

# GENERAL ANNUITY Continuing Education REQUIREMENT By State

**Last Updated 7/11/11**      **Chart will be updated on a regular basis.**

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States and/or Carriers Require **General Annuity CE Requirements**.

## Helpful Websites

[www.successce.com](http://www.successce.com)

[www.webce.com](http://www.webce.com)

<https://secure.reged.com/TrainingPlatform/>

State	Effective Date	STATUS - General Annuity Training Required
AK		Has PENDING General Annuity Training Legislation/Regulation.
AL		Has NO General Annuity Training Requirement at this time.
AR	6/28/2010	<p><b>General Annuity Training:</b> Any Resident or Non Resident Producer who sells an annuity product to an Arkansas resident MUST complete the Arkansas Rule 82 Annuity Training Course.</p> <p><b>NOTE: Effective 6/28/10 the 4-hour Annuity requirement was repealed by the AR DOI.</b></p> <p><b>While the course requirements are being revised by the Arkansas DOI the above 4-hour Annuity training is no longer required.</b></p>
AZ		Has NO General Annuity Training Requirement at this time.
CA	1/1/2011	<p><b>Annuity 8 hour</b> - All Agents selling Annuities in California must complete an 8 hour state-approved General Annuity Training course prior to selling annuities.</p> <p><b>Annuity 4 Hour Requirement</b> - in addition to the one-time 8-hour General Annuity training course, agents continuing to sell annuities must complete a 4-hour state-approved General Annuity Continuing Education course each subsequent compliance period.</p>
CO	4/1/2011	<p><b>General Annuity Training...</b>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.</p> <p>This requirement applies to resident and non-resident producers.</p>
CT		Has PENDING General Annuity Training Legislation/Regulation.
DC	12/24/2010	<p>Producers holding a life line of authority on 6/24/2011 and who sell or wish to sell annuities must complete 4 hours of one-time training in General Annuities by 12/24/2011.</p> <p>Producers who obtain a life insurance line of authority on or after 6/24/2011 must complete the training before selling annuities.</p> <p>Resident and non-resident producers may complete equivalent General Annuity Training in any state.</p>
DE		Has NO General Annuity Training Requirement at this time.
FL		Resident agents licensed to sell life insurance MUST complete at least 3 hours of continuing education in suitability in annuity and life insurance transactions each continuing education compliance period. Requirement applies to Resident & Non-Resident Agents.
GA		Has NO General Annuity Training Requirement at this time.
HI	1/1/2012	<p>Producers holding a life or accident and health or sickness line of authority who sell or wish to sell annuity products must complete 4 hours of one-time annuity training by 1/31/12. Producers who obtain a life line of authority on or after 1/31/12 and wish to sell annuity products must complete this training before selling annuity products. Insurers must provide product-specific training.</p> <p><b>Please note:</b> The Hawaii Insurance Division has yet to clarify the line of authority one must hold to sell annuities, the actual length of the grace period for those currently selling annuities, and provisions for reciprocity.</p>
IA	1/1/2011	<p><b>General Annuity Training:</b></p> <p>All Insurance Producers selling or soliciting Annuity Products in the State of Iowa to obtain four (4) continuing education credits by an APPROVED vendor offering an Annuity Suitability Model Training Course.</p> <p>This is a one-time requirement and is not a condition of license renewal, unless selling Annuities.</p> <p>This is a separate requirement other than the already existing rule 15.80 for Indexed Insurance products.</p>
	1/1/2008	<p><b>Indexed General Annuity Training:</b></p> <p>All Insurance Producers selling or soliciting Indexed Products in the State of Iowa to obtain four (4) continuing education credits by an APPROVED vendor offering an Fixed Indexed Product Course.</p> <p>This is a one-time requirement and is not a condition of license renewal, unless selling Indexed Annuities.</p>
ID		Has NO General Annuity Training Requirement at this time.
IL		Has PENDING General Annuity Training Legislation/Regulation.
IN	7/1/2011	Producers who hold a life line of authority and wish to sell annuity products must complete 4 hours of one-time training in annuities before selling annuity products by 1/1/12. Insurers must provide product-specific training. <b>Please Note:</b> Requirements including completion deadlines and reciprocity have not yet been clarified by the Indiana Department of Insurance.
KS		Has NO General Annuity Training Requirement at this time.
KY		Has PENDING General Annuity Training Legislation/Regulation.

