Care has been taken to provide accurate information in the subject matter provided within this document. This information is provided with the understanding that The Success Family of Continuing Education Companies nor its’ employees are engaged in providing legal advice or council.

If the date above is more than a few weeks old you may want to download a current version of this document by visiting the link below:


The first three pages of this document list, in tabular format, all of the current and proposed annuity training requirements by state.

The body of this document begins with a clickable table of contents which leads to a summary of each state annuity training requirement including a link to the full text of each rule or law discussed.
## States with an Adopted Annuity Training Requirement

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<thead>
<tr>
<th>State</th>
<th>Effective Date</th>
<th>NAIC Annuity Course required?</th>
<th>Product Specific Training required?</th>
<th>4 hr. Annuity CE, deadline if licensed prior to effective date</th>
<th>4 hr. Annuity CE, deadline if licensed on or after effective date</th>
<th>In-state requirement with 4 hr. Annuity CE training completed in other states</th>
<th>Success, 4 hr. NAIC Annuity Course Approved?</th>
<th>State DOI assigned course #</th>
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### States with an Adopted Annuity Training Requirement

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<th>State</th>
<th>Effective Date</th>
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<th>Product Specific Training required?</th>
<th>4-Hr. Annuity CE, deadline if licensed prior to effective date</th>
<th>Is state required with 4-Hr. Annuity CE training completed in other states</th>
<th>Success CE 4-Hr. NA/4-CE Course approved?</th>
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If you are viewing this document off-line you may follow the link below to ensure you are viewing the latest information and to access links to the complete text of the bills, acts or rules summarized above.

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* California requires an 8 hr initial course under a different title
** Florida Title omits the word “Suitability” to avoid confusion with the Florida Senior Suitability training requirement. Course and exam content are identical to the other states.
*** Texas Course title is "2011 Texas Annuity Training Course". Course and exam content are identical to the other states.
**** Minnesota requires the title "Annuity Suitability and Disclosure"
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Alaska Annuity Training Requirements:

Alaska has amended Title 3 of the Alaska Administrative Code as part of adopting the current NAIC Suitability in Annuity Transactions Model Regulations.

**Effective Date: 10/16/2011**

Below is a brief summary of the agent continuing education/training requirements contained in the Notice of Proposed regulations.

- Producers licensed to sell, solicit or negotiate annuities on or before 10/16/2011 must complete a one-time 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training. **NOTE:** The training deadline for product specific training is 1/16/2012.

Link to full text of Alaska regulation:

[http://www.dced.state.ak.us/insurance/Insurance/programs/notices/Proposed%20regulations%20dealing%20with%20standards%20for%20settlements%20of%20health%20care%20claims%20and%20suitability%20in%20annuity%20contract%20transactions.pdf](http://www.dced.state.ak.us/insurance/Insurance/programs/notices/Proposed%20regulations%20dealing%20with%20standards%20for%20settlements%20of%20health%20care%20claims%20and%20suitability%20in%20annuity%20contract%20transactions.pdf)

California Annuity Training Requirement Currently Effective:

**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.

**Ongoing 4 Hour Annuity Training Requirement:**

- 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.
- At this point in time it appears that California will not be reciprocal with training taken in other states.
Colorado Annuity Training Requirement:

Annuity Training Requirement Effective 04/01/11:

- Producers who hold a life insurance line of authority on 4/1/11 must complete a one-time 4 hour Annuity Training course by 10/1/11.
- Individuals who obtain a life insurance line of authority on or after 4/1/11 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

Link to full text of Colorado Regulation: [http://www.dora.state.co.us/insurance/regs/F4-1-11_06032011.pdf](http://www.dora.state.co.us/insurance/regs/F4-1-11_06032011.pdf)

Connecticut Annuity Training Requirements:

Connecticut has adopted amendments and additions to the Regulations of Connecticut State Agencies which require annuity training.

Below is a brief summary of the agent continuing education/training requirements.

- 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

District of Columbia Annuity Training Requirement:

**Annuity Training Requirement Effective 06/24/2011:**

- 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

**Link to full text of District of Columbia Regulation:**

Florida Suitability Training Currently Effective:

- Resident agents licensed to sell life insurance must complete at least 5 hours of continuing education in Law and Ethics each continuing education compliance period. Licensees may use these hours to satisfy their ethics continuing education requirements.
- This requirement only applies to Florida resident agents.

