

Annuity Training Requirements

The information below applies to producers who engage in the sale of annuity products to residents of the states listed below. These states require producers to complete 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 prior to soliciting CMFG Life Insurance Company or MEMBERS Life Insurance Company, hereafter referred to as “the Company”, annuity products.

The Company cannot accept annuity applications unless we can verify that required annuity education/training has been completed. The Company annuity products solicited without first fulfilling the applicable annuity education/training requirements will be returned.

Training for annuity products issued by the Company consists of product specific modules. 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 the required training requirements are not met.

Alabama

Effective Date: 1/1/2022

- Alabama has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 1/1/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 1/1/2017 section below) before 1/1/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 7/1/2022. The 1-hour course availability expires on 6/30/2022.
- Individuals who obtain a life insurance line of authority on or after 1/1/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company’s product training requirements.
NOTE: The training effective date for product specific training is 1/1/2022.

Effective Date: 1/1/2017 – effective until 1/1/2022

- Producers licensed to sell, solicit or negotiate annuities prior to 1/1/2017 must complete a one-time 4-hour Annuity Training course before 7/1/2017 in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 1/1/2017 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company’s product training requirements.
NOTE: The training effective date for product specific training is 1/1/2017.

Alaska

Effective Date: 11/23/2022

- Alaska has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 1/15/2023 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 10/16/2011 section below) before 1/15/2023 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 7/15/2023.
- Individuals who obtain a life insurance line of authority on or after 1/15/2023 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/15/2023.

Effective Date: 10/16/2011 – effective until 11/23/2022

- Producers licensed to sell, solicit or negotiate annuities on or before 10/16/2011 must complete a onetime 4-hour Annuity Training course before 4/16/2012 in order to continue to sell annuities.
- Individuals who obtain a life insurance license after 10/16/2011 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/16/2012.

Arizona

Effective Date: 1/1/2021

- Arizona has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 1/1/2021 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. 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. The 1-hour course availability expires on 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.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2021.

Effective Date: 12/31/2017 – effective until 1/1/2021

- Producers licensed to sell, solicit or negotiate annuities on or before 12/31/2017 must complete a onetime 4-hour Annuity Training course on or before 12/31/2017 in order to continue to sell annuities.
- Individuals who obtain a life insurance license after 12/31/2017 must complete this training before selling, soliciting or negotiating annuity products.

Updated: 4/26/2023

- This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 12/31/2017.

Arkansas

***Effective Date: 7/8/2021**

- Arkansas has expanded their training requirements to include new best interest standard of conduct sales practices.
 - Producers who hold a life insurance line of authority on 7/8/2021 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 7/15/2009 section below) before 7/8/2021 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 1/1/2022.
 - Individuals who obtain a life insurance line of authority on or after 1/1/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 7/8/2021.

*The Arkansas Insurance Department has taken the position that the rule became effective 1/8/21 (ten days after the rule was delivered to the Secretary of State on 12/29/20). Bulletin 34-2020 confirmed that the industry will have six months after the effective date to come into compliance, meaning compliance will be required as of 7/8/21. Bulletin 7-2021 confirmed that all producers will be required to complete the required training prior to 1/1/2022.

***Effective Date: 7/15/2009 – effective until 7/8/2021**

- Producers licensed to sell, solicit or negotiate annuities must complete a one-time 4-hour Annuity Training to continue to sell annuities.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.

* Arkansas training requirements effective 7/15/2009 will not be enforced per guidance provided under Arkansas Bulletin No. 5-2010.

California

Effective Date: 1/1/2005

Initial 8 Hour Annuity Training Requirement:

- Prior to selling annuities in California, producers must complete an initial **8-hour**, state-approved annuity training course.
- This requirement applies to resident and non-resident producers.
- Completion of the 8-hour annuity training does not satisfy the on-going 4-hour annuity training requirement (see below).

Effective Date: 1/1/2012

Ongoing 4-hour Annuity Training Requirement:

Updated: 4/26/2023

- After completion of the initial 8-hour training requirement, producers must complete a **4-hour**, state approved annuity CE course during each 2-year license term to continue selling annuities.
- This requirement applies to resident and non-resident producers.
- It appears that California is not reciprocal with training taken in other states.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2012.

