

Last Updated 4/13/11

Chart will be checked for changes on a weekly basis.

GENERAL ANNUITY Continuing Education REQUIREMENT By State

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

www.webce.com

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

Effective Date	STATUS
AL	Has NO Annuity Training Requirement at this time.
AK	Has PENDING Annuity Training Legislation/Regulation.
AZ	Has NO Annuity Training Requirement at this time.
AR	6/28/10 Annuity Training: Any Resident or Non Resident Producer who sells an annuity product to an Arkansas resident MUST complete the Arkansas Rule 82 Annuity Training Course. NOTE: Effective June 28, 2010 the 4-hour Annuity requirement was repealed by the AR DOI. While the course requirements are being revised by the Arkansas DOI the above 4-hour Annuity training is no longer required.
CA	1/1/11 Annuity 8 hour - all California agents who sell annuities must complete an 8 hour state-approved Annuity Training course prior to selling annuities. Annuity 4 Hour Requirement - in addition to the one-time 8-hour Annuity training course, agents continuing to sell annuities must complete a 4-hour state-approved Annuity Continuing Education course each subsequent compliance period.
CO	4/1/11 Annuity Training...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.
CT	Has PENDING Annuity Training Legislation/Regulation.
DE	Has NO Annuity Training Requirement at this time.
DC	12/24/10 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 annuities by 12/24/2011. Producers who obtain a life insurance line of authority on or after 6/24/2011 must complete the training before selling annuities. Resident and non-resident producers may complete equivalent annuity training in any state.
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. This requirement applies to resident and non-resident producers.
GA	Has NO Annuity Training Requirement at this time.
HI	Has PENDING Annuity Training Legislation/Regulation.
IA	1/1/11 Annuity Training: Effective January 1, 2011 Iowa Administrative Rule 191-15.72 requires 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. This is a one-time requirement and is not a condition of license renewal, unless selling Annuities. This is a separate requirement other than the already existing rule 15.80 for Indexed Insurance products. Indexed Annuity Training: 1/1/2008 Effective January 1, 2008 Iowa Administrative Rule 191-15.80 requires 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. This is a one-time requirement and is not a condition of license renewal, unless selling Indexed Annuities.

ID		Has NO Annuity Training Requirement at this time.
IL		Has NO Annuity Training Requirement at this time.
IN		Has PENDING Annuity Training Legislation/Regulation.
KS		Has NO Annuity Training Requirement at this time.
KY		Has NO Annuity Training Requirement at this time.
LA		Has NO Annuity Training Requirement at this time.
ME		Has NO Annuity Training Requirement at this time.
MD		Has PENDING Annuity Training Legislation/Regulation.
MA		Has NO Annuity Training Requirement at this time.
MI		Has PENDING Annuity Training Legislation/Regulation.
MN		Has PENDING Annuity Training Legislation/Regulation.
MO		Has NO Annuity Training Requirement at this time.
MS		Has NO Annuity Training Requirement at this time.
MT		Has NO Annuity Training Requirement at this time.
NE		Has NO Annuity Training Requirement at this time.
NV		Has NO Annuity Training Requirement at this time.
NH		Has NO Annuity Training Requirement at this time.
NJ		Has PENDING Annuity Training Legislation/Regulation.
NM		Has NO Annuity Training Requirement at this time.
NY		<p>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.</p> <p>Please note: 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.</p>
NC		Has NO Annuity Training Requirement at this time.
ND		Has PENDING Annuity Training Legislation/Regulation.
OH	7/1/2011	<p>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 annuities by 1/1/2012.</p> <p>Producers who obtain a life insurance line of authority on or after 7/1/2011 must complete the training before selling annuities.</p> <p>Non-resident producers may complete equivalent annuity training in any state.</p>
OK	7/14/2010	<p>Annuity Training Requirement: Producers licensed prior to July 14, 2010, 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 July 14, 2011.</p> <p>Producers who became licensed or add a life line of authority on or after July 14, 2010, and desire to sell annuity products, must complete the training prior to selling, soliciting, or negotiating such products.</p>
OR	7/1/2011	<p>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 training in annuities by 1/1/12.</p> <p>Producers who obtain a life insurance line of authority on or after 8/1/11 must complete the training before selling annuities.</p> <p>Resident and non-resident producers may complete equivalent annuity training in any state.</p>
PA		Has NO Annuity Training Requirement at this time.
RI	6/1/2011	<p>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 annuities by 12/1/2011.</p> <p>Producers who obtain a life insurance line of authority on or after 6/1/2011 must complete the training before selling annuities.</p> <p>Resident and non-resident producers may complete equivalent annuity training in any state.</p>
SC	9/25/2011	<p>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 annuities by 3/25/12.</p> <p>Producers who obtain a life insurance line of authority on or after 9/25/11 must complete the training before selling annuities.</p> <p>More information on reciprocity will be provided pending clarification with the state.</p>
SD		Has NO Annuity Training Requirement at this time.
TN		Has PENDING Annuity Training Legislation/Regulation.

TX	4/1/2010	<p>Initial 4 Hour Annuity Training Requirement:</p> <ul style="list-style-type: none"> * Resident agents who sell, solicit or negotiate annuities and were licensed prior to April 1, 2010 must complete a 4 hour Annuity Certification Course prior to their next renewal occurring on or after April 1, 2010. * Resident agents with a license issued on or after 4/1/2010 must complete a 4 hour Annuity Certification Course before selling, soliciting, or negotiating annuities. * The 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 Annuity Certification Course requirement * This requirement only applies to resident agents. <p>Ongoing 4 Hour Annuity Training Requirement:</p> <ul style="list-style-type: none"> * 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.
UT		Has NO Annuity Training Requirement at this time.
VT		Has NO Annuity Training Requirement at this time.
VA		Has NO Annuity Training Requirement at this time.
WA		Has NO Annuity Training Requirement at this time.
WI	11/1/2011	<p>Annuity Training Requirement: All producers who are licensed to sell, solicit or negotiate annuity products before May 1, 2011 must complete a one-time 4 hour Annuity Training Course by November 1, 2011.</p> <p>Producers licensed on or after May 1, 2011 must complete this one-time 4 hour annuity training course prior to selling, soliciting or negotiating annuity products.</p>
WV	7/1/2011	<p>Effective July 1, 2011: All producers currently licensed to sell, solicit, and negotiate annuity products must complete a one-time annuity training course approved for at least 4 hours by December 31, 2011.</p> <p>All producers licensed on or after July 1, 2011 must complete this training prior to selling, soliciting, or negotiating such products.</p>
WY		Has NO Annuity Training Requirement at this time.

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