Florida Annuity Training Requirement Effective 10/1/2013:

*Florida has passed Senate Bill 166 with an effective date of 10/1/2013. This annuity product training required by this bill is in addition to the current suitability training in effect in Florida (see above).*

**Annuity Training Required in Senate Bill 166:**

- Agents must complete product training on each annuity product prior to selling that annuity product.
- Carrier is responsible for providing product specific training.
- This Training applies to resident and nonresident agents

In addition to the annuity training requirements listed above Senate Bill 166 also makes changes that are important to individual agents. Below is a partial list of changes; however, we encourage each agent to read the entire 6 page bill to better understand their responsibilities under the revised law.

- This Bill extends the annuity suitability requirements that existed prior to 10/1/2013 to all annuity sales, regardless of age of the annuitant or applicant.
- Replacement and Suitability forms must received by carrier within 10 days of execution.

**Link to full text of Florida Senate Bill 166:** http://laws.flrules.org/2013/163
Georgia Annuity Training Requirement Effective 03/1/2016:

This rule goes into effect March 1st, 2016.

Below is a brief summary of the Agent continuing education/training requirements contained in the Proposed Rule making.

- Producers licensed to sell, solicit or negotiate annuities prior to the effective date must complete a one-time 4 hour Annuity Training course within 6 months of the effective date in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after the effective date must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

Link to full text of the Georgia Proposal affecting agent training requirements:

Hawaii Annuity Training requirements effective 1/31/2012:

Hawaii has passed Senate Bill 1278 which requires annuity training.

Below is a brief summary of the Agent continuing education/training requirements contained in recently passed Hawaii Senate Bill 1278.

- 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 January 31, 2012.
- Any insurance producer who obtains a life insurance line of authority after January 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

Follow the Link below to view the entire text of Hawaii Senate Bill 1278
Idaho Annuity Training Requirements (effective 4/4/13):

Idaho has adopted amendments to IDAPA 18.01.09 to require produce annuity training.

The effective date is 4/4/2013

Below is a brief summary of the agent continuing education/training requirements contained in the proposed changes.

- Producers licensed before 4/4/2013 who engage in the sale of annuity products must complete a one-time 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

Link to full text of Idaho regulation:
http://adminrules.idaho.gov/rules/current/18/0109.pdf

Illinois Annuity Training Requirements:

Illinois has adopted amendments to Rule 3120, Suitability in Annuity Transactions.

The effective date is 9/26/2011

Below is a brief summary of the agent continuing education/training requirements contained in the proposed changes.

- 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

Link to full text of Illinois proposed regulation changes:

Note: This is a link to the Illinois Register, Volume 35, Issue 41, Oct 7, 2011. This is a 476 page PDF document. The referenced changes involving annuity suitability training begin on page 390 (cumulative page number 16087) of this document.
Indiana Annuity Training Requirement Effective 7/1/2011:

Indiana has enacted House Bill 1486 and House Bill 1015 this legislative session. HB 1486 makes changes to the agent training requirements related to the sale of annuities and HB 1015 makes changes to the agent training requirements contained within HB 1486.

**NOTE:**
On 6/30/2011 Indiana DOI issued Bulletin 1804 to explain the annuity training requirements. Follow the link below to access this bulletin. [http://www.in.gov/idoi/files/4903_001.pdf](http://www.in.gov/idoi/files/4903_001.pdf)

Below is a brief summary of the Annuity Training Requirements of Indiana House Bills 1486 and 1015.

- If an individual is licensed with a life authority prior to 01/1/2012 they must complete a one-time 4 hr annuity training course by 7/01/2012 to continue selling annuities.

- If an individual is licensed with a life authority on or after 01/1/2012 they must complete the 4 hr annuity training course prior to selling an annuity product.

- These training requirements apply to resident and non-resident agents.

- Indiana non-resident agents may complete a substantially similar training requirement in another state to meet this requirement.

- Carriers are required to provide product specific training beginning 1/1/2012.