Colorado

Effective Date: 11/1/2022

- Colorado has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 11/1/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 4/1/2011 section below) before 11/1/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 5/1/2023.
- Individuals who obtain a life insurance line of authority on or after 11/1/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 11/1/2022.

Effective Date: 4/01/2011 – effective until 11/1/2022

- Producers who hold a life insurance line of authority on 4/1/2011 must complete a one-time 4-hour Annuity Training course by 10/1/2011.
- Individuals who obtain a life insurance line of authority on or after 4/1/2011 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 4/1/2011.

Connecticut

Effective Date: 3/1/2022

- Connecticut has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 3/1/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 2/18/2012 section below) before 3/1/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 9/1/2022. The one-time 1-hour course availability expires on 8/31/2022.
- Individuals who obtain a life insurance line of authority on or after 3/1/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 3/1/2022.

Effective Date: 2/18/2012 – effective until 3/1/2022

- Producers licensed to sell, solicit or negotiate annuities prior to the 2/18/2012 must complete a one-time 4-hour Annuity Training course by 8/18/2012 in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 2/18/2012 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 2/18/2012.

Delaware

Effective Date: 8/1/2021

- Delaware has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 8/1/2021 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 6/1/2017 section below) before 8/1/2021 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 2/1/2022. The 1-hour course availability expires on 2/1/2022.
- Individuals who obtain a life insurance line of authority on or after 8/1/2021 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 8/1/2021.

Effective Date: 6/1/2017– effective until 8/1/2021

- Producers licensed to sell, solicit or negotiate annuities prior to the 6/1/2017 must complete a one-time 4-hour Annuity Training course by 12/1/2017 in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 6/1/2017 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 6/1/2017.

District of Columbia

Effective Date: 6/24/2011

- Producers holding a life line of authority prior to 6/24/2011 and who desire to sell annuities must complete a one-time 4-hour Annuity Training course by 12/24/2011.
- Individuals who obtain a life insurance line of authority on or after 6/24/2011 must complete this training before selling annuities.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 06/24/2011.

Florida

Effective Date: 10/1/2013

- Producers must be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 10/1/2013.
- This requirement applies to resident and non-resident producers.

Effective Date: 10/31/2014

- 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 include non-annuities material as well as Senior Suitability, and are a requirement for maintaining a license.
- **NOTE:** Nonresident producers and adjusters of Florida who are licensed and complete continuing education requirements in a state reciprocal with Florida will
- not be required to complete a 5-hour course.

Georgia

Effective Date: 8/1/2023

- Georgia has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 8/1/2023 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 3/1/2016 section below) before 8/1/2023 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 2/1/2024.
- Individuals who obtain a life insurance line of authority on or after 8/1/2023 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 8/1/2023.

Effective Date: 3/1/2016 – effective until 7/1/2023

- Insurance producers licensed to sell, solicit or negotiate annuities prior to 3/1/2016 must complete a onetime 4-hour Annuity Training course by 9/1/2016 in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 3/1/2016 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 3/1/2016.

Hawaii

Effective Date: 1/1/2023

- Hawaii has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 1/1/2023 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 1/31/2012 section below) before 1/1/2023 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 7/1/2023.
- Individuals who obtain a life insurance line of authority on or after 1/1/2023 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2023.

Effective Date: 1/31/2012 – effective until 1/1/2023

- Producers authorized to sell life or accident and health or sickness insurance and who engage in the sale of annuity products must complete a one-time 4-hour Annuity Training by 1/31/2012.
- Any individual who obtains a life insurance line of authority after 1/31/2012, may not engage in the sale of annuities until they have completed a one-time 4-hour annuity training course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/31/2012.

Idaho

Effective Date: 7/1/2021

- Idaho has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 7/1/2021 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 4/4/2013 section below) before 7/1/2021 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 1/1/2022. The 1-hour course availability expires on 1/1/2022.
- Individuals who obtain a life insurance line of authority on or after 7/1/2021 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 7/1/2021.

Effective Date: 4/4/2013 – effective until 7/1/2021

- Producers licensed before 4/4/2013 who engage in the sale of annuity products must complete a onetime 4-hour Annuity Training by 10/4/2013.
- Producers licensed on or after 4/4/2013 must complete this training prior to selling annuities.
- This requirement applies to resident and non-resident producers.

- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 4/4/2013.