<b>LA</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>MA</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>MD</b>	11/1/2011	Producers holding a life line of authority on 11/1/11 who sell or wish to sell annuity products must complete 4 hours of one-time annuity training by 5/1/12. Producers who obtain a life line of authority on or after 11/1/11 and wish to sell annuity products must complete this training before selling annuity products. Insurers must provide product-specific training. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Maryland's training requirement.
<b>ME</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>MI</b>		Has <b>PENDING</b> General Annuity Training Legislation/Regulation.
<b>MN</b>		Has <b>PENDING</b> General Annuity Training Legislation/Regulation.
<b>MO</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>MS</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>MT</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>NC</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>ND</b>	8/1/2011	Producers holding a life line of authority on 8/1/11 and who sell or wish to sell annuity products must complete 4 hours of one-time annuity training by 8/1/12. Producers who obtain a life line of authority on or after 8/1/11 and wish to sell annuity products must complete this training before selling annuity products. Insurers must provide product-specific training. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with North Dakota's training requirement.
<b>NE</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>NV</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>NH</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>NJ</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>NM</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>NY</b>		Currently in effect: New York Emergency Regulation 187 requires that insurers must ensure that their producers are properly trained to sell annuities. No specific hourly requirements have been instituted. <b>Please note:</b> A pending bill, if enacted as it currently reads, will institute hourly requirements for annuities training. If enacted, the bill will supersede and replace the current emergency regulation.
<b>OH</b>	7/1/2011	Producers holding a life line of authority on 7/1/2011 who sell or wish to sell annuity products must complete 4 hours of one-time training in General Annuities by 1/1/2012. Producers who obtain a life insurance line of authority on or after 7/1/2011 must complete the training before selling annuities. Non-resident producers may complete equivalent General Annuity training in any state.
<b>OK</b>	7/14/2010	<b>General Annuity Training Requirement:</b> Producers licensed prior to 7/14/10, with an active life line of authority and who sell, solicit or negotiate annuity products must complete at least 4 hours of annuity training course before 7/14/11. Producers who became licensed or add a life line of authority on or after 7/14/10, and desire to sell annuity products, must complete the training prior to selling, soliciting, or negotiating such products.
<b>OR</b>	7/1/2011	Producers holding a life line of authority on 7/1/11 who sell or wish to sell annuity products must complete 4 hours of one-time General Annuity training in annuities by 1/1/12. Producers who obtain a life insurance line of authority on or after 8/1/11 must complete the training before selling annuities. Resident and non-resident producers may complete equivalent General Annuity training in any state.
<b>PA</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>RI</b>	6/1/2011	Producers holding a life line of authority on 6/1/2011 who sell or wish to sell annuity products must complete 4 hours of one-time training in General Annuities by 12/1/2011. Producers who obtain a life insurance line of authority on or after 6/1/2011 must complete the training before selling annuities. Resident and non-resident producers may complete equivalent General Annuity training in any state.
<b>SC</b>	9/25/2011	Producers holding a life line of authority on 9/25/11 who sell or wish to sell annuity products must complete 4 hours of one-time training in General Annuities by 3/25/12. Producers who obtain a life insurance line of authority on or after 9/25/11 must complete the training before selling annuities. More information on reciprocity will be provided pending clarification with the state.
<b>SD</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>TN</b>		Has <b>PENDING</b> General Annuity Training Legislation/Regulation.
<b>TX</b>	4/1/2010	<b>Initial 4 Hour Annuity Training Requirement:</b> * Resident agents who sell, solicit or negotiate annuities and were licensed prior to 4/1/10 must complete a 4 hour General Annuity Certification Course prior to their next renewal occurring on or after 4/1/10. * Resident agents with a license issued on or after 4/1/2010 must complete a 4 hour General Annuity Certification Course before selling, soliciting, or negotiating annuities. * The General Annuity Certification course does apply towards the continuing education requirement.

\* The Continuing Education exemption based on 20 years of continuous licensure does not apply to the General Annuity Certification Course requirement

\* This requirement only applies to resident agents.

**Ongoing 4 Hour General Annuity Training Requirement:**

\* After completion of the initial 4-hour Annuity Certification Course, producers must complete a **4-hour**, state-approved Annuity Continuing Education Course every 12 months. This 12 month period is calculated from the date of the license renewal date.

\* The Continuing Education exemption based on 20 years of continuous licensure does not apply to the Annuity Continuing Education Course requirement.

\* This requirement only applies to resident agents.

<b>UT</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>VA</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>VT</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>WA</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>WI</b>	<b>5/1/2011</b>	<b>General Annuity Training Requirement:</b> All producers who are licensed to sell, solicit or negotiate annuity products before 5/1/11 must complete a one-time 4 hour General Annuity Training Course by 11/1/11. Producers licensed on or after 5/1/11 must complete this one-time 4 hour General Annuity training course prior to selling, soliciting or negotiating annuity products.
<b>WV</b>	<b>7/1/2011</b>	All producers currently licensed to sell, solicit, and negotiate annuity products must complete a one-time General Annuity training course approved for at least 4 hours by 12/31/11. All producers licensed on or after 7/1/11 must complete this training prior to selling, soliciting, or negotiating such products.
<b>WY</b>		Has <b>NO</b> General Annuity Training Requirement at this time.

