

State	Has the State Adopted a Best Interest Standard?	Class of Annuities	Residency (R=Resident, NR=Non-resident)	Initial Requirement	RegEd Course Recommended for Initial Training Requirement	Is a 1 Hour Update Course Allowed?	ClearCert Approved	Ongoing Requirement	RegEd Course Recommended for Ongoing Training Requirement	Compliance Period (Type/Months)	Reciprocity Permitted	Product-Specific Training Required
Alabama	Yes, Effective 1/1/2022	All	R	4 hours	490	1 hour option expired 6/30/2022	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2022	All	NR	4 hours	490	1 hour option expired 6/30/2022	Yes	N/A	N/A	N/A	Yes	Yes
Alaska	Yes, Effective 1/15/2023	All	R	4 hours	4 hour - 490 Or if applicable, 1 hour - 491	Yes, if 390 or equivalent was completed before 1/15/2023, 1 hour option will be available until 7/15/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/15/2023	All	NR	4 hours	4 hour - 490 Or if applicable, 1 hour - 491	Yes, if 390 or equivalent was completed before 1/15/2023, 1 hour option will be available until 7/15/2023	Yes	N/A	N/A	N/A	Yes	Yes
Arizona	Yes, Effective 1/1/2021	All	R	4 hours	490	1 hour option expired 6/30/2021	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2021	All	NR	4 hours	490	1 hour option expired 6/30/2021	Yes	N/A	N/A	N/A	Yes	Yes
Arkansas	Yes, Effective 1/1/2022	All	R	4 hours	4 hour - 490 Or if applicable, 1 hour- 491	Yes, if 390 or equivalent was previously completed	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2022	All	NR	4 hours	4 hour - 490 Or if applicable, 1 hour- 491	Yes, if 390 or equivalent was previously completed	Yes	N/A	N/A	N/A	Yes	Yes
California	N/A	All	R	8 hours	444_CA	N/A	N/A	4 hours	435_CA or 463_CA	Renewal Period/ 24 Months	No	Yes
	N/A	All	NR	8 hours	444_CA	N/A	N/A	4 hours	435_CA or 463_CA	Renewal Period/ 24 Months	No	Yes

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Colorado	Yes, Effective 11/1/2022	All	R	4 hours	4 hour - 490 <i>Or if applicable, 1 hour- 491</i>	Yes, if a producer completed the original training before 11/1/2022, 1 hour course will be available until 4/30/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 11/1/2022	All	NR	4 hours	4 hour - 490 <i>Or if applicable, 1 hour- 491</i>	Yes, if a producer completed the original training before 11/1/2022, 1 hour course will be available until 4/30/2023	Yes	N/A	N/A	N/A	Yes	Yes
Connecticut	Yes, Effective 3/1/2022	All	R	4 hours	4 hour - 490	1 hour option expired 8/1/2022	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 3/1/2022	All	NR	4 hours	4 hour - 490	1 hour option expired 8/1/2022	Yes	N/A	N/A	N/A	Yes	Yes
District of Columbia	N/A	All	R	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	N/A	All	NR	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
Delaware	Yes, Effective 8/1/2021	All	R	4 hours	490	1 hour option expired 2/1/2022	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 8/1/2021	All	NR	4 hours	490	1 hour option expired 2/1/2022	Yes	N/A	N/A	N/A	Yes	Yes
Florida	N/A	Individual Life and Annuity Contracts	R	None	N/A	N/A	N/A	Now included in 5-hour CE Update requirement	N/A	N/A	N/A	Yes
	N/A	Individual Life and Annuity Contracts	NR	None	N/A	N/A	N/A	None	N/A	N/A	N/A	Yes