**Follow the Link below to view the entire text of the enrolled version of Indiana House Bill 1486.**

*NOTE: This entire bill is 54 pages long and has a working title of “Insurance Matters”. This bill covers amendments and additions to many sections of Indiana Insurance Code.*


**Follow the Link below to view the entire text of the enrolled version of Indiana House Bill 1015.**

*NOTE: This entire bill is 8 pages long and has a working title of “Insurance Matters”. This bill covers amendments and additions to several sections of Indiana Insurance Code.*


Iowa Annuity Training Requirement Currently Effective:

**Annuity Training Requirement Currently Effective as of 01/01/11:**

- Prior to selling or soliciting any annuity product in Iowa, all producers must complete a one-time 4 hour Annuity Training course.
• This requirement applies to resident and non-resident producers.
• Meeting a substantially similar training requirement in another state will meet this requirement.
• This requirement is separate from the Indexed Products requirement.
• Carrier is responsible for providing product specific training.

**Iowa Indexed Products Training Requirement Currently Effective:**

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

**Kansas Annuity Training Requirement Effective: 6/1/2013**

Kansas has KAR 40-2-149 as part of implementing the newer NAIC standards for annuity suitability.

Below is a brief summary of the agent continuing education/training requirements contained in KAR 40-2-149:

• Insurance producers licensed to sell, solicit or negotiate annuities prior to 06/1/13 must complete a one-time 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 06/1/2013 must complete this training before selling, soliciting or negotiating annuity products.
• This requirement applies to resident and non-resident producers.
• Meeting a substantially similar training requirement in another state will meet this requirement.
• Carrier is responsible for providing product specific training.

**Kentucky Annuity Training Requirement Effective: 1/1/2012**

Kentucky has amended Regulation KAR 806 12:120 “Suitability in Annuity Transactions” as part of implementing the newer NAIC standards for annuity suitability.

**NOTE:** Amended KAR 806 12:120 (above) contains annuity training requirements by referencing another section of KAR which is currently proposed. The proposed amendments to the section of KAR containing the actual annuity training requirements is KAR 806 9:220 “Continuing Education”. There is a public hearing scheduled for July 27, 2011 on the proposed amendments to the continuing education section of KAR.

The effective date of the adopted amendment to KAR 806 12:120 “Suitability in Annuity Transactions” and the proposed amendments to KAR 806 9:220 “Continuing Education” is January 1, 2012.

The text of the final regulation may not be published prior to the amendment(s) effective date due to Kentucky’s
administrative rulemaking and publishing procedures.

Below is a brief summary of the agent continuing education/training requirements contained in the adopted and proposed amendments to Kentucky Administrative Regulations (KAR):

- Insurance producers licensed to sell, solicit or negotiate annuities prior to 01/1/12 must complete a one-time 4 hour Annuity Training course within 6 months of the effective date in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 01/1/12 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

Follow the link below to view the entire text of adopted amendments to KAR 806 12:120, “Suitability in Annuity Transactions” [http://www.lrc.state.ky.us/kar/806/009/220.htm](http://www.lrc.state.ky.us/kar/806/009/220.htm) scroll to section 5

Due to the Kentucky’s rulemaking and publishing process we cannot currently provide a link to the proposed amendments to KAR 806 9:220, “Continuing Education”

**Louisiana Annuity Training Requirement Effective 8/15/2012:**

House Bill LA-H1177 was signed by the Governor.

The effective date is 8/15/2012.

Below is a brief summary of the agent continuing education/training requirements contained in the introduced version of House Bill LA-H1177.

- Insurance producers licensed to sell, solicit or negotiate annuities prior to 8/15/2012 must complete a one-time 4 hour Annuity Training course by 1/1/2013 in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after 8/15/2012 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

**Link to Louisiana House Bill LA-H1177:**

Maine Annuity Training Requirement Effective 11/1/2015:

On January 5, 2011 Maine gave notice of proposed rulemaking related to annuity suitability.

This rule goes into effect November 1st, 2015.

Below is a brief summary of the Agent continuing education/training requirements contained in the Proposed Rule making.