Illinois

Effective Date: 2/3/2023

- Illinois has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority after 7/1/2023 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 9/26/2011 section below) before 2/3/2023 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 2/1/2024. The one-time 1-hour course availability expires on 2/1/2024.
- Individuals who obtain a life insurance line of authority on or after 2/1/2024 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 2/3/2023.

Effective Date: 9/26/2011 – effective until 2/3/2023

- All producers licensed to sell, solicit or negotiate annuities (regardless of date of licensure) must complete a one-time 4-hour Annuity Training course by 7/1/2012 to sell annuities.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 7/1/2012.

Indiana

Effective Date: 7/1/2011

- If an individual is licensed with a life authority prior to 1/1/2012 they must complete a one-time 4-hour annuity training course by 7/1/2012 to continue selling annuities.
- If an individual is licensed with a life authority on or after 1/1/2012 they must complete the 4-hour annuity training course prior to selling an annuity product.
- These training requirements apply to resident and non-resident producers.
- Indiana non-resident producers may complete a substantially similar course in another state to meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2012.

Iowa

Effective Date: 1/1/2021

- Iowa has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 1/1/2021 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. 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. The 1-hour course availability expires on 6/30/2021.

- 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.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - This requirement is separate from the Indexed Products requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 1/1/2021.

Effective Date: 1/1/2011 – effective until 12/31/2020

- Producers who hold a life insurance line of authority on 1/1/2011 and desire to sell annuities must complete a one-time 4-hour Annuity Training course by 5/1/2011.
 - Individuals who obtain a life insurance line of authority on or after 1/1/2011 may not engage in the sale of annuities until they have completed this training.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - This requirement is separate from the Indexed Products requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 1/1/2011.

Iowa Indexed Products Training Requirement

- All insurance producers selling or soliciting Indexed Products in Iowa must complete a one-time 4-hour Indexed Product Course.

Kansas

Effective Date: 6/1/2013

- Producers licensed to sell, solicit or negotiate annuities prior to 6/1/13 must complete a onetime 4-hour Annuity Training course by 12/1/2013 in order to continue to sell annuities.
 - Individuals who obtain a life insurance license on or after 6/1/2013 must complete this training before selling, soliciting or negotiating annuity products.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 6/1/2013.

Kentucky

Effective Date: 1/1/2022

- Kentucky has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 1/1/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 1/1/2012 section below) before 1/1/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 7/1/2022.
- Individuals who obtain a life insurance line of authority on or after 1/1/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.

- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2022.

Effective Date: 1/1/2012 – effective until 1/1/2022

- Insurance producers licensed to sell, solicit or negotiate annuities prior to 1/1/12 must complete a onetime 4-hour Annuity Training course by 7/1/2012 in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 1/1/12 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2012.

Louisiana

Effective Date: 8/1/2012

- Producers who hold a life insurance line of authority on 8/15/2012 and desire to sell annuities must complete a one-time 4-hour Annuity Training course by 1/1/2013.
- Individuals who obtain a life insurance line of authority on or after 8/15/2012 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 8/1/2012.

Maine

Effective Date: 1/1/2022

- Maine has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 1/1/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 11/1/2015 section below) before 1/1/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 7/1/2022.
- Individuals who obtain a life insurance line of authority on or after 1/1/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2022.

Effective Date: 11/1/2015 – effective until 1/1/2022

- Insurance producers licensed to sell, solicit or negotiate annuities prior to 11/1/2015 must complete a onetime 4-hour Annuity Training course by 5/1/2016 in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 11/1/2015 must complete this training before selling, soliciting or negotiating annuity products.

- This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 11/1/2015.

Maryland

Effective Date: 10/8/2022

- Maryland has expanded their training requirements to include new best interest standard of conduct sales practices.
 - Producers who hold a life insurance line of authority on 10/8/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 11/1/2011 section below) before 10/8/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 4/8/2023. The 1-hour course availability expires on 4/8/2023.
 - Individuals who obtain a life insurance line of authority on or after 10/8/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 10/8/2022.

Effective Date: 11/1/2011 – effective until 10/8/2022

- Insurance producers licensed to sell, solicit or negotiate annuities prior to 11/1/11 must complete a onetime 4-hour Annuity Training course by 5/1/2012 in order to continue to sell annuities.
 - Individuals who obtain a life insurance license on or after 11/1/11 must complete this training before selling, soliciting or negotiating annuity products.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 11/1/2011.