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Georgia	Yes, Effective 8/1/2023 (Effective date to be confirmed by the state)	All	R	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 8/1/2023 (Effective date to be confirmed by the state)	All	NR	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
Hawaii	Yes, Effective 1/1/2023	All	R	4 hours	4 hour – 490 Or if applicable, 1 hour- 491	Yes, if 390 or equivalent was completed before 1/1/2023, 1 hour option will be available until 7/1/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2023	All	NR	4 hours	4 hour – 490 Or if applicable, 1 hour- 491	Yes, if 390 or equivalent was completed before 1/1/2023, 1 hour option will be available until 7/1/2023	Yes	N/A	N/A	N/A	Yes	Yes
Idaho	Yes, Effective 7/1/2021	All	R	4 hours	490	1 hour option expired 2/1/2022	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 7/1/2021	All	NR	4 hours	490	1 hour option expired 2/1/2022	Yes	N/A	N/A	N/A	Yes	Yes
Illinois	Yes, Effective 8/1/2023 (Effective date to be confirmed by the state)	All	R	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 8/1/2023 (Effective date to be confirmed by the state)	All	NR	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes

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Indiana	N/A	Annuity Products	R	4 hours	390_IN	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	N/A	Annuity Products	NR	4 hours	390_IN	N/A	Yes	N/A	N/A	N/A	Yes	Yes
Iowa	N/A	Indexed Products	R	4 hours	156_IA	N/A	N/A	None	N/A	N/A	No	No
	N/A	Indexed Products	NR	4 hours	156_IA	N/A	N/A	None	N/A	N/A	No	No
	Yes, Effective 1/1/2021	All Annuities	R	4 hours	490	1 hour option expired 6/30/2021	Yes	None	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2021	All Annuities	NR	4 hours	490	1 hour option expired 6/30/2021	Yes	None	N/A	N/A	Yes	Yes
Kansas	N/A	All	R	4 hours	390*	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	N/A	All	NR	4 hours	390*	N/A	Yes	N/A	N/A	N/A	Yes	Yes
Kentucky	Yes, Effective 1/1/2022	All	R	4 hours	4 hour - 490 Or if applicable, 1 hour 491	Yes, if 390 or equivalent course was already completed	Yes	N/A	N/A	N/A	NR only	Yes
	Yes, Effective 1/1/2022	All	NR	4 hours	4 hour - 490 Or if applicable, 1 hour 491	Yes, if 390 or equivalent course was already completed	Yes	N/A	N/A	N/A	NR only	Yes
Louisiana	N/A	All	R	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	N/A	All	NR	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
Maine	Yes, Effective 1/1/2022	All	R	4 hours	490	1 hour option expired 7/1/2022	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2022	All	NR	4 hours	490	1 hour option expired 7/1/2022	Yes	N/A	N/A	N/A	Yes	Yes

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Maryland	Yes, Effective 10/8/2022	Annuity Products	R	4 hours	4 hour - 490 Or if applicable, 1 hour 491	Yes, if 390 or equivalent was completed before 10/8/2022, 1 hour course will be available until 4/8/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 10/8/2022	Annuity Products	NR	4 hours	4 hour - 490 Or if applicable, 1 hour 491	Yes, if 390 or equivalent was completed before 10/8/2022, 1 hour course will be available until 4/8/2023	Yes	N/A	N/A	N/A	Yes	Yes
Massachusetts	Yes, the BI courses are available ahead of the 6/1/2023 effective date since the regulation requires existing producers to complete the training by the 6/1/2023 effective date	All	R	4 hours	4 hour - 490 Or if applicable, 1 hour - 491	Yes, if 390 or equivalent already completed, 1 hour option will be available until 6/1/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, the BI courses are available ahead of the 6/1/2023 effective date since the regulation requires existing producers to complete the training by the 6/1/2023 effective date	All	NR	4 hours	4 hour - 490 Or if applicable, 1 hour - 491	Yes, if 390 or equivalent already completed, 1 hour option will be available until 6/1/2023	Yes	N/A	N/A	N/A	Yes	Yes
Michigan	Yes, Effective 6/29/2021	All	R	4 hours	490	1 hour option expired 12/29/2021	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 6/29/2021	All	NR	4 hours	490	1 hour option expired 12/29/2021	Yes	N/A	N/A	N/A	Yes	Yes