- Producers licensed to sell, solicit or negotiate annuities prior to the effective date must complete a one-time 4 hour Annuity Training course within 6 months of the effective date in order to continue to sell annuities.
- Individuals who obtain a life insurance license on or after the effective date must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.


Maryland Annuity Training Requirement Effective 11/1/2011:

Maryland has amended insurance regulations (COMAR 31.09.12) to require annuity training.

The effective date of the amendments is November 1, 2011. Below is a brief summary of the agent continuing education/training requirements contained in the amendments. Source: The Maryland Register (Volume 38 Issue 3).

- Insurance producers licensed to sell, solicit or negotiate annuities prior to 11/1/11 must complete a one-time 4 hour Annuity Training course within 6 months of the effective date 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
Michigan Annuity Training Requirement: Effective 6/1/2013

**Annuity Training Requirement:**
- Agents 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

Minnesota Annuity Training Requirement: Effective 6/1/2013

**Annuity Training Requirement:**
- Agents 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 07/01/2014.
- 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

[Link to full text of Minnesota House file 791.1](https://www.revisor.mn.gov/bills/text.php?session=ls88&number=HF791&session_number=0&session_year=2013&version=list)

Mississippi Annuity Training Requirement: Effective 4/10/2013

**Annuity Training Requirement:**
- Agents 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 04/10/2014.
- 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.
Meeting a substantially similar training requirement in another state will meet this requirement.

Carrier is responsible for providing product specific training.

**Nebraska Annuity Training Requirement: Effective 7/19/2012**

**Annuity Training Requirement:**
- Agents 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

[Link to full text of Nebraska Legislative Bill 887](http://nebraskalegislature.gov/FloorDocs/Current/PDF/Intro/LB887.pdf)

**New Hampshire Annuity Training Requirement: Effective 1/1/2015**

**Annuity Training Requirement:**
- Agents who hold a life insurance line of authority on 1/1/2015 and desire to sell annuities must complete a one-time 4 hour Annuity Training course by 7/1/2015.
- Individuals who obtain a life insurance line of authority on or after 1/15/2015 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

**New Jersey Annuity Training Requirement: Effective 2/4/2013**

**Annuity Training Requirement:**
- All agents who hold a life insurance line of authority and desire to sell annuities must complete a one-time 4 hour Annuity Training course by 08/4/2013.
- 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.
New York Current and Proposed Legislation:

New York Emergency Regulation 187 *(Currently in Effect)* requires that insurers must ensure their producers are properly trained to sell annuities. In our opinion this equates to product specific training.

This emergency regulation contains no specific hourly requirements for agent training.

**Link to full text of New York Emergency Regulation 187:** [http://www.ins.state.ny.us/r_emergy/pdf/re187t.pdf](http://www.ins.state.ny.us/r_emergy/pdf/re187t.pdf)

**New York proposed regulation which includes an Agent Training Requirement:**

On January 4, 2012 A00563 was “referred to insurance”. This Act would amend existing chapters and add new chapters to New York Insurance Law.

As currently written the effective date of this Act is January 1, 2013

Following is a brief summary of the Training Requirements of this proposed Act:

- The superintendent shall require that a licensee shall complete a minimum of three hours *annually* on the subject of Suitability in Annuity and Life Insurance Transactions.

**Link to full text of New York Proposed A00563:**
[http://assembly.state.ny.us/leg/?default_fld=&bn=A00563%09%09&Summary=Y&Actions=Y&Votes=Y&Memo=Y&Text=Y](http://assembly.state.ny.us/leg/?default_fld=&bn=A00563%09%09&Summary=Y&Actions=Y&Votes=Y&Memo=Y&Text=Y)

**North Dakota Annuity Training Requirement Effective 8/1/2011:**

North Dakota House Measure 1160 was signed by the Governor and filed with the Secretary of State on April 19, 2011.

Below is a brief summary of the new North Dakota agent Annuity Training Requirements effective 8/1/2011.

- 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

**Link to full text of Enrolled version of North Dakota House Bill 1160:**
Ohio Annuity Training Requirement Effective 7/1/2011

There are recently adopted Annuity Training Requirements for this state.