## Department of Insurance Information By State

<b>Alabama</b> Commissioner of Insurance 201 Monroe St. Suite 1700 Montgomery, AL 36104 334-269-3550 fax:334-241-4192 <a href="http://www.aldoi.org/">http://www.aldoi.org/</a>	<b>Alaska</b> Dept. of Commerce, Division of Insurance. P.O. Box 110805 Juneau, AK 99811 907-465-2515 fax:907-465-3422 <a href="mailto:insurance@dced.state.ak.us">insurance@dced.state.ak.us</a> <a href="http://www.dced.state.ak.us/insurance/">http://www.dced.state.ak.us/insurance/</a>
<b>Arkansas</b> Insurance Commissioner 1200 W. 3rd St. Little Rock, AR 72201-1904 501-371-2640 fax: 501-371-2618 <a href="http://www.state.ar.us/insurance/">http://www.state.ar.us/insurance/</a>	<b>Arizona</b> Director of Insurance 2910 N. 44th St. #210 Phoenix, AZ 85018 602-912-8400 fax: 602-912-8421 <a href="http://www.state.az.us/id/">http://www.state.az.us/id/</a>
<b>California</b> Department of Insurance Insurance Commissioner 320 Capitol Mall; Ste. 1500 Sacramento, CA 95814 415-538-4010 <a href="http://www.insurance.ca.gov/docs/index.html">http://www.insurance.ca.gov/docs/index.html</a>	<b>Colorado</b> Commissioner of Insurance 1560 Broadway, #850 Denver, CO 80202 303-894-7455 <a href="http://www.dora.state.co.us/insurance/">http://www.dora.state.co.us/insurance/</a>
<b>Connecticut</b> Insurance Dept. PO Box 816 Hartford, CT 06142-0816 860-297-3800 <a href="http://www.state.ct.us/cid">http://www.state.ct.us/cid</a>	<b>Delaware</b> Insurance Commissioner 841 Silver Lake Blvd. Dover, DE 19904 302-739-4251 <a href="http://www.state.de.us/inscom/index.html">http://www.state.de.us/inscom/index.html</a>
<b>Florida</b> Department of Insurance 200 East Gaines Street Tallahassee, FL 32399-0300 850-922-3100 <a href="http://www.fldfs.com">http://www.fldfs.com</a>	<b>Georgia</b> Insurance Commissioner No. 2 Martin Luther King Dr. West Tower, Suite 74 Atlanta, GA 30334 404-656-2070 <a href="http://www.inscomm.state.ga.us/">http://www.inscomm.state.ga.us/</a>
<b>Guam</b> Department of Revenue & Taxation Government of Guam PO Box 23607 GMF, Guam 96921 671-475-5000	<b>Hawaii</b> Department of Commerce & Consumer Affairs PO Box 3614 Honolulu, Hawaii 96811-3614 808-586-2790 <a href="http://www.state.hi.us/">http://www.state.hi.us/</a>
<b>Idaho</b> Department of Insurance 700 W. State St., 3rd Floor PO Box 83720 Boise, ID 83720-0043 208-334-4250 <a href="http://www.doi.state.id.us/">http://www.doi.state.id.us/</a>	<b>Illinois</b> Department of Insurance 320 W. Washington St. Springfield, IL 62767 217-782-4515 <a href="http://www.ins.state.il.us/">http://www.ins.state.il.us/</a>
<b>Indiana</b> Department of Insurance 311 W. Washington Street, Suite 300 Indianapolis, IN 46204 317-232-2385 <a href="http://www.state.in.us/idoi">http://www.state.in.us/idoi</a>	<b>Iowa</b> Iowa Insurance Division 330 Maple St. Des Moines, IA 50319-0065 515-281-5705 <a href="http://www.iid.state.ia.us">http://www.iid.state.ia.us</a>
<b>Kansas</b> Insurance Department 420 S.W. Ninth St. Topeka, KS 66612 785-296-3071 <a href="http://www.ink.org/public/kid/">http://www.ink.org/public/kid/</a>	<b>Kentucky</b> Department of Insurance 215 West Main St. PO Box 517 Frankfort, KY 40602 502-564-3630 <a href="http://www.doi.state.ky.us/">http://www.doi.state.ky.us/</a>
<b>Louisiana</b> Commissioner of Insurance Po Box 94214 Capitol Station	<b>Maine</b> Superintendent of Insurance 34 State House Station Augusta, ME 04333-0034

Baton Rouge, LA 70804  
225-342-0895  
<http://www.ildi.state.la.us/>

207-624-8475  
<http://www.state.me.us/pfr/ins/inshome2.htm>

**Maryland**

Insurance Commissioner  
525 St. Paul Pl.  
Baltimore, MD 21202  
410-468-2000  
<http://www.mdinsurance.state.md.us/>

**Massachusetts**

Division of Insurance  
One South Station, 5th Floor  
Boston, MA 02210  
617-521-7794  
<http://www.state.ma.us/doi>

**Michigan**

Dept. of Consumer and Industry Services  
Insurance Bureau  
P.O. Box 30220  
Lansing, MI 48933  
517-373-0234  
<http://www.cis.state.mi.us/>

**Minnesota**

Dept. of Commerce  
85 7th Place East, Suite 500  
St Paul, MN 55101  
651-296-4026  
<http://www.commerce.state.mn.us/>

**Mississippi**

Commissioner of Insurance  
1001 Woolford Bldg.  
501 N. West Street  
Jackson, MS 39201  
601-359-3569  
<http://www.doi.state.ms.us/>

**Missouri**

Director, Department of Insurance  
P.O. Box 690  
Jefferson City, MO 65102  
573-751-4126  
<http://www.insurance.state.mo.us>

**Montana**

Department of Insurance  
840 Helena Avenue  
Helena, MT 59601  
406-444-2040  
<http://www.state.mt.us/sao/>

**Nebraska**

Department of Insurance  
Terminal Bldg.  
941 O St., Ste. 400  
Lincoln, NE 68508  
402-471-2201  
<http://www.nol.org/home/NDOI/>

**North Carolina**

Department of Insurance  
PO Box 26387  
Raleigh, NC 27611  
919-733-7349  
<http://www.ncdoi.com>

**North Dakota**

Insurance Department  
600 E. Boulevard Avenue; Dept. 401  
Bismark, ND 58505  
701-328-2440  
<http://www.state.nd.us/ndins/>

**New Hampshire**

Insurance Department  
56 Old Suncook Road, GAA Plaza  
Concord, NH 3301  
603-271-2261  
<http://www.state.nh.us/insurance/>

**New Jersey**

Commissioner of Banking and Insurance  
20 West State Street, PO-325  
Trenton, NJ 08625  
609-292-5427  
<http://www.state.nj.us/dobi/index.shtml>

**New Mexico**

Superintendent of Insurance  
PO Drawer 1269  
Santa Fe, NM 87504  
505-827-4601  
<http://www.nmprc.state.nm.us/insurance/insh.htm>

**New York**

Insurance Department  
Empire State Plaza  
Agency Bldg. 1  
Albany, NY 12257  
518-474-6600  
<http://www.ins.state.ny.us/nyins.htm>

**Nevada**

Insurance Division  
788 Fairview Drive, Suite 300  
Carson City, NV 89710-5491  
775-687-4270  
<http://doi.state.nv.us>

**Ohio**

Department of Insurance  
2100 Stella Ct.  
Columbus, OH 43215-1067  
614-644-2673  
<http://www.ohioinsurance.gov>

**Oklahoma**

State Insurance Department  
2401 N.W. 23rd, Suite 28  
(Shepherd Mall)  
P.O. Box 53408  
Oklahoma City, OK 73152  
405-521-2828 or (800)-522-0071  
<http://www.oid.state.ok.us/>

**Oregon**

Department of Consumer & Business Services  
Insurance Division  
350 Winter St., NE Room 440  
Salem, OR 97301-3883  
Tel 503-947-7980  
Fax 503-378-4351  
<http://www.cbs.state.or.us/external/ins/index.html>

