reliance on the information. RegEd, Inc. does not render legal or professional services. This publication is not intended to substitute for legal advice, which can be rendered only by an attorney. Please consult an attorney if you require legal advice.

| State   | Has the State Adopted a Best Interest Standard?                                                                                                 | Class of Annuities | Residency (R=Resident, NR=Non-resident) | Initial Requirement | RegEd Course Recommended for Initial Training Requirement | Is a 1 Hour Update Course Allowed? | ClearCert Approved | Ongoing Requirement | RegEd Course Recommended for Ongoing Training Requirement | Compliance Period (Type/Months) | Reciprocity Permitted                           | Product-Specific Training Required |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------|---------------------|-----------------------------------------------------------|------------------------------------|--------------------|---------------------|-----------------------------------------------------------|---------------------------------|-------------------------------------------------|------------------------------------|
| Texas   | Yes, Training Effective 1/1/2022 & does not have a 6 month grace period. The deadline for agents selling annuities before 1/1/2022 was 1/1/2022 | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired 8/31/2023    | Yes                | 8 hours             | 263, 297_TX, 495, 263, 108_TCE                            | Renewal Period/ 24 Months       | Yes for initial 4 hours; No for ongoing 8 hours | Yes                                |
|         | Yes, Training Effective 1/1/2022 & does not have a 6 month grace period. The deadline for agents selling annuities before 1/1/2022 was 1/1/2022 | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 8/31/2023    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                                             | Yes                                |
| Utah    | Yes, Effective 7/1/2024                                                                                                                         | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired 7/1/2025     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                                             | Yes                                |
|         | Yes, Effective 7/1/2024                                                                                                                         | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 7/1/2025     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                                             | Yes                                |
| Vermont | Yes, Effective 7/5/2024                                                                                                                         | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired 1/5/2025     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                                             | Yes                                |
|         | Yes, Effective 7/5/2024                                                                                                                         | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 1/5/2025     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                                             | Yes                                |

| State         | Has the State Adopted a Best Interest Standard? | Class of Annuities | Residency (R=Resident, NR=Non-resident) | Initial Requirement | RegEd Course Recommended for Initial Training Requirement | Is a 1 Hour Update Course Allowed? | ClearCert Approved | Ongoing Requirement | RegEd Course Recommended for Ongoing Training Requirement | Compliance Period (Type/Months) | Reciprocity Permitted | Product-Specific Training Required |
|---------------|-------------------------------------------------|--------------------|-----------------------------------------|---------------------|-----------------------------------------------------------|------------------------------------|--------------------|---------------------|-----------------------------------------------------------|---------------------------------|-----------------------|------------------------------------|
| Virginia      | Yes, Effective 9/1/2021                         | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired 3/1/2022     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|               | Yes, Effective 9/1/2021                         | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 3/1/2022     | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Washington    | Yes, Effective 1/1/2024                         | All Annuities      | R                                       | 4 hours             | 490_WA                                                    | 1 hour option expired 6/30/2024    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|               | Yes, Effective 1/1/2024                         | All Annuities      | NR                                      | 4 hours             | 490_WA                                                    | 1 hour option expired 6/30/2024    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| West Virginia | Yes, Effective 6/8/2023                         | Annuity Products   | R                                       | 4 hours             | 490                                                       | 1 hour option expired 12/8/2023    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|               | Yes, Effective 6/8/2023                         | Annuity Products   | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 12/8/2023    | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Wisconsin     | Yes, Effective 10/1/2022                        | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired 10/1/2023    | Yes                | None                | N/A                                                       | N/A                             | Yes                   | Yes                                |
|               | Yes, Effective 10/1/2022                        | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired 10/1/2023    | Yes                | None                | N/A                                                       | N/A                             | Yes                   | Yes                                |
| Wyoming       | Yes, Effective 7/5/2023                         | All Annuities      | R                                       | 4 hours             | 490                                                       | 1 hour option expired              | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |
|               | Yes, Effective 7/5/2023                         | All Annuities      | NR                                      | 4 hours             | 490                                                       | 1 hour option expired              | Yes                | N/A                 | N/A                                                       | N/A                             | Yes                   | Yes                                |