Arkansas X A Hours Annuity Best Interest A Hours NAIC Annuity Suitability Arizona X OR A Hours NAIC Annuity Suitability Annuity Best Interest Annuity Best Interest Annuity Best Interest A Hours Annuity Best Interest A Hours Annuity Best Interest Arkansas X OR Yes* Effective 7/1/2021. Training mu application sig Annuity Best Interest Arkansas X OR Yes* Effective 7/1/2021. Training mu application sig Annuity Best Interest Arkansas X OR A Hours Annuity Best Interest Annuity Best Interest A Hours Annuity Best Interest A Hours Annuity Best Interest A Hours Annuity Best Interest A Hours Every CE Period Annuity Complete the 8-hour CA best Interest Annuity CA Annuity Annuity Best Interest A Hours Every CE Period Annuity CA Annuity CA Best Interest Annuity CA Annuity CA Best Interest Annuity Best Interest Ann	State	Company Product Training Prior to Solicitation (Available on RegEd.com)	Annuity Training Prior to Solicitation	Follow-up Annuity Training	Reciprocity for NAIC Courses Approved for Use in Other States	Comments Regarding State Approved Training
Arizona X OR A Hours NAIC Annuity Suitability OR A Hours Annuity Best Interest A Hours Annuity Best Interest A Hours Annuity Best Interest A Hours NAIC Annuity Suitability Annuity Best Interest Arkansas X OR Yes* Effective 7/1/2021. Training mu Annuity Best Interest Annuity Best Interest Annuity Best Interest A Hours Annui	Alabama	x	NAIC Annuity Suitability OF	Annuity Best Interest	Yes*	Effective 7/1/2022. Training must be completed prior to application signed date.
Arkansas X Arkansas X OR Yes* Effective 7/1/2021. Training mu application signed date. Producers lie must complete the 8-hour CA best of the complete	Arizona	X	4 Hours NAIC Annuity Suitability OF	Annuity Best Interest	Yes*	Effective 7/1/2021. Training must be completed prior to application signed date.
Arkansas X OR Yes* 4 Hours Annuity Best Interest None 8 Hours California X CA Appuity Arkansas Yes* Effective 7/1/2021. Training mu application sig Effective 1/1/2025- Producers lie must complete the 8-hour CA be application signed date. Produce must complete the 8-hour CA be application signed date. Produce must complete the 8-hour CA be application signed date. Produce must complete the 8-hour CA be application signed date. Produce must complete the 8-hour CA be application signed date.			Annuity Best Interest 4 Hours	1 Hour		
Effective 1/1/2025 – Producers lie must complete the 8 – hour CA b application signed date. Produce application signed date. Produce must complete the 8 – hour CA bes	Arkansas	X	Suitability OF 4 Hours Annuity Best	Interest	Yes*	Effective 7/1/2021. Training must be completed prior to application signed date.
Suitability CA Annuity of their current license period	California	X	8 Hours CA Annuity	Period CA Annuity	No	Effective 1/1/2025 – Producers licensed on or after 1/1/2025 must complete the 8-hour CA best interest course prior to application signed date. Producers licensed prior to 1/1/2025 must complete the 8-hour CA best interest course by the end of their current license period or 6/30/2025, whichever comes first.



State	Company Product Training Prior to Solicitation (Available on RegEd.com)	Annuity Training Prior to Solicitation	Follow-up Annuity Training	Reciprocity for NAIC Courses Approved for Use in Other States	Comments Regarding State Approved Training
Colorado	x	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 5/1/2023. Training must be completed prior to
		4 Hours Annuity Best Interest	None		application signed date.
Connecticut	x	4 Hours NAIC Annuity Suitability OR 4 Hours Annuity Best Interest	1 Hour Annuity Best Interest None	Yes*	Effective 9/1/2022. Training must be completed prior to application signed date.
Delaware	x	A Hours NAIC Annuity Suitability OR 4 Hours Annuity Best Interest	1 Hour Annuity Best Interest None	Yes*	Effective 2/1/2022. Training must be completed prior to application signed date.
District of Columbia	x	4 Hours NAIC Annuity Suitability	None	Yes*	Effective 12/24/2011. Training must be completed prior to application signed date.
Florida	x	4 Hours NAIC Annuity Suitability OR 4 Hours Annuity Best Interest	1 Hour Annuity Best Interest None	Yes*	Effective 7/1/2024. Training must be completed prior to application signed date.



