

State Annuity Training Requirements

INTRODUCTION

This notice applies to producers who engage in the sale of annuity products to residents of the states listed below. These states require completion of specific education/training before soliciting sales of annuity products. If you are licensed to sell annuities to residents of these states, please review the information below as you may need to submit a course completion certificate with your appointment paperwork to CMFG Life Insurance Company and MEMBERS Life Insurance Company, hereafter referred to as “the Company”.

The Company will accept annuity applications from you AFTER you have met the annuity education/training requirements as described below. If you solicit an annuity sale without first fulfilling the applicable annuity education/training requirements, the application will be rejected.

Training for annuity products issued by the Company consists of product specific modules. Each module requires approximately 15 – 20 minutes for completion. Clicking on [this link](#) will allow you to access the RegEd Annuity Training Platform (ATP) for delivery of required suitability AND product specific training.

It is critical that you stay current with new and emerging requirements for selling annuities in all states in which you do business. Again, we must return your business if requirements are not met, which means that required training must be completed prior to the solicitation of the Company’s annuity product.

ALABAMA

Effective January 1, 2017, Alabama Rule 482-1-137 requires all producers who hold a resident or non-resident license in the state of Alabama to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Alabama approved course prior to soliciting or selling annuity products.
- The Company’s Annuity Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

ALASKA

Effective October 16, 2011, Alaska regulation 3 AAC 26.770+ requires all producers who hold a resident or non-resident license in the state of Alaska to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Alaska approved course prior to soliciting or selling annuity products.
- The Company’s Annuity Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

ARIZONA

➤ Effective January 1, 2021, Arizona requires all producers who hold a resident or non-resident license in the state of Arizona to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Best Interest Training – you must complete a one-time 4-hour Arizona approved course prior to soliciting or selling annuity products. Producers who have already completed the original training requirement (see Effective Date 12/31/2017 section below) before 1/1/2021 must complete either a new one-time 4 hour course or an additional one-time 1 hour course before 7/1/2021.
- Individuals who obtain a life insurance line of authority on or after 1/1/2021 may not engage in the sale of annuities until they have completed a new one-time 4 hour course.
- The Company’s Annuity Product training

If you do not complete an Annuity Best Interest Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

➤ *Effective until 12/31/2020:* Effective December 31, 2017, Arizona requires all producers who hold a resident or non-resident license in the state of Arizona to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Arizona approved course prior to soliciting or selling annuity products.

- The Company's Annuity Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

CALIFORNIA

California Insurance Code requires all producers who hold a resident or non-resident license in the state of California to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Training – effective January 1, 2005, you must complete the California 8-hour Annuity Training course followed by a 4-hour specifically designated annuity training course every two years prior to license renewal prior to soliciting or selling annuity products. Completion of the 8-hour annuity training does not satisfy the 4-hour annuity training requirement.
- The Company's Product training – effective January 1, 2012, you must also complete The Company's product training prior to soliciting or selling annuity products.

If you do not complete a Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

COLORADO

Effective April 1, 2011, Colorado Insurance code requires all producers who hold a resident or non-resident license in the state of Colorado to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Colorado approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete a Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

CONNECTICUT

Effective February 18, 2012, Connecticut Insurance Regulation requires all producers who hold a resident or non-resident license in the state of Connecticut to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP) :

- Annuity Suitability Training – you must complete a one-time 4-hour Connecticut approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

DELAWARE

Effective June 1, 2017, Delaware Insurance Regulation requires all producers who hold a resident or non-resident license in the state of Delaware to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP) :

- Annuity Suitability Training – you must complete a one-time 4-hour Delaware approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

DISTRICT OF COLUMBIA

Effective June 24, 2011, the District of Columbia requires all producers who hold a resident or non-resident license in the District of Columbia to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour District of Columbia approved course prior to soliciting or selling annuity products.
- The Company's Annuity Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

FLORIDA

Effective October 1, 2013, Florida requires all producers who hold a resident or non-resident license in Florida to complete the following training requirements prior to soliciting or selling (training is available via RegEd ATP):

- The Company's Annuity Product training.

Effective October 1, 2014, Florida's senior suitability training is as follows:

- Senior Suitability training will be part of the 5-hour CE Update courses for the appropriate lines of authority, and not a separate requirement.
- The 5-hour update courses will not satisfy specifically required CE courses, such as senior suitability or hurricane mitigation, for compliance cycles that end before October 31, 2014.
- The 5-hour CE Update courses included non-annuities material as well as Senior Suitability and are a requirement for maintaining a license.
- **NOTE:** Nonresident agents and adjusters of Florida who are licenses and complete continuing education requirements in a state reciprocal with Florida will not be required to complete a 5-hour course.