**Pennsylvania**

Insurance Department  
1326 Strawberry Square

**Rhode Island**

Department of Business Regulation  
233 Richmond Street

Harrisburg, PA 17120  
717-787-5173

<http://www.ins.state.pa.us/ins/site/default.asp>

**South Carolina**

Department of Insurance  
300 Arbor Lake Drive Suite 1200  
Columbia, SC 29223  
803-737-6160

<http://www.doi.state.sc.us>

**Tennessee**

Commissioner of Insurance  
500 James Robertson Pkwy.  
Nashville, TN 37243  
615-741-2693

<http://www.state.tn.us/commerce/>

**Utah**

Insurance Commissioner  
3110 State Office Bldg.  
Salt Lake City, UT 84114  
801-538-3800

<http://www.insurance.state.ut.us/>

**Virgin Islands**

Government of the Virgin Islands of the United States  
#18 Kongens Gade  
Charlotte Amalie  
St. Thomas, Virgin Islands 00802  
340-774-7166

**Washington**

Department of Insurance  
Office of Insurance Commissioner  
Insurance Bldg.  
5000 Capitol Blvd.  
Lacey, WA 98503  
360-753-7300

<http://www.insurance.wa.gov/>

**Wisconsin**

Office of Commissioner of Insurance  
121 East Wilson Street  
Madison, WI 53702  
608-266-3585

<http://badger.state.wi.us/agencies/oci/>

Providence, RI 02903-4233  
401-222-2223

<http://www.dbr.state.ri.us/>

**South Dakota**

Department of Insurance  
118 West Capitol  
Pierre, SD 57501  
605-773-3563

<http://www.state.sd.us/dcr/dcr.html>

**Texas**

Texas Department of Insurance  
333 Guadalupe, PO Box 149104  
Austin, TX 78714  
512-463-6169

<http://www.tdi.state.tx.us/>

**Vermont**

Department of Banking, Insurance, and Securities  
Agent Licensing Division  
89 Main St., Drawer 20  
Montpelier, VT 05620-3101  
802-828-3303

<http://www.bishca.state.vt.us/>

**Virginia**

State Corporation Commission, Bureau of Insurance  
Box 1157  
Richmond, VA 23218  
804-371-9741

<http://www.state.va.us/scc/division/boi/index.htm>

**West Virginia**

Insurance Commissioner  
1124 Smith Street  
PO Box 50540  
Charleston, WV 25305-0541  
304-558-0610

<http://www.state.wv.us/insurance/>

**Wyoming**

Insurance Commissioner  
Herchler Bldg., 3rd Floor East  
122 West 25th St.  
Cheyenne, WY 82002-0440  
307-777-7401

<http://insurance.state.wy.us/>





<b>WV</b>	Annuity Products	R	4 Hours	390	Yes	N/A	N/A	N/A	Yes	Yes
	Annuity Products	NR	4 Hours	390	Yes	N/A	N/A	N/A	Yes	Yes
<b>WI</b>	All Annuities	R	4 Hours	If for CE: 390_WI, Without CE: Any Reciprocal Course.	Yes	None	N/A	N/A	Yes	Yes
	All Annuities	NR	4 Hours	If for CE: 390_WI, Without CE: Any Reciprocal Course.	Yes	None	N/A	N/A	Yes	Yes
<b>WY</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\* This jurisdiction recently passed/adopted annuities training requirements but has not yet created an annuity specific category for CE approval.

Course 390 is written based on NAIC course content guidelines which have been adopted by this jurisdiction.





## AMERICAN EQUITY

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**As of 3/7/11 Product Specific Training is Required in ALL States PRIOR to submitting business.**

State	Effective Date
AL	3/7/2011
AK	3/7/2011
AZ	3/7/2011
AR	3/7/2011
CA	3/7/2011
CO	3/7/2011
CT	3/7/2011
DE	3/7/2011
DC	3/7/2011
FL	3/7/2011
GA	3/7/2011
HI	3/7/2011
IA	3/7/2011
ID	3/7/2011
IL	3/7/2011
IN	3/7/2011
KS	3/7/2011
KY	3/7/2011
LA	3/7/2011
ME	3/7/2011
MD	3/7/2011
MA	3/7/2011
MI	3/7/2011
MN	3/7/2011
MO	3/7/2011
MS	3/7/2011
MT	3/7/2011
NE	3/7/2011
NV	3/7/2011
NH	3/7/2011
NJ	3/7/2011
NM	3/7/2011
NY	3/7/2011
NC	3/7/2011
ND	3/7/2011
OH	3/7/2011
OK	3/7/2011
OR	3/7/2011
PA	3/7/2011
RI	3/7/2011
SC	3/7/2011
SD	3/7/2011
TN	3/7/2011
TX	3/7/2011
UT	3/7/2011
VT	3/7/2011
VA	3/7/2011
WA	3/7/2011
WI	3/7/2011
WV	3/7/2011
WY	3/7/2011

### TRAINING ACCESS

**All Agents (Contracted and Non-Contracted):** Training Links available at

<https://agent.american-equity.com/stateproducttraining.asp>

If Agent is familiar with AEI products, they have the option go directly to the test.