Massachusetts

Effective Date: 6/1/2023

- Massachusetts has expanded their training requirements to include new best interest standard of conduct sales practices.
 - Producers who hold a life insurance line of authority on 6/1/2023 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 7/1/2016 section below) before 6/1/2023 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 6/1/2023.
 - Individuals who obtain a life insurance line of authority on or after 6/1/2023 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 6/1/2023.

Effective Date: 7/1/2016 – effective until 6/1/2023

Updated: 4/26/2023

- Insurance producers licensed to sell, solicit or negotiate annuities prior to 7/1/2016 must complete a onetime 4-hour Annuity Training course by 12/31/2016 in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 7/1/2016 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 10/1/2016.

Michigan

Effective Date: 6/29/2021

- Michigan has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 6/29/2021 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 6/1/2013 section below) before 6/29/2021 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 12/29/2021. The 1-hour course availability expires on 12/29/2021.
- Individuals who obtain a life insurance line of authority on or after 6/29/2021 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- The Michigan Department of Insurance and Financial Services (DIFS) issued guidance in May 2021 stating that courses must be approved on or after June 29, 2021 to meet the training requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 6/29/2021.

Effective Date: 6/1/2013 – effective until 6/29/2021

- Producers who hold a life insurance line of authority on 6/1/2013 and desire to sell annuities must complete a one-time 4-hour Annuity Training course by 12/1/2013.
- Individuals who obtain a life insurance line of authority on or after 6/1/2013 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 6/1/2013.

Minnesota

Effective Date: 1/1/2023

- Minnesota has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 1/1/2023 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 6/1/2013 section below) before 1/1/2023 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 7/1/2023.
- Individuals who obtain a life insurance line of authority on or after 1/1/2023 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.

- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2023.

Effective Date: 6/1/2013 – effective until 1/1/2023

- Producers who hold a life insurance line of authority on 6/1/2013 and desire to sell annuities must complete a one-time 4-hour Annuity Training course by 7/1/2014.
- Individuals who obtain a life insurance line of authority on or after 1/1/2014 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 6/1/2013.

Mississippi

Effective Date: 1/1/2022

- Mississippi has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 1/1/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 4/10/2013 section below) before 1/1/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 7/2/2022. The 1-hour course availability expires on 6/30/2022.
- Individuals who obtain a life insurance line of authority on or after 1/1/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2022.

Effective Date: 4/10/2013 – effective until 1/1/2022

- Producers who hold a life insurance line of authority on 4/10/2013 and desire to sell annuities must complete a one-time 4-hour Annuity Training course by 09/1/2014.
- Individuals licensed between 4/10/2013 and 9/1/2013 who desire to sell annuities must complete this training by 9/1/2013.
- Individuals licensed on or after 9/1/2013 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 9/1/2013.

Missouri

Effective Date: 03/30/2017

- Producers who hold a life insurance line of authority and desire to sell annuities must complete a onetime 4-hour Annuity Training course by 09/30/2017
 - Individuals who obtain a life insurance line of authority on or after 03/30/2017 may not engage in the sale of annuities until they have completed this training.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 03/30/2017.

Montana

Effective Date: 10/1/2021

- Montana has expanded their training requirements to include new best interest standard of conduct sales practices.
 - Producers who hold a life insurance line of authority on 10/1/2021 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 1/1/2018 section below) before 10/1/2021 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 4/1/2022.
 - Individuals who obtain a life insurance line of authority on or after 10/1/2021 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 10/1/2021.

Effective Date: 01/01/2018 – effective until 10/1/2021

- Producers who hold a life insurance line of authority and desire to sell annuities must complete a onetime 4-hour Annuity Training course by 01/01/2018
 - Individuals who obtain a life insurance line of authority on or after 01/01/2018 may not engage in the sale of annuities until they have completed this training.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 01/01/2018.

Nebraska

Effective Date: 7/1/2021

- Nebraska has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 7/1/2021 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 7/19/2012 section below) before 7/1/2021 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 1/1/2022.

- Individuals who obtain a life insurance line of authority on or after 7/1/2021 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 7/1/2021.