State	Company Product Training Prior to Solicitation (Available on RegEd.com)	Annuity Training Prior to Solicitation	Follow-up Annuity Training	Reciprocity for NAIC Courses Approved for Use in Other States	Comments Regarding State Approved Training
Georgia	x	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 2/1/2024. Training must be completed prior to application signed date.
		4 Hours Annuity Best Interest	None		
		4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest		Effective 2/1/2022. Training must be completed prior to application
Idaho	X	OR		Yes*	signed date.
		4 Hours Annuity Best Interest	None		5.g.152 22.15.
		4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest		Effective Old 10004. Training mount has a small standard and in the sm
Illinois	X	OR	1	Yes*	Effective 2/1/2024. Training must be completed prior to application signed date.
		4 Hours Annuity Best Interest	None		signed date.
Indiana		4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest		
	X	OR		Yes*	Effective 1/2/2025. Training must be completed prior to application signed date.
		4 Hours Annuity Best Interest	None		application signed date.



State	Company Product Training Prior to Solicitation (Available on RegEd.com)	Annuity Training Prior to Solicitation	Follow-up Annuity Training	Reciprocity for NAIC Courses Approved for Use in Other States	Comments Regarding State Approved Training
lowa	x	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2021. Training must be completed prior to application signed date.
		4 Hours Annuity Best Interest	None		application signed date.
Kanana	v	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	V*	Effective 7/1/2024. Training must be completed prior to
Kansas	X	OR 4 Hours Annuity Best Interest	None	Yes*	application signed date.
Kantusla	Kentucky X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	V*	Effective 7/1/2022. Training must be completed prior to
Kentucky		OR 4 Hours Annuity Best Interest	None	Yes*	application signed date.
Louisiana	х	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest		Effective 3/21/2025. Training must be completed prior to application signed date.
		OR 4 Hours Annuity Best Interest	None	Yes*	



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Maryland	х	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 4/8/2023. Training must be completed prior to
		4 Hours Annuity Best Interest	None		application signed date.
Massachusetts	х	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 6/1/2023. Training must be completed prior to application signed date.
		4 Hours Annuity Best Interest	None		application signed date.
Michigan	х	4 Hours NAIC Annuity Suitability OR 4 Hours Annuity Best	1 Hour Annuity Best Interest None	Yes*	Effective 12/29/2021. Training must be completed prior to application signed date.
Minnesota X	Y	Interest 4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Vas*	Effective 7/1/2023. Training must be completed prior to application signed date.
	X	4 Hours Annuity Best Interest	None	Yes*	



State	Company Product Training Prior to Solicitation (Available on RegEd.com)	Annuity Training Prior to Solicitation	Follow-up Annuity Training	Reciprocity for NAIC Courses Approved for Use in Other States	Comments Regarding State Approved Training
Mississippi	x	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2022. Training must be completed prior to
		4 Hours Annuity Best Interest	None		application signed date.
		4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest		Effective 2/2/2025. Training must be completed prior to
Missouri	X	OR 4 Hours Annuity Best Interest	None	Yes*	application signed date.
Montana	x	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 4/1/2022. Training must be completed prior to
		4 Hours Annuity Best Interest	None		application signed date.
Nebraska	x	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	V- *	Effective 1/1/2022. Training must be completed prior to
		OR 4 Hours Annuity Best Interest	None	Yes*	application signed date.
Nevada	х	None	None	NA	*Best interest starts 5/15/2025



State	Company Product Training Prior to Solicitation (Available on RegEd.com)	Annuity Training Prior to Solicitation	Follow-up Annuity Training	Reciprocity for NAIC Courses Approved for Use in Other States	Comments Regarding State Approved Training
New Hampshire	x	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 8/16/2024. Training must be completed prior to application signed date.
		4 Hours Annuity Best Interest	None		application signed date.
New Jersey	x	4 Hours NAIC Annuity Suitability	None	Yes*	Effective 8/4/2013. Training must be completed prior to application signed date.
New Mexico	x	4 Hours NAIC Annuity Suitability OR 4 Hours Annuity Best	1 Hour Annuity Best Interest None	Yes*	Effective 4/1/2023. Training must be completed prior to application signed date.
North Carolina	X	Interest 4 Hours NAIC Annuity Suitability OR 4 Hours Annuity Best Interest	1 Hour Annuity Best Interest None	Yes*	Effective 7/1/2023. Training must be completed prior to application signed date.
North Dakota	x	4 Hours NAIC Annuity Suitability OR 4 Hours Annuity Best Interest	1 Hour Annuity Best Interest None	Yes*	Effective 7/1/2022. Training must be completed prior to application signed date.