## AMERICAN GENERAL

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**Last Updated: 6/28/11**

State	Effective Date
AK	
AL	
AR	
AZ	
CA	1/1/2005
CO	4/1/2011
CT	
DC	6/24/2011
DE	
FL	
GA	
HI	
IA	1/1/2011
ID	
IL	
IN	7/1/2011
KS	
KY	
LA	
MA	
MD	
ME	
MI	
MN	
MO	
MS	
MT	
NC	
ND	Date TBD
NE	
NH	
NJ	
NM	
NV	
NY	
OH	
OK	
OR	
PA	
RI	6/1/2011
SC	
SD	
TN	
TX	
UT	
VA	
VT	
WA	
WI	5/1/2011
WV	Date TBD
WY	

### TRAINING ACCESS

**Contracted Agents:** Training Links available at

[www.estation.aglife.com](http://www.estation.aglife.com)

**Note:** Agent must have an AG contracting number in order to access training links.

## ALLIANZ

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**Last Updated: 6/10/11**

State	Effective Date
AK	<i>Proposed - Date TBD</i>
AL	
AR	
AZ	
CA	1/1/2005
CO	4/1/2011
CT	6 Months After Approval (Approval Date TBD)
DC	6/24/2011
DE	
FL	
GA	
HI	<i>Proposed - Date TBD</i>
IA	1/1/2011
ID	
IL	<i>Proposed - Date TBD</i>
IN	7/1/2011
KS	
KY	<i>Proposed - Date TBD</i>
LA	
MA	
MD	11/1/2011
ME	
MI	<i>Proposed - Date TBD</i>
MN	1/1/2012
MO	
MS	
MT	
NC	
ND	8/1/2011
NE	
NH	
NJ	
NM	
NV	
NY	6/30/2011
OH	7/1/2011
OK	7/14/2010
OR	7/1/2011
PA	
RI	7/1/2011
SC	9/25/2011
SD	
TN	6 Months After Approval (Approval Date TBD)
TX	<i>Date TBD</i>
UT	
VA	
VT	
WA	
WI	5/1/2011
WV	7/1/2011
WY	

### TRAINING ACCESS

**All Agents (Contracted and Non-Contracted):** Training Links available at  
To access Allianz Life Insurance Company of North America (Allianz) product training through RegEd, agent needs to self-register on the RegEd/IRI Annuities Training Platform at <https://secure.reged.com/TrainingPlatform/>  
Once registered, Allianz product training will be assigned via an email from RegEd within 24 hours.

Upon completion of training through Business Builder or RegEd, the Carrier will be notified. Agents do not need to provide documentation.

## AMERICAN NATIONAL

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**Last Updated: 6/16/11**

State	Effective Date
AK	
AL	
AR	
AZ	
CA	1/1/2005
CO	4/1/2011
CT	
DC	6/24/2011
DE	
FL	
GA	
HI	
IA	1/1/2011
ID	
IL	
IN	7/1/2011
KS	
KY	
LA	
MA	
MD	11/1/2011
ME	
MI	
MN	
MO	
MS	
MT	
NC	
ND	8/1/2011
NE	
NH	
NJ	6/6/2011
NM	
NV	
NY	6/30/2011
OH	7/1/2011
OK	
OR	7/1/2011
PA	
RI	6/1/2011
SC	9/25/2011
SD	
TN	
TX	
UT	
VA	
VT	
WA	
WI	5/1/2011
WV	7/1/2011
WY	

### TRAINING ACCESS

**All Agents (Contracted and Non-Contracted):** Training Links available at [www.img.ancioweb.com](http://www.img.ancioweb.com) Click on "Compliance" Link.

## AVIVA/Annexus

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**Last Updated: 6/30/11**

State	Effective Date
AK	
AL	
AR	
AZ	
CA	1/1/2005
CO	4/1/2011 - (Existing Agent Training Deadline is 10/1/11)
CT	
DC	6/24/2011 - (Existing Agent Training Deadline is 12/24/11)
DE	
FL	
GA	
HI	
IA	1/1/2011 - (Existing Agent Training Deadline is 5/1/11)
ID	
IL	
IN	
KS	
KY	
LA	
MA	
MD	
ME	
MI	
MN	
MO	
MS	
MT	
NC	
ND	8/1/2011 - (Existing Agent Training Deadline is 8/1/12)
NE	
NH	
NJ	
NM	
NV	
NY	
OH	7/1/2011 - (Existing Agent Training Deadline is 1/1/12)
OK	7/3/2010 - (Existing Agent Training Deadline is 7/14/11)
OR	7/1/2011 - (Existing Agent Training Deadline is 1/1/12)
PA	
RI	6/1/2011 - (Existing Agent Training Deadline is 12/1/11)
SC	9/25/2011 - (Existing Agent Training Deadline is 3/25/12)
SD	
TN	
TX	
UT	
VA	
VT	
WA	6/24/2011 - (Existing Agent Training Deadline is 12/24/11)
WI	5/1/2011 - (Existing Agent Training Deadline is 11/1/11)
WV	7/1/2011 - (Existing Agent Training Deadline is 1/1/12)
WY	

### TRAINING ACCESS

#### Contracted Agents ONLY:

<http://www.avivausa.com/annuitytraining>

Agent needs to self-register on the RegEd/IRI Annuities Training Platform at

<https://secure.reged.com/Login/vu/VirtualUniversity/AVIVA>

#### Non-Contracted Agents:

Agents MUST be contracted in order to access AVIVA Product Training links.

This applies in ALL States.

AVIVA(Applies to ALL AVIVA Affiliated Companies)

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**Last Updated: 6/30/11**

State	Effective Date
AK	
AL	
AR	
AZ	
CA	1/1/2005
CO	4/1/2011 - (Existing Agent Training Deadline is 10/1/11)
CT	
DC	6/24/2011 - (Existing Agent Training Deadline is 12/24/11)
DE	
FL	
GA	
HI	
IA	1/1/2011 - (Existing Agent Training Deadline is 5/1/11)
ID	
IL	
IN	
KS	
KY	
LA	
MA	
MD	
ME	
MI	
MN	
MO	
MS	
MT	
NC	
ND	8/1/2011 - (Existing Agent Training Deadline is 8/1/12)
NE	
NH	
NJ	
NM	
NV	
NY	
OH	7/1/2011 - (Existing Agent Training Deadline is 1/1/12)
OK	7/3/2010 - (Existing Agent Training Deadline is 7/14/11)
OR	7/1/2011 - (Existing Agent Training Deadline is 1/1/12)
PA	
RI	6/1/2011 - (Existing Agent Training Deadline is 12/1/11)
SC	9/25/2011 - (Existing Agent Training Deadline is 3/25/12)
SD	
TN	
TX	
UT	
VA	
VT	
WA	6/24/2011 - (Existing Agent Training Deadline is 12/24/11)
WI	5/1/2011 - (Existing Agent Training Deadline is 11/1/11)
WV	7/1/2011 - (Existing Agent Training Deadline is 1/1/12)
WY	