Effective Date: 7/19/2012 – effective until 7/1/2021

- Producers who hold a life insurance line of authority on 7/19/2012 and desire to sell annuities must complete a one-time 4-hour Annuity Training course by 1/19/2013.
- Individuals who obtain a life insurance line of authority on or after 7/19/2012 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2013.

New Hampshire

Effective Date: 1/1/2015

- Producers who hold a life insurance line of authority and desire to sell annuities must complete a onetime 4-hour Annuity Training course by 7/1/2015
- Individuals who obtain a life insurance line of authority on or after 1/1/2015 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2015.

New Jersey

Effective Date: 2/4/2013

- Producers who hold a life insurance line of authority and desire to sell annuities must complete a onetime 4-hour Annuity Training course by 8/4/2013.
- Individuals who obtain a life insurance line of authority on or after 8/4/2013 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 8/4/2013.

New Mexico

Effective Date: 10/1/2022

- New Mexico has adopted training requirements which include best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 10/1/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original NAIC 4-hour training requirement before 10/1/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 4/1/2023.

- Individuals who obtain a life insurance line of authority on or after 10/1/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 10/1/2022.

New York

Effective Date: 6/30/2011; amendments effective 8/1/2019

- 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 producers are properly trained to sell annuities by requiring producers 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.
- Producers who hold a life insurance line of authority and desire to sell annuities must complete a NY Regulation 187 training course by 8/1/2019.
- Individuals who obtain a life insurance line of authority on or after 8/1/2019 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- No specific hourly requirements have been instituted.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 06/30/2011.

North Carolina

Effective Date: 1/1/2023

- North Carolina has adopted training requirements to include new standard of conducts sales practices.
- Producers who hold a life insurance line of authority on 1/1/2023 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement before 1/1/2023 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 7/1/2023.
- Individuals who obtain a life insurance line of authority on or after 1/1/2023 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training.
NOTE: The training effective date for product specific training is 1/1/2023.

North Dakota

Effective Date: 1/1/2022

- North Dakota has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 1/1/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 8/1/2011 section below) before 1/1/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 7/1/2022. The 1-hour course availability expires on 6/30/2022.

- Individuals who obtain a life insurance line of authority on or after 1/1/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2022.

Effective Date: 8/1/2011 – effective until 1/1/2022

- Producers licensed to sell, solicit or negotiate annuities prior to 8/1/2011 must complete a one-time 4-hour Annuity Training course by 8/1/2012 in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 8/1/2011 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 8/1/2011.

Ohio

Effective Date: 2/14/2021

- Ohio has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 2/14/2021 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 7/1/2011 section below) before 2/14/2021 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 8/14/2021. The 1-hour course availability expires on 8/14/2021.
- Individuals who obtain a life insurance line of authority on or after 2/14/2021 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 2/14/2021.

Effective Date: 7/1/2011 – effective until 8/14/2021

- Producers licensed to sell, solicit or negotiate annuities prior to 7/1/2011 date must complete a one-time 4-hour Annuity Training course by 1/1/2012 in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 7/1/2011 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- Ohio non-resident producers may complete a substantially similar course in another state to meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 7/1/2011.

Oklahoma

Effective Date: 7/14/2010

- Producers who held a life insurance line of authority prior to 7/14/2010 and desires to sell annuities must complete a one-time 4-hour Annuity Training course by 7/14/2011.

- Individuals who obtain a life insurance line of authority on or after 7/14/2010 may not engage in the sale, solicitation or negotiation of annuities until this training has been completed.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 7/14/2010.

Oregon

Effective Date: 7/1/2011

- Producers who held a life insurance line of authority prior to 7/1/2011 and desires to sell annuities must complete a one-time 4-hour Annuity Training course by 1/1/2012.
- Individuals who obtain a life insurance line of authority on or after 8/1/2011 may not engage in the sale, solicitation or negotiation of annuities until this training has been completed.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 8/1/2011.

Pennsylvania

Effective Date: 6/20/2022

- Pennsylvania has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 6/20/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 12/26/2018 section below) before 6/20/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 12/20/2022.
- Individuals who obtain a life insurance line of authority on or after 6/20/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 6/20/2022.

Effective Date: 12/26/2018 – effective until 6/20/2022

- Producers licensed to sell, solicit or negotiate annuities prior to 12/26/2018 must complete at least 4-hours of continuing education credits in an annuity suitability training course offered by a Pennsylvania approved vendor by 6/26/2019 in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 12/26/2018 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 12/26/2018.

