

ANNUITY TRAINING REQUIREMENT

State	Annuity Training Requirement	Effective Date	Producer Training Requirement	RegEd Course
Alabama	Best Interest Standard	1/1/2022	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Alaska	Annuity Suitability	10/16/2011	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
Arizona	Best Interest Standard	1/1/2021	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Arkansas	Best Interest Standard	1/1/2022	Producers must complete - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
California	Effective 1/1/2012: All resident and non-resident agents selling annuities must complete the California 8-Hour Annuity Training course. Thereafter, resident or non-resident life producer who solicits individual consumers to sell annuities must complete a 4-hour specifically designated annuity training course every two years prior to license renewal.			444_CA
Colorado	Best Interest Standard	11/1/2022	Producers must complete - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Connecticut	Best Interest Standard	3/1/2022	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490

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Delaware	Best Interest Standard	8/1/2021	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
District of Columbia	Annuity Suitability	6/24/2011	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
Florida	Product Training	10/1/2013	Mutual Annuity Product Training	NA
	Best Interest Standard	01/01/2024	Producers appointed prior to 01/01/24 that have already completed a 4-hour suitability course in another state (since FL did not enact that requirement) must complete: - an additional one-time 1-hour course on the new Best Interest Standard of conduct before 7/1/2024 - Producers who miss the 6-month window must complete a one-time 4 hour course.	491
			Producers appointed on or after 01/01/2024 must complete: - A one-time 4-hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490

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Georgia	Annuity Suitability	3/1/2016 – 7/31/2023	One-time 4-hour Annuity Suitability course and Mutual Annuity Product Training	390
	Best Interest Standard	8/1/2023	Producers appointed prior to 8/1/2023 that have already completed an Annuity Suitability course and Mutual Annuity Product Training must complete: - an additional one-time 1 hour course on the new Best Interest Standard of conduct before 01/31/2024 - Producers who miss the 6 month window must complete a one-time 4 hour course.	491
			Producers appointed on or after 8/1/2023 must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Hawaii	Best Interest Standard	1/1/2023	Producers must complete - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Idaho	Best Interest Standard	7/1/2021	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Iowa	Best Interest Standard	1/1/2021	Producers must complete: a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490
	Index Product Training	Currently in Effect	Producers selling Indexed Products in Iowa must obtain 4 continued education credits by an approved vendor offering an Index Product Course.	156_IA

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Illinois	Annuity Suitability	9/26/2011 – 7/31/2023	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training -	390
	Best Interest Standard	8/1/2023	Producers appointed prior to 8/1/2023 that have already completed an Annuity Suitability course and Mutual Annuity Product Training must complete: - an additional one-time 1 hour course on the new Best Interest Standard of conduct before 01/31/2024 - Producers who miss the 6 month window must complete a one-time 4 hour course.	491
			Producers appointed on or after 8/1/2023 must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Indiana	Annuity Suitability	1/1/2012	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390_IN
Kansas	Annuity Suitability	6/1/2013 - 12/31/23	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
	Best Interest Standard	01/01/2024	Producers appointed prior to 01/01/24 that have already completed an Annual Suitability course and Mutual Annuity Product Training must complete: - an additional one-time 1-hour course on the new Best Interest Standard of conduct before 7/1/2024 - Producers who miss the 6-month window must complete a one-time 4 hour course.	491
			Producers appointed on or after 01/01/2024 must complete: - A one-time 4-hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490

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Kentucky	Best Interest Standard	1/1/2022	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Louisiana	Annuity Suitability	8/1/2012 – 7/31/2023	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
	Best Interest Standard	8/1/2023	Producers appointed prior to 8/1/2023 that have already completed an Annuity Suitability course and Mutual Annuity Product Training must complete: - an additional one-time 1 hour course on the new Best Interest Standard of conduct before 01/31/2024 - Producers who miss the 6 month window must complete a one-time 4 hour course.	491
			Producers appointed on or after 8/1/2023 must complete: a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490
Maine	Best Interest Standard	1/1/2022	Producers must complete: a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490
Maryland	Best Interest Standard	10/8/2022	Producers must complete: a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490

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Louisiana	Annuity Suitability	8/1/2012 – 7/31/2023	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
	Best Interest Standard	8/1/2023	Producers appointed prior to 8/1/2023 that have already completed an Annuity Suitability course and Mutual Annuity Product Training must complete: - an additional one-time 1 hour course on the new Best Interest Standard of conduct before 01/31/2024 - Producers who miss the 6 month window must complete a one-time 4 hour course.	491
			Producers appointed on or after 8/1/2023 must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Maine	Best Interest Standard	1/1/2022	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Maryland	Best Interest Standard	10/8/2022	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490

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	Annuity Suitability	7/1/2016 – 5/31/2023	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
Massachusetts	Best Interest Standard	6/1/2023	Producers appointed prior to 6/1/2023 that have already completed an Annuity Suitability course and Mutual Annuity Product Training must complete: an additional one-time 1 hour or 4 hour course on the new Best Interest Standard of conduct before 6/1/2023 NOTE: There is no 6 month grace period.	491
			Producers appointed on or after 6/1/2023 must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Michigan	Best Interest Standard	6/29/2021	Producers must complete: a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490
Minnesota	Best Interest Standard	1/1/2023	Producers must complete: a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490
Mississippi	Best Interest Standard	1/1/2022	Producers must complete: a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490
Missouri	Annuity Suitability	3/30/2017	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390