**TRAINING ACCESS**

**Contracted Agents ONLY:**

<http://www.avivausa.com/annuitytraining>

Agent needs to self-register on the RegEd/IRI Annuities Training Platform at

<https://secure.reged.com/Login/vu/VirtualUniversity/AVIVA>

**Non-Contracted Agents:**

Agents MUST be contracted in order to access AVIVA Product Training links.

This applies in ALL States.

## Fidelity & Guaranty

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**As of 1/1/11 Product Specific Training is Required in ALL States PRIOR to submitting business.**

State	Effective Date
AK	1/1/2011
AL	1/1/2011
AR	1/1/2011
AZ	1/1/2011
CA	1/1/2011
CO	1/1/2011
CT	1/1/2011
DC	1/1/2011
DE	1/1/2011
FL	1/1/2011
GA	1/1/2011
HI	1/1/2011
IA	1/1/2011
ID	1/1/2011
IL	1/1/2011
IN	1/1/2011
KS	1/1/2011
KY	1/1/2011
LA	1/1/2011
MA	1/1/2011
MD	1/1/2011
ME	1/1/2011
MI	1/1/2011
MN	1/1/2011
MO	1/1/2011
MS	1/1/2011
MT	1/1/2011
NC	1/1/2011
ND	1/1/2011
NE	1/1/2011
NH	1/1/2011
NJ	1/1/2011
NM	1/1/2011
NV	1/1/2011
NY	1/1/2011
OH	1/1/2011
OK	1/1/2011
OR	1/1/2011
PA	1/1/2011
RI	1/1/2011
SC	1/1/2011
SD	1/1/2011
TN	1/1/2011
TX	1/1/2011
UT	1/1/2011
VA	1/1/2011
VT	1/1/2011
WA	1/1/2011
WI	1/1/2011
WV	1/1/2011
WY	1/1/2011

### TRAINING ACCESS

ALL Agents must complete training for each FG Life annuity product series **BEFORE** solicitation.

**Otherwise, applications will be rejected, the training will need to be done and new paperwork will be required. Training must be completed on or before application signature dates.**

#### Contracted Agents:

[1. Go to www.fglife.com, go to "Your secure site" and sign in using ID and password](#)

2. Click on "Required Annuity Product Training" drop down box and select products you sell or want to sell.
3. Read the material, understand it and then certify that you have read and understand the material.
4. That's it!

#### Non-Contracted:

If you are an agent not yet appointed with FG Life, you can access this training by logging in under "Producer Required Annuity Product Training" link on the www.fglife.com site. This is to facilitate those agents who want to submit a case and are in the process of appointment with FG Life.

Agents must complete the training prior to submitting applications.

## FORETHOUGHT

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**Last Updated: 7/7/11**

State	Effective Date
AK	
AL	
AR	
AZ	
CA	1/1/2005
CO	
CT	
DC	
DE	
FL	Required - No Date Announced
GA	
HI	
IA	1/1/2011
ID	
IL	
IN	
KS	
KY	
LA	
MA	
MD	
ME	
MI	
MN	
MO	
MS	
MT	
NC	
ND	
NE	
NH	
NJ	
NM	
NV	
NY	
OH	
OK	
OR	
PA	
RI	
SC	
SD	
TN	
TX	4/1/2010
UT	
VA	
VT	
WA	
WI	
WV	
WY	

### TRAINING ACCESS

#### All Agents (Contracted and Non-Contracted):

To access this course, agents must go to the site and register as an agent.

[www.forethought.com](http://www.forethought.com)

Forethought University Certification Assessment is due 45 days after first sale.

## GENWORTH LIFE

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**Last Updated: 7/12/11**

State	Effective Date
AK	
AL	
AR	
AZ	
CA	1/1/2005
CO	4/1/2011 - (Existing Agent Training Deadline is 10/1/11)
CT	
DC	6/24/2011 - (Existing Agent Training Deadline is 12/24/11)
DE	
FL	
GA	
HI	
IA	1/1/2011 - (Existing Agent Training Deadline is 5/1/11)
ID	
IL	
IN	
KS	
KY	
LA	
MA	
MD	
ME	
MI	
MN	
MO	
MS	
MT	
NC	
ND	<b>Required - No Date Announced</b>
NE	
NH	
NJ	
NM	
NV	
NY	6/1/2011
OH	7/1/2011 - (Existing Agent Training Deadline is 1/1/12)
OK	7/3/2010 - (Existing Agent Training Deadline is 7/14/11)
OR	7/1/2011 - (Existing Agent Training Deadline is 1/1/12)
PA	
RI	6/1/2011 - (Existing Agent Training Deadline is 12/1/11)
SC	9/25/2011 - (Existing Agent Training Deadline is 3/25/12)
SD	
TN	
TX	4/1/2010
UT	
VA	
VT	
WA	
WI	5/1/2011 - (Existing Agent Training Deadline is 11/1/11)
WV	7/1/2011 - (Existing Agent Training Deadline is 1/1/12)
WY	

### TRAINING ACCESS

**All Agents (Contracted and Non-Contracted):** Training Links available at <http://www.pearsonvue.com/>

#### How to View The Approved Course Listings

- 1) Sign on to the Pearson VUE website at <http://www.pearsonvue.com>
- 2) Under Quick Links, select "Find Continuing Education (CE) Services."
- 3) From the drop-down menu, select "(Desired State) Insurance Division," then press "Go."
- 4) Under CE Licensee Services, select "Provider and Course Listing."
- 5) Go down to the Subject area drop-down box and select "Annuity Products," then press "Submit."
- 6) This will take you to the approval list of Courses by Providers.

