

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	490	1 hour option expired 7/15/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/15/2023	All	NR	4 hours	490	1 hour option expired 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

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California	Yes, Effective 1/1/2025	All	R	Life Policies 4 hours  Variable Life 2 hours  Annuity 8 hours	Life Policies 524_CA  Variable Life 525_CA  Annuity 522_CA	N/A	N/A	Variable Life 2 hours  Annuity 4 hours	Variable Life 525_CA  Annuity 523_CA	Renewal Period/ 24 Months	No	Yes
	Yes, Effective 1/1/2025	All	NR	Life Policies 4 hours  Variable Life 2 hours  Annuity 8 hours	Life Policies 524_CA  Variable Life 525_CA  Annuity 522_CA	N/A	N/A	Variable Life 2 hours  Annuity 4 hours	Variable Life 525_CA  Annuity 523_CA	Renewal Period/ 24 Months	No	Yes
Colorado	Yes, Effective 11/1/2022	All	R	4 hours	490	1 hour option expired 4/30/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 11/1/2022	All	NR	4 hours	490	1 hour option expired 4/30/2023	Yes	N/A	N/A	N/A	Yes	Yes
Connecticut	Yes, Effective 3/1/2022	All	R	4 hours	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	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

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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	Yes, Effective 1/1/2024	All	R	4 hours	490	1 hour option expired 6/30/2024	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2024	All	NR	4 hours	490	1 hour option expired 6/30/2024	Yes	N/A	N/A	N/A	Yes	Yes
Georgia	Yes, Effective 8/1/2023	All	R	4 hours	490	1 hour option expired 1/31/2024	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 8/1/2023	All	NR	4 hours	490	1 hour option expired 1/31/2024	Yes	N/A	N/A	N/A	Yes	Yes
Hawaii	Yes, Effective 1/1/2023	All	R	4 hours	490	1 hour option expired 7/1/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2023	All	NR	4 hours	490	1 hour option expired 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

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Illinois	Yes, Effective 8/1/2023	All	R	4 hours	490	1 hour option expired 2/1/2024	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 8/1/2023	All	NR	4 hours	490	1 hour option expired 2/1/2024	Yes	N/A	N/A	N/A	Yes	Yes
Indiana	Yes, Effective 7/1/2024	Annuity Products	R	4 hours	4 hour – 490 <i>Or if applicable, 1 hour- 491</i>	Yes, if 390_IN or equivalent was previously completed, the 1 hour option is available until 1/1/2025	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 7/1/2024	Annuity Products	NR	4 hours	4 hour – 490 <i>Or if applicable, 1 hour- 491</i>	Yes, if 390_IN or equivalent was previously completed, the 1 hour option is available until 1/1/2025	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	Yes, Effective 1/1/2024	All	R	4 hours	490	1 hour option expired 6/30/2024	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2024	All	NR	4 hours	490	1 hour option expired 6/30/2024	Yes	N/A	N/A	N/A	Yes	Yes
Kentucky	Yes, Effective 1/1/2022	All	R	4 hours	4 hour - 490 <i>Or if applicable, 1 hour 491</i>	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 <i>Or if applicable, 1 hour 491</i>	Yes, if 390 or equivalent course was already completed	Yes	N/A	N/A	N/A	NR only	Yes

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Louisiana	Yes, Effective 9/20/2024	All	R	4 hours	4 hour - 490 <i>Or if applicable, 1 hour 491</i>	Yes, if 390 or equivalent was previously completed, the 1 hour option is available until 3/20/2025	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 9/20/2024	All	NR	4 hours	4 hour - 490 <i>Or if applicable, 1 hour 491</i>	Yes, if 390 or equivalent was previously completed, the 1 hour option is available until 3/20/2025	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
Maryland	Yes, Effective 10/8/2022	Annuity Products	R	4 hours	490	1 hour option expired 4/8/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 10/8/2022	Annuity Products	NR	4 hours	490	1 hour option expired 4/8/2023	Yes	N/A	N/A	N/A	Yes	Yes

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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	490	1 hour option expired 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	490	1 hour option expired 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
Minnesota	Yes, Effective 1/1/2023	All	R	4 hours	490_MN	1 hour option expired 6/30/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2023	All	NR	4 hours	490_MN	1 hour option expired 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