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Montana	Best Interest Standard	10/1/2021	Producers must complete: a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490
Nebraska	Best Interest Standard	7/1/2021	Producers must complete: a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490
Nevada	This state currently has no annuity training requirement currently.			
New Hampshire	Annuity Suitability	1/1/2015	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
New Jersey	Annuity Suitability	8/4/2013	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
New Mexico	Best Interest Standard	10/1/2022	Producers must complete: a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490
New York	Product Training	8/19/2019	Mutual Annuity Product Training	484_NY

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Nevada	This state currently has no annuity training requirement currently.			
New Hampshire	Annuity Suitability	1/1/2015	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
New Jersey	Annuity Suitability	8/4/2013	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
New Mexico	Best Interest Standard	10/1/2022	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
New York	Product Training	8/19/2019	Mutual Annuity Product Training	484_NY
North Carolina	Best Interest Standard	1/1/2023	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
North Dakota	Best Interest Standard	1/1/2022	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Ohio	Best Interest Standard	2/14/2021	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490

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Oklahoma	Annuity Suitability	7/14/2010 – 08/31/2023	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
	Best Interest Standard	09/01/2023	Producers appointed prior to 09/01/2023 that have already completed an Annual Suitability course and Mutual Annuity Product Training must complete: - An additional one-time 1 hour course on the new Best Interest Standard of conduct before 2/29/2024 - Producers who miss the 6 month window must complete a one-time 4 hour course	491
			Producers appointed on or after 09/01/2023 must complete: - A one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Oregon	Annuity Suitability	7/1/2011 – 12/31/2023	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
	Best Interest Standard	01/01/2024	Producers appointed prior to 01/01/2024 that have already completed an Annual Suitability course and Mutual Annuity Product Training must complete: - An additional one-time 1 hour course on the new Best Interest Standard of conduct before 7/1/2024 - Producers who miss the 6 month window must complete a one-time 4 hour course	491
			Producers appointed on or after 01/01/2024 must complete: - A one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490

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Pennsylvania	Best Interest Standard	6/20/2022	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Puerto Rico	This state currently has no annuity training requirement.			
Rhode Island	Best Interest Standard	2/14/2021	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
South Carolina	Best Interest Standard	11/27/2022	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
South Dakota	Best Interest	1/1/2023	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Tennessee	Annuity Suitability	11/1/2015-12/31/2023	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
	Best Interest Standard	01/01/2024	Producers appointed prior to 01/01/2024 that have already completed an Annual Suitability course and Mutual Annuity Product Training must complete: - An additional one-time 1 hour course on the new Best Interest Standard of conduct before 7/1/2024 - Producers who miss the 6 month window must complete a one-time 4 hour course	491
			Producers appointed on or after 01/01/2024 must complete: - A one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490

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Texas	Best Interest Standard	1/1/2022	Producers must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
			Ongoing CE Requirement: Only resident agents must also complete 8 hours of CE biennially specifically relating to annuities.	
Utah	Company Specific Training	3/26/2012	Mutual Product Training	NA
Vermont	This state currently has no annuity training requirement.			
Virginia	Best Interest Standard	9/1/2021	Producers must complete: a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490
Washington	Annuity Suitability	3/29/2012 – 12/31/2023	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390_WA
	Best Interest Standard	01/01/2024	Producers appointed prior to 01/01/2024 that have already completed an Annual Suitability course and Mutual Annuity Product Training must complete: - An additional one-time 1 hour course on the new Best Interest Standard of conduct before 7/1/2024 - Producers who miss the 6 month window must complete a one-time 4 hour course	491
			Producers appointed on or after 01/01/2024 must complete: A one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490

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West Virginia	Annuity Suitability	7/1/2011 – 6/30/2023	One-time 4 hour Annuity Suitability course and Mutual Annuity Product Training	390
	Best Interest Standard	7/1/2023	Producers appointed prior to 7/1/2023 that have already completed an Annuity Suitability course and Mutual Annuity Product Training must complete: - an additional one-time 1 hour course on the new Best Interest Standard of conduct before 12/31/2023 - Producers who miss the 6 month window must complete a one-time 4 hour course.	491
			Producers appointed on or after 7/1/2023 must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Wisconsin	Best Interest Standard	10/1/2022	Producers appointed on or after 10/1/2022 must complete: - a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and - Mutual Annuity Product Training	490
Wyoming	Best Interest Standard	7/5/2023	Producers appointed prior to 7/5/2023 that have already completed an Annuity Suitability course and Mutual Annuity Product Training must complete: an additional one-time 1 hour course on the new Best Interest Standard of conduct before 1/4/2024 Producers who miss the 6 month window must complete a one-time 4 hour course.	491
			Producers appointed on or after 7/5/2023 must complete: a one-time 4 hour course that contains training on the new Best Interest Standard of conduct and Mutual Annuity Product Training	490

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