#### Where to Send Proof of Completion

Genworth will attempt to validate general annuity training through ClearCert. If they are unable to validate, agents can forward certificates to [producersservices@genworth.com](mailto:producersservices@genworth.com) or fax to 434-948-5058.

# GREAT AMERICAN/ANNUITY INVESTORS

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**Last Updated: 6/30/11**

State	Effective Date
AK	
AL	
AR	
AZ	
CA	1/1/2005
CO	4/1/2011
CT	
DC	6/24/2011
DE	
FL	
GA	
HI	
IA	1/1/2011
ID	
IL	
IN	
KS	
KY	
LA	
MA	
MD	
ME	
MI	
MN	
MO	
MS	
MT	
NC	
ND	
NE	
NH	
NJ	
NM	
NV	
NY	
OH	7/1/2011
OK	
OR	7/1/2011
PA	
RI	6/1/2011
SC	

## TRAINING ACCESS

**All Agents (Contracted and Non-Contracted):** Training Links available at [www.joinafri.com](http://www.joinafri.com)

SD	
TN	
TX	
UT	
VA	
VT	
WA	
WI	5/1/2011
WV	7/1/2011
WY	

# ING

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**Last Updated: 6/10/11**

State	Effective Date
AK	
AL	
AR	7/15/2010
AZ	
CA	1/1/2005
CO	4/1/2011
CT	
DC	6/24/2011
DE	
FL	
GA	
HI	
IA	1/1/2011
ID	
IL	
IN	
KS	
KY	
LA	
MA	
MD	
ME	
MI	
MN	
MO	
MS	
MT	
NC	
ND	8/1/2011
NE	
NH	
NJ	
NM	
NV	
NY	6/30/2011
OH	7/1/2011
OK	7/14/2010
OR	7/1/2011
PA	
RI	6/1/2011

## TRAINING ACCESS

**All Agents (Contracted and Non-Contracted):** Training Links available at <https://www2.ing-usa.com/stellent/public/5090194.pdf>  
Ensure that the Company receives confirmation of training completion.

SC	
SD	
TN	
TX	3/30/2010
UT	
VA	
VT	
WA	
WI	5/1/2011
WV	7/1/2011
WY	

# LAFAYETTE LIFE

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**As of 9/6/06 Product Specific Training is Required in ALL States PRIOR to submitting business.**

State	Effective Date
AK	9/6/2006
AL	9/6/2006
AR	9/6/2006
AZ	9/6/2006
CA	9/6/2006
CO	9/6/2006
CT	9/6/2006
DC	9/6/2006
DE	9/6/2006
FL	9/6/2006
GA	9/6/2006
HI	9/6/2006
IA	9/6/2006
ID	9/6/2006
IL	9/6/2006
IN	9/6/2006
KS	9/6/2006
KY	9/6/2006
LA	9/6/2006
MA	9/6/2006
MD	9/6/2006
ME	9/6/2006
MI	9/6/2006
MN	9/6/2006
MO	9/6/2006
MS	9/6/2006
MT	9/6/2006
NC	9/6/2006
ND	9/6/2006
NE	9/6/2006
NH	9/6/2006
NJ	9/6/2006
NM	9/6/2006
NV	9/6/2006
NY	9/6/2006
OH	9/6/2006
OK	9/6/2006
OR	9/6/2006
PA	9/6/2006
RI	9/6/2006
SC	9/6/2006
SD	9/6/2006
TN	9/6/2006
TX	9/6/2006
UT	9/6/2006
VA	9/6/2006

## TRAINING ACCESS

### All Agents (Contracted and Non-Contracted):

All agents must complete LAF Marquis Series of Products Agent Quiz (Form # 2340 9/10).

<b>VT</b>	9/6/2006
<b>WA</b>	9/6/2006
<b>WI</b>	9/6/2006
<b>WV</b>	9/6/2006
<b>WY</b>	9/6/2006

# LINCOLN BENEFIT

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**Last Updated: 7/15/11**

State	Effective Date
AK	
AL	
AR	7/15/2010
AZ	
CA	1/1/2005
CO	4/1/2011
CT	
DC	6/24/2011
DE	
FL	
GA	
HI	
IA	1/1/2011
ID	
IL	
IN	
KS	
KY	
LA	
MA	
MD	
ME	
MI	
MN	
MO	
MS	
MT	
NC	
ND	8/1/2011
NE	
NH	
NJ	
NM	
NV	
NY	
OH	7/1/2011
OK	7/14/2011
OR	7/1/2011
PA	
RI	6/1/2011

## TRAINING ACCESS

### All Agents (Contracted & Non-Contracted):

To complete our product training you are required to read and understand the annuity product information provided in LBL's Product Directory, LBL8191.