On February 3, 2011 Ohio re-adopted an amended version of existing Rule 3901-6-13 “Suitability in Annuity Transactions”

Below is a brief summary of the agent continuing education/training requirements contained in the re-adopted version of Rule 3901-6-13:

- 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 January 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 agents may complete a substantially similar training requirement in another state to meet this requirement.
- Carrier is responsible for providing product specific training.

Link to full text of Ohio Re-adopted Rule 3901-6-13: [http://www.registerofohio.state.oh.us/pdfs/3901/0/6/3901-6-13_PH_FF_N_RU_20110203_0922.pdf](http://www.registerofohio.state.oh.us/pdfs/3901/0/6/3901-6-13_PH_FF_N_RU_20110203_0922.pdf)

Oklahoma… Annuity Training Requirement Currently Effective:

Annuity Training Requirement Currently Effective:

- Producers who held a life insurance line of authority prior to 07/14/2010 and desires to sell annuities must complete a one-time 4 hour Annuity Training course by 07/14/2011.
- Individuals who obtain a life insurance line of authority on or after 07/14/2010 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.


Scroll to 365:25-3-21
Oregon Annuity Training Requirement Effective 7/1/2011


Below is a brief summary of the affect on agent continuing education/training requirements as a result of the changes noted above:

- Oregon requires 4 hours of annuity training for all agents selling annuity products. The “Effective Date and Operative Date” section of this new requirement states: “Insurance producers who hold a life insurance line of authority on the effective date of OAR 836-080-0170 to 836-080-0190 and who desire to sell annuities shall complete the requirements of OAR 836-080-0183 (where the 4 hour annuity training requirement is located) within six months after July 1, 2011.” This would indicate that agents licensed on 7/1/2011 must complete the 4 hour annuity training by 1/1/2012 to sell annuities.

- The “Effective Date and Operative Date” section of this new requirement also states “OAR 836-080-0170 to 836-080-0190 and the amendments to OAR 836-080-0090 become operative on July 1, 2011, except that the requirement under OAR 836-080-0183 (2) shall become operative on August 1, 2011 or six months after the director determines that the requisite training is available”. This appears to indicate that the effective date may be delayed if annuity courses are not available. This is unlikely as Success CE already has the course approved in Oregon.

- This requirement applies to resident and non-resident producers.

- Meeting a substantially similar training requirement in another state will meet this requirement.

- Carrier is responsible for providing product specific training.

Text of the final regulation text may not be published before the regulation's effective date due to the state's rulemaking and publishing process.

Link to full text of Oregon changes affecting agent training requirements:
http://arcweb.sos.state.or.us/pages/rules/oars_800/oar_836/836_080.html
scroll to 836 080 170.

Rhode Island Annuity Training Requirement Effective 6/1/2011:

Annuity Training Requirement Effective 06/01/11:

- Insurance producers who hold a life insurance line of authority prior to 06/01/11 and who desire to sell annuities shall complete a one-time 4 hour Annuity Training Course by 12/01/11.

- Individuals who obtain a life insurance line of authority on or after 06/01/11 may not engage in the sale of annuities until they complete this Annuity training requirement.

- This requirement applies to resident and non-resident producers.

- Meeting a substantially similar training requirement in another state will meet this requirement.

- Carrier is responsible for providing product specific training.
South Carolina Annuity Training Requirement Effective 09/25/2011:

Annuity Training Requirement Effective 09/25/11: New Regulation 69-29

- Insurance producers who hold a life insurance line of authority prior to 09/25/2011 and who desire to sell annuities shall complete a one-time 4 hour Annuity Training Course by 03/25/2012.
- Individuals who obtain a life insurance line of authority on or after 09/25/2011 may not engage in the sale of annuities until they complete this Annuity training requirement.
- This requirement applies to resident and non-resident producers.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

South Dakota Annuity Training Requirement Effective 7/1/2012:

- Agents who hold a life insurance line of authority on 7/1/2012 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 7/1/2012 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

Link to full text of the enrolled version South Dakota Senate Bill 32:
http://legis.state.sd.us/sessions/2012/Bills/SB32ENR.pdf

Tennessee Annuity Training Requirement Effective 11/1/2015:

On January 5, 2011 Tennessee gave notice of proposed rulemaking related to annuity suitability.