State	Company Product Training Prior to Solicitation (Available on RegEd.com)	Annuity Training Prior to Solicitation	Follow-up Annuity Training	Reciprocity for NAIC Courses Approved for Use in Other States	Comments Regarding State Approved Training
Ohio	x	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 8/14/2021. Training must be completed prior to application signed date.
		4 Hours Annuity Best Interest	None		аррисацоп signed date.
Oklahoma	x	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 5/1/2024. Training must be completed prior to application signed date.
		4 Hours Annuity Best Interest	None		application signed date.
Oregon	A Hours NAIC Annuity Suitability Son X A Hours A Hours Annuity Best	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2024. Training must be completed prior to application signed date.	
			None		
Pennsylvania	x	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 12/20/2022. Training must be completed prior to application signed date.
		4 Hours Annuity Best Interest	None		application signed date.



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Rhode Island	х	4 Hours NAIC Annuity Suitability OR 4 Hours	1 Hour Annuity Best Interest	Yes*	Effective 10/1/2021. Training must be completed prior to application signed date.
		Annuity Best Interest	None		
South Carolina	x	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 5/27/2023. Training must be completed prior to
		4 Hours Annuity Best Interest	None		application signed date.
South Dakota	x	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2023. Training must be completed prior to
South Dakota	^	4 Hours Annuity Best Interest	None	165	application signed date.
Tennessee	x	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2024. Training must be completed prior to
	^	4 Hours Annuity Best Interest	None	res	application signed date.



State	Company Product Training Prior to Solicitation (Available on RegEd.com)	Annuity Training Prior to Solicitation	Follow-up Annuity Training	Reciprocity for NAIC Courses Approved for Use in Other States	Comments Regarding State Approved Training
Texas (Residents)	x	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest AND 8 Hours Each CE Period Annuity Suitability	Yes* for initial 4 hours and best interest training; No for ongoing 8	Best interest effective 1/1/2022. Training must be completed prior to application signed date. Residents exempt from CE are only required to take the product training and the 4 hour annuity best interest training
		OF	?	hours	Two four-hour annuity suitability courses taken in the same
		4 Hours Annuity Best Interest	8 Hours Each CE Period Annuity Suitability		CE period can be used for the 8 hour requirement (including best interest taken in TX)
Texas (Non-Residents)	x	4 Hours NAIC Annuity Suitability OF 4 Hours Annuity Best Interest	1 Hour Annuity Best Interest R	Yes*	Effective 1/1/2022. Training must be completed prior to application signed date.
Utah	х	None	None	NA	*Best interest starts 7/1/2025
Vermont	X	4 Hours NAIC Annuity Suitability OF 4 Hours Annuity Best	1 Hour Annuity Best Interest R	Yes*	Effective 1/5/2025. Training must be completed prior to application signed date.



State	Company Product Training Prior to Solicitation (Available on RegEd.com)	Annuity Training Prior to Solicitation	Follow-up Annuity Training	Reciprocity for NAIC Courses Approved for Use in Other States	Comments Regarding State Approved Training
Virginia	х	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 3/1/2022. Training must be completed prior to
		4 Hours Annuity Best Interest	None		application signed date.
Washington	х	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2024. Training must be completed prior to application signed date.
		4 Hours Annuity Best Interest	None		аррисацоп signed date.
West Virginia	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 12/8/2023. Training must be completed prior to application signed date.	
		Annuity Best	None		
Wisconsin	х	4 Hours NAIC Annuity Suitability OR	1 Hour Annuity Best Interest	Yes*	Effective 4/1/2023. Training must be completed prior to application signed date.
		4 Hours Annuity Best Interest	None		application signed date.



State	Company Product Training Prior to Solicitation (Available on RegEd.com)	Annuity Training Prior to Solicitation	Follow-up Annuity Training	Reciprocity for NAIC Courses Approved for Use in Other States	Comments Regarding State Approved Training
	Wyoming X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	V *	Effective 4/1/2023. Training must be completed prior to
wyoming		OR 4 Hours Annuity Best Interest	None	Yes*	application signed date.