Rhode Island

Effective Date: 4/1/2021

- Rhode Island has expanded their training requirements to include new standard of conducts sales practices.
 - Producers who hold a life insurance line of authority on 4/1/2021 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. 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. The 1-hour course availability expires on 9/30/2021.
 - 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.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 4/1/2021.

Effective Date: 6/1/2011 – effective until 4/1/2021

- Insurance producers who hold a life insurance line of authority prior to 6/01/2011 and who desire to sell annuities must complete a one-time 4-hour Annuity Training Course by 12/01/2011.
 - Individuals who obtain a life insurance line of authority on or after 6/01/2011 may not engage in the sale of annuities until they complete this Annuity training requirement.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 6/1/2011.

South Carolina

Effective Date: 11/27/2022

- South Carolina has expanded their training requirements to include new standard of conducts sales practices.
 - Producers who hold a life insurance line of authority on 11/27/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 9/25/2011 section below) before 11/27/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 5/27/2023.
 - Individuals who obtain a life insurance line of authority on or after 11/27/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training.
- NOTE:** The training effective date for product specific training is 11/27/2022.

Effective Date: 9/25/2011 – effective until 11/27/2023

- Insurance producers who hold a life insurance line of authority prior to 9/25/2011 and who desire to sell annuities shall complete a one-time 4-hour Annuity Training Course by 3/25/2012.
- Individuals who obtain a life insurance line of authority on or after 9/25/2011 may not engage in the sale of annuities until they complete this Annuity training requirement.
- This requirement applies to resident and non-resident producers.

- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 9/25/2011.

South Dakota

Effective Date: 1/1/2023

- South Dakota has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 1/1/2023 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 7/1/2012 section below) before 1/1/2023 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 7/1/2023.
- Individuals who obtain a life insurance line of authority on or after 1/1/2023 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- Producers who become licensed in 2022 and who take an Annuity Best Interest 4-hour course after 10/1/2022, will be required to take a 1-hour refresher course prior to 7/1/2023.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2023.

Effective Date: 7/1/2012 – effective until 1/1/2023

- Insurance producers who hold a life insurance line of authority prior to 7/1/2012 and who desire to sell annuities shall complete a one-time 4-hour Annuity Training Course by 01/1/2013.
- Individuals who obtain a life insurance line of authority on or after 7/1/2012 may not engage in the sale of annuities until they complete this Annuity training requirement.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 7/1/2012.

Tennessee

Effective Date: 1/1/2024

- Tennessee has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 1/1/2024 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 11/1/2015 section below) before 1/1/2024 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 7/1/2024.
- Individuals who obtain a life insurance line of authority on or after 1/1/2024 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 1/1/2024.

Effective Date: 11/1/2015 – effective until 1/1/2024

Updated: 4/26/2023

- Insurance producers licensed to sell, solicit or negotiate annuities prior to 11/1/2015 must complete a onetime 4-hour Annuity Training course by 5/1/2016 in order to continue to sell annuities.
 - Individuals who obtain a life insurance license on or after 11/1/2015 must complete this training before selling, soliciting or negotiating annuity products.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 11/1/2015.

Texas

Effective Date: 1/1/2022

- Texas has expanded their training requirements to include new best interest standard of conduct sales practices.
 - Producers who hold a life insurance line of authority on 1/1/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement before 1/1/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 1/1/2022.
 - Individuals who obtain a life insurance line of authority on or after 1/1/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 1/1/2022.

Effective Date: 9/1/2011

- A resident producer licensed prior to 9/1/2011 must complete 4-hours of initial one-time training in annuities before selling annuities. If the producer previously completed an initial 4-hour annuity certification training course as required by TX, they will not be required to take a new initial 4-hour annuity training course.
 - Resident and non-resident producers who obtain a license on or after 9/1/2011 must complete 4-hours of initial one-time training in annuities before selling annuities.
 - Resident producers must also complete 8 hours of CE biennially specifically relating to annuities.
 - The initial training requirement is not in addition to the CE requirement but may be used to fulfill the CE requirement. CE exemptions based on 20 years continuous licensing do not apply to the initial annuities training requirement, but may apply to the biennial annuities CE requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 9/1/2011.