GEORGIA

Effective March 1, 2016, Georgia requires all producers who hold a resident or non-resident license in the state of Georgia to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Georgia approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

HAWAII

Effective January 31, 2012, Hawaii requires all producers who hold a resident or non-resident license in the state of Hawaii to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Hawaii approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

IDAHO

Effective April 4, 2013, Idaho requires all producers who hold a resident or non-resident license in the state of Idaho to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Idaho approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

ILLINOIS

Effective July 1, 2012, Illinois requires all producers who hold a resident or non-resident license in the state of Illinois to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Illinois approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

INDIANA

Effective January 1, 2012, Indiana requires all producers who hold a resident or non-resident license in the state of Indiana to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Indiana approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

IOWA

- Effective January 1, 2021, Iowa requires all producers who hold a resident or non-resident license in the state of Iowa to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):
- Annuity Best Interest Training – you must complete a one-time 4-hour Iowa approved course prior to soliciting or selling annuity products. Producers who have already completed the original training requirement (see Effective Date 1/1/2011 section below) before 1/1/2021 must complete either a new one-time 4 hour course or an additional one-time 1 hour course before 7/1/2021.
 - Individuals who obtain a life insurance line of authority on or after 1/1/2021 may not engage in the sale of annuities until they have completed a new one-time 4 hour course.
 - The Company's Annuity Product training
- If you do not complete an Annuity Best Interest Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

- *Effective until 12/31/2020:* Effective January 1, 2011, Iowa Insurance code requires all producers who hold a resident or non-resident license in the state of Iowa to complete the following training requirements prior to soliciting or selling certain products (training is available via RegEd ATP):
- Annuity Suitability Training – you must complete a one-time 4-hour Iowa approved course prior to soliciting or selling any annuity products.
 - Index Insurance Training – you must complete a one-time 4-hour Iowa approved course prior to soliciting or selling an indexed annuity products.
 - The Company's Product training
- If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

KANSAS

Effective June 1, 2013, Kansas requires all producers who hold a resident or non-resident license in the state of Kansas to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Kansas approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

KENTUCKY

Effective January 1, 2012, Kentucky requires all producers who hold a resident or non-resident license in the state of Kentucky to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Kentucky approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

LOUISIANA

Effective August 1, 2012, Louisiana requires all producers who hold a resident or non-resident license in the state of Louisiana to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Louisiana approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

MAINE

Effective November 1, 2015, Maine requires all producers who hold a resident or non-resident license in the state of Maine to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Maine approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

MARYLAND

Effective November 1, 2011, Maryland Regulation 31.09.12.01+ requires all producers who hold a resident or non-resident license in the state of Maryland to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP) :

- Annuity Suitability Training – you must complete a one-time 4-hour Maryland approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

MASSACHUSETTS

Effective July 1, 2016, Massachusetts Regulation 211 CMR 96.01+ requires all producers who hold a resident or non-resident license in the state of Massachusetts to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Massachusetts approved course prior to soliciting or selling annuity products.
- The Company's Annuity Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

MICHIGAN

Effective June 1, 2013, Michigan requires all producers who hold a resident or non-resident license in the state of Michigan to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Michigan approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

MINNESOTA

Effective June 1, 2013, Minnesota requires all producers who hold a resident or non-resident license in the state of Minnesota to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Minnesota approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

MISSISSIPPI

Effective September 1, 2013, Mississippi requires all producers who hold a resident or non-resident license in the state of Mississippi to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP) :

- Annuity Suitability Training – you must complete a one-time 4-hour Mississippi approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

MISSOURI

Effective March 30, 2017, Missouri requires all producers who hold a resident or non-resident license in the state of Missouri to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Missouri approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

MONTANA

Effective January 1, 2018, Montana requires all producers who hold a resident or non-resident license in the state of Montana to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Montana approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

NEBRASKA

Effective July 19, 2012, Nebraska requires all producers who hold a resident or non-resident license in the state of Nebraska to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Nebraska approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

NEW HAMPSHIRE

Effective January 1, 2015, New Hampshire requires all producers who hold a resident or non-resident license in the state of New Hampshire to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour New Hampshire approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

NEW JERSEY

Effective August 4, 2013, New Jersey requires all producers who hold a resident or non-resident license in the state of New Jersey to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour New Jersey approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

NEW YORK

Effective June 30, 2011, New York requires all producers who hold a resident or non-resident license in the state of New York to complete the Company's product specific training prior to soliciting or selling annuity products (training is available via RegEd ATP).

Effective August 1, 2019, New York adopted a best interest standard in the sale of life insurance and annuities. Amended Regulation 187 became effective 8/1/2019 for annuities and requires insurers to ensure their agents are properly trained to sell annuities by requiring agents to complete product specific training AND training in the subject of "Suitability and Best Interest in Life Insurance and Annuity Transactions" – specific to amended NY Regulation 187.