This rule goes into effect November 1st, 2015.

Below is a brief summary of the Agent continuing education/training requirements contained in the Proposed Rule making.

- Producers licensed to sell, solicit or negotiate annuities prior to the effective date must complete a one-time 4 hour Annuity Training course within 6 months of the effective date in order to continue to sell annuities.
• Individuals who obtain a life insurance license on or after the effective date must complete this training before selling, soliciting or negotiating annuity products.
• This requirement applies to resident and non-resident producers.
• Meeting a substantially similar training requirement in another state will meet this requirement.
• Carrier is responsible for providing product specific training.

Link to full text of the Tennessee Proposal affecting agent training requirements:

Texas Annuity Training Requirements Currently Effective

Texas initial one-time 4hr. annuity suitability training requirement:
• Resident AND non-resident agents are required to complete the 4 hr initial annuity training prior to selling annuities.
• Texas will accept the completion of a substantially similar course in another state to meet this requirement
• Insurers must provide product specific training

Texas ongoing annuity training requirement

• Texas RESIDENT agents must complete 8 hours of ongoing annuity continuing education each license renewal(does not apply to non-resident Texas licensees).
• The initial one-time 4 hr. annuity training listed above counts towards the 8 required hours in the biennium in which the initial course is completed.

Utah Annuity Training Requirement Effective 3/26/2012:

Utah has amended R590-230-1 thru 9 to require insurers to provide product specific training.

Annuity Training in Rule R590-230-1+:
• This rule does not require agents to complete a one-time 4 hour CE course like most of the other states.
• This requirement applies to resident and non-resident producers.
• Carrier is responsible for providing product specific training.
• Enforcement will begin 5/25/2012

Link to amended text of Rule R590-230-1+
Washington Annuity Training Requirement Effective 3/29/2012:

- Agents who hold a life insurance line of authority on 3/29/2012 and desire to sell annuities must complete a one-time 4 hour Annuity Training course by 9/29/2012.
- Individuals who obtain a life insurance line of authority on or after 3/29/2012 may not engage in the sale of annuities until they have completed this training.
- This requirement applies to resident and non-resident producers.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

**Note:** The rule should show up on the recently adopted section of the WA DOI website accessible via this link: [http://www.insurance.wa.gov/laws_regs/rules_new.shtml](http://www.insurance.wa.gov/laws_regs/rules_new.shtml)

West Virginia Annuity Training Requirement Effective 7/1/2011:

West Virginia adopted amendments to existing Title 114 Legislative Rule 11B related to Annuity Suitability.

Below is a brief summary of the Agent continuing education/training requirements contained in the amendments to existing WV Title 114 Rule 11B.

- Producers licensed to sell, solicit or negotiate annuities prior to 07/01/2011 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 07/01/2011 must complete this training before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

Below is a link to the recently amended and adopted Title 114 Legislative Rule 11B:

[http://www.wvinsurance.gov/LinkClick.aspx?fileticket=Fyp7G839d8c%3d&tabid=547](http://www.wvinsurance.gov/LinkClick.aspx?fileticket=Fyp7G839d8c%3d&tabid=547)

Wisconsin Annuity Training requirement Currently Effective:

**Annuity Training Requirement Effective 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.
- Intermediaries 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.
- Meeting a substantially similar training requirement in another state will meet this requirement.
Wyoming Annuity Training Requirement

Wyoming has an adopted Chapter 64 dealing with annuity suitability.

The effective date is 9/26/2014.

Below is a brief summary of the Agent continuing education/training requirements contained in the Proposed Rule making.

- Producers licensed to sell annuities on or before 9/26/14 must complete a one-time 4 hour Annuity Training course by 3/26/2015 to continue to selling annuities.
- Individuals who obtain a life insurance license after 9/26/2014 must complete the 4 hr. course before selling, soliciting or negotiating annuity products.
- This requirement applies to resident and non-resident producers.
- Meeting a substantially similar training requirement in another state will meet this requirement.
- Carrier is responsible for providing product specific training.

Link to full text of the Wyoming Proposal affecting agent training requirements:

http://soswy.state.wy.us/Rules/RULES/9459.pdf