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Minnesota	Yes, Effective 1/1/2023	All	R	4 hours	4 hour - 490_MN Or if applicable, 1 hour - 491_MN	Yes, if 390 or equivalent was completed before 1/1/2023, 1 hour option will be available until 6/30/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2023	All	NR	4 hours	4 hour - 490_MN Or if applicable, 1 hour - 491_MN	Yes, if 390 or equivalent was completed before 1/1/2023, 1 hour option will be available until 6/30/2023	Yes	N/A	N/A	N/A	Yes	Yes
Mississippi	Yes, Effective 1/1/2022	All	R	4 hours	490	1 hour option expired 6/30/2022	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2022	All	NR	4 hours	490	1 hour option expired 6/30/2022	Yes	N/A	N/A	N/A	Yes	Yes
Missouri	N/A	All	R	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	N/A	All	NR	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
Montana	Yes, Effective 10/1/2021	All	R	4 hours	490	1 hour option expired 4/1/2022	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 10/1/2021	All	NR	4 hours	490	1 hour option expired 4/1/2022	Yes	N/A	N/A	N/A	Yes	Yes
Nebraska	Yes, Effective 7/1/2021	All	R	4 hours	490	1 hour option expired	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 7/1/2021	All	NR	4 hours	490	1 hour option expired	Yes	N/A	N/A	N/A	Yes	Yes
Nevada	Pending	Legislation/Regulation Pending	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
New Hampshire	N/A	All	R	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	N/A	All	NR	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
New Jersey	N/A	All	R	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	N/A	All	NR	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes

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New Mexico	Yes, Effective 10/1/2022	N/A	N/A	N/A	4 hour - 490 Or if applicable, 1 hour - 491	Yes, if 390 or equivalent was previously completed	Yes	N/A	N/A	N/A	Yes	Yes
New York	Yes	All	R	Unspecified	Life and Annuities: 484_NY, 485_NY Life Only: 484_NY_L	N/A	N/A	N/A	N/A	N/A	No	Yes
	Yes	All	NR	Unspecified	Life and Annuities: 484_NY, 485_NY Life Only: 484_NY_L	N/A	N/A	N/A	N/A	N/A	No	Yes
North Carolina	Yes, Effective 1/1/2023	All	R	4 hours	4 hour - 490 Or if applicable, 1 hour - 491	Yes, if 390 or equivalent was previously completed	N/A	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2023	All	NR	4 hours	4 hour - 490 Or if applicable, 1 hour - 491	Yes, if 390 or equivalent was previously completed	N/A	N/A	N/A	N/A	Yes	Yes
North Dakota	Yes, Effective 1/1/2022	Annuity Products	R	4 hours	490	1 hour option expired 6/30/2022	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2022	Annuity Products	NR	4 hours	490	1 hour option expired 6/30/2022	Yes	N/A	N/A	N/A	Yes	Yes
Ohio	Yes, Effective 2/14/2021	All	R	4 hours	490	1 hour option expired 8/14/2021	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 2/14/2021	All	NR	4 hours	490	1 hour option expired 8/14/2021	Yes	N/A	N/A	N/A	Yes	Yes
Oklahoma	Pending	All Annuities	R	4 hours	390	N/A	Yes	None	N/A	N/A	Yes	No
	Pending	All Annuities	NR	4 hours	390	N/A	Yes	None	N/A	N/A	Yes	No
Oregon	Pending	All Annuities	R	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	Pending	All Annuities	NR	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes

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Pennsylvania	Yes, Effective 6/20/2022	All Annuities	R	4 hours	490	1 hour option expired 12/20/2022	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 6/20/2022	All Annuities	NR	4 hours	490	1 hour option expired 12/20/2022	Yes	N/A	N/A	N/A	Yes	Yes
Rhode Island	Yes, Effective 4/1/2021	All Annuities	R	4 hours	490	1 hour option expired 9/30/2021	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 4/1/2021	All Annuities	NR	4 hours	490	1 hour option expired 9/30/2021	Yes	N/A	N/A	N/A	Yes	Yes
South Carolina	Yes, Effective 11/27/2022	All Annuities	R	4 hours	4 hour - 490 Or if applicable, 1 hour 491	Yes, if 390 or equivalent was previously completed.	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 11/27/2022	All Annuities	NR	4 hours	4 hour - 490 Or if applicable, 1 hour 491	Yes, if 390 or equivalent was previously completed.	Yes	N/A	N/A	N/A	Yes	Yes
South Dakota	Yes, 4 hour is effective 10/1/2022 & 1 hour is effective 1/1/2023	All Annuities	R	4 hours	4 hour - 490 Or if applicable, 1 hour 491	Yes, if 390 or equivalent was completed before 1/1/2023, 1 hour option will be available until 7/1/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, 4 hour is effective 10/1/2022 & 1 hour is effective 1/1/2023	All Annuities	NR	4 hours	4 hour - 490 Or if applicable, 1 hour 491	Yes, if 390 or equivalent was completed before 1/1/2023, 1 hour option will be available until 7/1/2023	Yes	N/A	N/A	N/A	Yes	Yes
Tennessee	Yes, Will be effective 1/1/2024	All Annuities	R	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Will be effective 1/1/2024	All Annuities	NR	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes

* Footnote contained in Bulletin 22-03 says: "Producers who become licensed in 2022 and who take an Annuity Best Interest four-hour course after October 1, 2022 will be required to take a one-hour refresher course prior to July 1, 2023."

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Texas	Yes, Training Effective 1/1/2022 & does not have a 6 month grace period. The deadline for agents selling annuities before 1/1/2022 was 1/1/2022	All Annuities	R	4 hours	4 hour - 490 Or if applicable, 1 hour 491	Yes, if 390_TX or equivalent was completed before 1/1/2022, TX is offering 1 hour option	Yes	8 hours	263, 297_TX, 495, 263, 108_TCE	Renewal Period/ 24 Months	Yes for initial 4 hours; No for ongoing 8 hours	Yes
	Yes, Training Effective 1/1/2022 & does not have a 6 month grace period. The deadline for agents selling annuities before 1/1/2022 was 1/1/2022	All Annuities	NR	4 hours	4 hour - 490 Or if applicable, 1 hour 491	Yes, if 390_TX or equivalent was completed before 1/1/2022, TX is offering 1 hour option	Yes	N/A	N/A	N/A	Yes	Yes
Utah	Pending	All Annuities	R	Unspecified	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Yes
	Pending	All Annuities	NR	Unspecified	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Yes
Vermont	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Virginia	Yes, Effective 9/1/2021	All Annuities	R	4 hours	490	1 hour option expired 3/1/2022	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 9/1/2021	All Annuities	NR	4 hours	490	1 hour option expired 3/1/2022	Yes	N/A	N/A	N/A	Yes	Yes
Washington	Pending	All Annuities	R	4 hours	390_WA	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	Pending	All Annuities	NR	4 hours	390_WA	N/A	Yes	N/A	N/A	N/A	Yes	Yes
West Virginia	Pending	Annuity Products	R	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	Pending	Annuity Products	NR	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
Wisconsin	Yes, Effective 10/1/2022	All Annuities	R	4 hours	4 hour - 490 Or if applicable, 1 hour- 491	Yes, if a producer completed the original training before 10/1/2022, 1 hour course will be available until 10/1/2023	Yes	None	N/A	N/A	Yes	Yes
	Yes, Effective 10/1/2022	All Annuities	NR	4 hours	4 hour - 490 Or if applicable, 1 hour- 491	Yes, if a producer completed the original training before 10/1/2022, 1 hour course will be available until 10/1/2023	Yes	None	N/A	N/A	Yes	Yes
Wyoming	N/A	All Annuities	R	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	N/A	All Annuities	NR	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes

* This jurisdiction passed/adopted annuities training requirements but has no specific annuity category for CE approval or list of approved courses. Course 390 is written based on the NAIC course content guidelines which have been adopted by this jurisdiction.

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Insurance carriers are responsible for verifying producers have completed required annuity training before allowing producers to sell an annuity product for that carrier. Producers should check with their carriers to verify what course is appropriate. The information set forth in this publication is subject to change. RegEd, Inc. has taken reasonable steps to ensure that the information set forth herein is accurate and complete as of the date of its publication; however, RegEd, Inc. neither warrants nor guarantees its accuracy and completeness and RegEd, Inc. and its employees disclaim all liability for reliance on the information. RegEd, Inc. does not render legal or professional services. This publication is not intended to substitute for legal advice, which can be rendered only by an attorney. Please consult an attorney if you require legal advice.