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Missouri	Yes, Effective 8/30/2024	All	R	4 hours	Beginning 8/31/2024*: 4 hour – 490 Or if applicable, 1 hour- 491 *While MO's eff date is 8/30, the BI courses are approved beginning 8/31	Yes, if 390 or equivalent was previously completed, the 1 hour option is available until 2/29/2025	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 8/30/2024	All	NR	4 hours	Beginning 8/31/2024*: 4 hour – 490 Or if applicable, 1 hour- 491 *While MO's eff date is 8/30, the BI courses are approved beginning 8/31	Yes, if 390 or equivalent was previously completed, the 1 hour option is available until 2/29/2025	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	Yes, Effective 11/15/2024	All	R	4 hours	4 hour - 490 Or if applicable, 1 hour 491	Yes, if 390 or equivalent was previously completed, the 1 hour option is available until 5/15/2025	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 11/15/2024	All	NR	4 hours	4 hour - 490 Or if applicable, 1 hour 491	Yes, if 390 or equivalent was previously completed, the 1 hour option is available until 5/15/2025	Yes	N/A	N/A	N/A	Yes	Yes

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New Hampshire	Yes, Effective 2/16/2024	All	R	4 hours	490	1 hour option expired 8/16/2024	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 2/16/2024	All	NR	4 hours	490	1 hour option expired 8/16/2024	Yes	N/A	N/A	N/A	Yes	Yes
New Jersey	Pending	All	R	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
	Pending	All	NR	4 hours	390	N/A	Yes	N/A	N/A	N/A	Yes	Yes
New Mexico	Yes, Effective 10/1/2022	N/A	N/A	N/A	490	1 hour option expired 4/1/2023	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



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Oklahoma	Yes, Effective 9/1/2023	All Annuities	R	4 hours	490	1 hour course option expired 4/30/2024	Yes	None	N/A	N/A	Yes	Yes
	Yes, Effective 9/1/2023	All Annuities	NR	4 hours	490	1 hour course option expired 4/30/2024	Yes	None	N/A	N/A	Yes	Yes
Oregon	Yes, Effective 1/1/2024	All Annuities	R	4 hours	490	1 hour option expired 6/29/2024	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2024	All Annuities	NR	4 hours	490	1 hour option expired 6/29/2024	Yes	N/A	N/A	N/A	Yes	Yes
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	490	1 hour option expired	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 11/27/2022	All Annuities	NR	4 hours	490	1 hour option expired	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	490	1 hour option expired 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	490	1 hour option expired 7/1/2023	Yes	N/A	N/A	N/A	Yes	Yes

course prior to July 1, 2023.”

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Tennessee	Yes, Effective 1/1/2024	All Annuities	R	4 hours	490	1 hour option expired 6/30/2024	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2024	All Annuities	NR	4 hours	490	1 hour option expired 6/30/2024	Yes	N/A	N/A	N/A	Yes	Yes
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	490	1 hour option expired 8/31/2023	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	490	1 hour option expired 8/31/2023	Yes	N/A	N/A	N/A	Yes	Yes
Utah	Yes, Effective 7/1/2024	All Annuities	R	4 hours	4 hour – 490 Or if applicable, 1 hour – 491	Yes, if 390 or equivalent was previously completed, the 1 hour option is available until 7/1/2025	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 7/1/2024	All Annuities	NR	4 hours	4 hour – 490 Or if applicable, 1 hour – 491	Yes, if 390 or equivalent was previously completed, the 1 hour option is available until 7/1/2025	Yes	N/A	N/A	N/A	Yes	Yes

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Vermont	Yes, Effective 7/5/2024	All Annuities	R	4 hours	4 hour – 490 Or if applicable, 1 hour – 491	Yes, if 390 or equivalent was previously completed, the 1 hour option is available until 1/5/2025	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 7/5/2024	All Annuities	NR	4 hours	4 hour – 490 Or if applicable, 1 hour – 491	Yes, if 390 or equivalent was previously completed, the 1 hour option is available until 1/5/2025	Yes	N/A	N/A	N/A	Yes	Yes
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	Yes, Effective 1/1/2024	All Annuities	R	4 hours	490_WA	1 hour option expired 6/30/2024	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 1/1/2024	All Annuities	NR	4 hours	490_WA	1 hour option expired 6/30/2024	Yes	N/A	N/A	N/A	Yes	Yes
West Virginia	Yes, Effective 6/8/2023	Annuity Products	R	4 hours	490	1 hour option expired 12/8/2023	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 6/8/2023	Annuity Products	NR	4 hours	490	1 hour option expired 12/8/2023	Yes	N/A	N/A	N/A	Yes	Yes
Wisconsin	Yes, Effective 10/1/2022	All Annuities	R	4 hours	490	1 hour option expired 10/1/2023	Yes	None	N/A	N/A	Yes	Yes
	Yes, Effective 10/1/2022	All Annuities	NR	4 hours	490	1 hour option expired 10/1/2023	Yes	None	N/A	N/A	Yes	Yes
Wyoming	Yes, Effective 7/5/2023	All Annuities	R	4 hours	490	1 hour option expired	Yes	N/A	N/A	N/A	Yes	Yes
	Yes, Effective 7/5/2023	All Annuities	NR	4 hours	490	1 hour option expired	Yes	N/A	N/A	N/A	Yes	Yes