Utah

Effective Date: 3/26/2012

- Utah Rule R590-230-1+ requires insurers to ensure their producers are properly trained to sell annuities.
 - This requirement applies to resident and non-resident producers.
 - The Utah rule does not require producer to complete a one-time 4-hour annuity CE training course.
 - Producers must be in compliance with the Company's product training requirements.
- NOTE:** The compliance date for product specific training is 5/26/2012.

Virginia

Effective Date: 9/1/2021

- Virginia has expanded their training requirements to include new standard of conducts sales practices.
 - Producers who hold a life insurance line of authority on 9/1/2021 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date:4/1/2017 section below) before 9/1/2021 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 3/1/2022. The 1-hour course availability expires on 3/1/2022.
 - Individuals who obtain a life insurance line of authority on or after 9/1/2021 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 9/1/2021.

Effective Date: 4/1/2017 – effective until 9/1/2021

- Producers licensed to sell, solicit or negotiate annuities must complete a one-time 4-hour, Virginia approved continuing education (CE) Annuity Training course by 1/1/2018 in order to continue to sell annuities.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 4/1/2017.

Washington

Effective Date: 3/29/2012

- Producers licensed to sell, solicit or negotiate annuities prior to 03/29/2012 must complete a one-time 4-hour Annuity Training course by 9/29/2012 in order to continue to sell annuities.
 - Individuals who obtain a life insurance license on or after 03/29/2012 must complete this training before selling, soliciting or negotiating annuity products.
 - This requirement applies to resident and non-resident producers.
 - A substantially similar course completed in another state may meet this requirement.
 - Producers must also be in compliance with the Company's product training requirements.
- NOTE:** The training effective date for product specific training is 3/29/2012.

West Virginia

Effective Date: 6/8/2023

- West Virginia has expanded their training requirements to include new standard of conducts sales practices.
- Producers who hold a life insurance line of authority on 6/8/2023 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date:7/1/2011 section below) before 6/8/2023 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 12/8/2023.
- Individuals who obtain a life insurance line of authority on or after 6/8/2023 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.

Updated: 4/26/2023

- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 6/8/2023.

Effective Date: 7/1/2011 – effective until 6/8/2023

- Producers licensed to sell, solicit or negotiate annuities prior to 7/01/2011 must complete a one-time 4-hour Annuity Training course by 12/31/2011 in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 7/01/2011 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 7/1/2011.

Wisconsin

Effective Date: 10/1/2022

- Wisconsin has expanded their training requirements to include new best interest standard of conduct sales practices.
- Producers who hold a life insurance line of authority on 10/1/2022 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 5/1/2011 section below) before 10/1/2022 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before 4/1/2023.
- Individuals who obtain a life insurance line of authority on or after 10/1/2022 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 10/1/2022.

Effective Date: 5/1/2011

- Producers licensed to sell, solicit or negotiate annuities prior to 5/1/2011 must complete a one-time 4-hour Annuity Training course by 11/1/2011.
- Individuals who obtain a life insurance license on or after 5/1/2011 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.
NOTE: The training effective date for product specific training is 5/1/2011.

Wyoming

Effective Date: 7/5/2023

- Wyoming has expanded their training requirements to include new standard of conducts sales practices.
- Producers who hold a life insurance line of authority on 7/5/2023 and desire to sell annuities must complete a one-time 4-hour Annuity Training course. Producers who have already completed the original training requirement (see Effective Date: 9/26/2014 section below) before 7/5/2023 must

complete either a new one-time 4-hour course or an additional one-time 1-hour course before 1/5/2024.

- Individuals who obtain a life insurance line of authority on or after 7/5/2023 may not engage in the sale of annuities until they have completed a new one-time 4-hour course.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.

NOTE: The training effective date for product specific training is 7/5/2023.

Effective Date: 9/26/2014 – effective until 7/5/2023

- Producers licensed to sell, solicit or negotiate annuities prior to 9/26/2014 must complete a one-time 4-hour Annuity Training course by 3/26/2015.
- Individuals who obtain a life insurance license on or after 9/26/2014 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- A substantially similar course completed in another state may meet this requirement.
- Producers must also be in compliance with the Company's product training requirements.

NOTE: The training effective date for product specific training is 9/26/2014.