Upon completion of your review, please fully complete the Annuity Product Training Certification document. Please print and the completed PDF document and forward it to our office using one of the following methods:

FAX – 1-877-843-0271  
USPS – Licensing COE  
ATTN MBA Channel processing  
P.O. Box 660181  
Dallas, Texas 75266-0191

SC	
SD	
TN	
TX	4/1/2010
UT	
VA	
VT	
WA	
WI	5/1/2011
WV	7/1/2011
WY	

# LINCOLN FINANCIAL

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**Last Updated: 7/7/11**

State	Effective Date
AK	
AL	
AR	
AZ	
CA	1/1/2005
CO	4/1/2011
CT	
DC	6/24/2011
DE	
FL	
GA	
HI	
IA	1/1/2011
ID	
IL	
IN	
KS	
KY	
LA	
MA	
MD	11/1/2011
ME	
MI	
MN	
MO	
MS	
MT	
NC	
ND	8/1/2011
NE	
NH	
NJ	
NM	
NV	
NY	6/30/2011
OH	7/1/2011
OK	7/14/2010
OR	7/1/2011
PA	
RI	6/1/2011
SC	9/25/2011

## TRAINING ACCESS

**All Agents (Contracted and Non-Contracted):** Training Links available at <http://naic.pinpointglobal.com/LincolnFinancial/\\Apps/default.aspx>

<b>SD</b>	
<b>TN</b>	
<b>TX</b>	4/1/2010
<b>UT</b>	
<b>VA</b>	
<b>VT</b>	
<b>WA</b>	
<b>WI</b>	5/1/2011
<b>WV</b>	7/1/2011
<b>WY</b>	

## NORTH AMERICAN

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**As of 1/1/11 Product Specific Training is Required in ALL States PRIOR to submitting business.**

State	Effective Date
AK	1/1/2011
AL	1/1/2011
AR	1/1/2011
AZ	1/1/2011
CA	1/1/2011
CO	1/1/2011
CT	1/1/2011
DC	1/1/2011
DE	1/1/2011
FL	1/1/2011
GA	1/1/2011
HI	1/1/2011
IA	1/1/2011
ID	1/1/2011
IL	1/1/2011
IN	1/1/2011
KS	1/1/2011
KY	1/1/2011
LA	1/1/2011
MA	1/1/2011
MD	1/1/2011
ME	1/1/2011
MI	1/1/2011
MN	1/1/2011
MO	1/1/2011
MS	1/1/2011
MT	1/1/2011
NC	1/1/2011
ND	1/1/2011
NE	1/1/2011
NH	1/1/2011
NJ	1/1/2011
NM	1/1/2011
NV	1/1/2011
NY	1/1/2011
OH	1/1/2011
OK	1/1/2011
OR	1/1/2011
PA	1/1/2011
RI	1/1/2011
SC	1/1/2011
SD	1/1/2011
TN	1/1/2011
TX	1/1/2011
UT	1/1/2011
VA	1/1/2011
VT	1/1/2011
WA	1/1/2011
WI	1/1/2011

### TRAINING ACCESS

**Contracted Agent:** Go to NACOLAH Agent Website to access Training Links.  
Log on information is sent via email to agents once contracting is activated.

**Non-Contracted Agent:** CANNOT obtain Training Links until AFTER contracting is processed.  
Processing takes approximately 5 business days.  
Contracting can be emailed or faxed to (866) 322-7072.

### TRAINING FOR NEW Death Benefit Rider

Training session will be available on June 23, 2011 at 10:00am CT.

<https://nacolah.webex.com/nacolah/onstage/g.php?t=a&d=745798569>

### FAX/EMAIL:

Agent will receive a welcome notice via Email with Login instructions,  
with a unique username & password associated with the agents Social Security Number.

**Business CANNOT be submitted until AFTER training has been completed.**

WV	1/1/2011
WY	1/1/2011

# NATIONAL WESTERN

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

**Last Updated: 7/8/11**

State	Effective Date
AK	
AL	
AR	
AZ	
CA	1/1/2005
CO	4/1/2011
CT	
DC	6/24/2011
DE	
FL	
GA	
HI	
IA	1/1/2011
ID	
IL	
IN	
KS	
KY	
LA	
MA	
MD	11/1/2011
ME	
MI	
MN	
MO	
MS	
MT	
NC	
ND	8/1/2011
NE	
NH	
NJ	6/6/2011
NM	
NV	
NY	
OH	7/1/2011
OK	7/14/2011
OR	7/1/2011
PA	
RI	6/1/2011
SC	9/25/2011
SD	
TN	
TX	
UT	
VA	

## TRAINING ACCESS

<https://successce.com/NAFA.aspx>

Once on the website, click the box in the middle of your screen "Required Annuity Product Specific Training," select "National Western Life" as your Carrier, click "Continue", then you may select one or both training programs by clicking on the appropriate training box(es).

- 1). One-time General Annuity Training.
- 2). Product-Specific Training.

Once you have made your selection, click "Check Out" and follow the screen prompts to continue to your training program(s).

<b>VT</b>	
<b>WA</b>	
<b>WI</b>	5/1/2011
<b>WV</b>	7/1/2011
<b>WY</b>	

## SYMETRA LIFE

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States require **Specific-Product Training**.

### TRAINING ACCESS

**All Agents (Contracted & Non-Contracted):** Training Links available at

<http://www.symetra.com/FinancialProfessionals/WorkWithUs/AppointedAgentsAdvisors/AgentCommunication/Pages/Advisories.aspx>

### NOTE

If you have questions, or would like to be added to a mailing list to receive regulatory updates, please contact the Life & Retirement Sales Desk at [invest@symetra.com](mailto:invest@symetra.com) or 1-800-706-0700.

**Last Updated: 6/15/11**

State	Effective Date
AK	7/18/2008
AL	12/14/2006
AR	7/10/2009
AZ	10/19/2006
CA	1/1/2005
CO	2/15/2011
DC	1/4/2011
FL	12/1/2009
GA	12/7/2006
HI	12/12/2007
IA	12/14/2006
ID	6/1/2006
IL	12/12/2007
IN	12/12/2007
KS	10/3/2006
KY	12/21/2007
LA	12/26/2006
MD	6/12/2007
ME	10/19/2006
MI	10/19/2006
MT	9/25/2007
NC	12/18/2007
NE	11/13/2007
NV	4/7/2009
NY	4/13/2009
OH	3/22/2007
OK	7/14/2010
OR	5/18/2011
RI	4/25/2011
SD	7/18/2008
TN	6/25/2008
VA	3/15/2007
WI	4/1/2011
WV	6/10/2011