- Annuity Suitability Training – you must complete a one-time New York Regulation 187 approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete a New York 187 training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

NORTH DAKOTA

Effective August 1, 2011, North Dakota requires all producers who hold a resident or non-resident license in the state of North Dakota to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour North Dakota approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

OHIO

Effective July 1, 2011, Ohio requires all producers who hold a resident or non-resident license in the state of Ohio to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Ohio approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

OKLAHOMA

Effective July 14, 2010, Oklahoma Insurance Rule Chapter 25 requires resident and non-resident producers to complete the following training requirements prior to selling, soliciting, or negotiating an annuity product in the state of Oklahoma (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Oklahoma approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

OREGON

Effective July 1, 2011, Oregon requires all producers who hold a resident or non-resident license in the state of Oregon to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Oregon approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

PENNSYLVANIA

Effective December 26, 2018, Pennsylvania Regulation Section 403.1-B(b) requires all producers who hold a resident or non-resident license in the state of Pennsylvania to complete the following training requirements in order to solicit or sell annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete at least 4 hours of continuing education credits in an annuity suitability training course offered by a Pennsylvania approved vendor prior to soliciting or selling annuity products.
- The Company's Product Training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

RHODE ISLAND

➤ Effective January 1, 2021, Rhode Island requires all producers who hold a resident or non-resident license in the state of Rhode Island to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Best Interest Training – you must complete a one-time 4-hour Rhode Island approved course prior to soliciting or selling annuity products. Producers who have already completed the original training requirement (see Effective Date 6/1/2011 section below) before 4/1/2021 must complete either a new one-time 4 hour course or an additional one-time 1 hour course before 10/1/2021.
- Individuals who obtain a life insurance line of authority on or after 4/1/2021 may not engage in the sale of annuities until they have completed a new one-time 4 hour course.
- The Company's Annuity Product training

If you do not complete an Annuity Best Interest Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

➤ *Effective until 12/31/2020:* Effective June 1, 2011, Rhode Island Regulation 12 requires all producers who hold a resident or non-resident license in the state of Rhode Island to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Rhode Island approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

SOUTH CAROLINA

Effective September 25, 2011, South Carolina Regulation 69-29 requires all producers who hold a resident or non-resident license in the state of South Carolina to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour South Carolina approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

SOUTH DAKOTA

Effective July 1, 2012, South Dakota Senate Bill 32 requires all producers who hold a resident or non-resident license in the state of South Dakota to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour South Dakota approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

TENNESSEE

Effective November 1, 2015, Tennessee requires all producers who hold a resident or non-resident license in the state of Tennessee to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Tennessee approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

TEXAS

Effective September 1, 2011, Texas HB 2277 requires all producers who hold a resident or non-resident license in the state of Texas to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Texas approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

Also, effective April 1, 2010, Texas HB 1294 required resident licensed producers who solicit annuity products to residents in the state of Texas to complete at least 4 hours of annual training that addresses annuity requirements for the State of Texas. Effective September 1, 2011, Texas HB 2154 amended this requirement increasing the training to 8 hours to be completed every two years based on the resident producers license renewal period.

UTAH

Effective March 26, 2012, Utah Rule R590-230-1+ requires all producers who hold a resident or non-resident license in the state of Utah to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

VIRGINIA

Effective April 1, 2017, Virginia Insurance Regulation requires all producers who hold a resident or non-resident license in the state of Virginia to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP) :

- Annuity Suitability Training – you must complete a one-time 4-hour Virginia approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

WASHINGTON

Effective March 29, 2012, Washington Insurance Regulation requires all producers who hold a resident or non-resident license in the state of Washington to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP) :

- Annuity Suitability Training – you must complete a one-time 4-hour Washington approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

WEST VIRGINIA

Effective July 1, 2011, West Virginia requires all producers who hold a resident or non-resident license in the state of West Virginia to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour West Virginia approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

WISCONSIN

Effective May 1, 2011, Wisconsin Statutes Section 628.347 requires all producers who hold a resident or non-resident license in the state of Wisconsin to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Wisconsin approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

WYOMING

Effective September 26, 2014, Wyoming Insurance Regulation Ch. 64 requires all producers who hold a resident or non-resident license in the state of Wyoming to complete the following training requirements prior to soliciting or selling annuity products (training is available via RegEd ATP):

- Annuity Suitability Training – you must complete a one-time 4-hour Wyoming approved course prior to soliciting or selling annuity products.
- The Company's Product training

If you do not complete an Annuity Suitability Training course on ATP, please include a copy of your certificate of course completion for the Annuity Suitability Training with your licenses as you submit your appointment paperwork.

If you have questions regarding these requirements or the procedures stated above, please contact: **The Company's Annuity Compliance Team at 1.877.345.GROW, option 5, Extension 483-1033.**