

ANNUITY SUITABILITY REGULATION TRAINING COURSE REQUIREMENTS

State	Training Regulation Effective Date	Required Hours for Annuity Suitability Course	Can an Annuity Suitability Course taken in another state which has adopted the original NAIC Suitability in Annuity Transaction Model fulfill the training requirements in this state?	Has this state adopted and implemented the revised NAIC Suitability in Annuity Transaction Model Regulation?	Is the Pentera Annuity Suitability Course approved by this state for Suitability Continuing Education?
AL	1/1/2022	4 Hours*	No	Yes	No
AR	7/8/2021	4 Hours*	No	Yes	No
AZ	1/1/2021	4 Hours*	No	Yes	No
CA	1/1/2012	8 Hours	No	No	No
CO	4/1/2011	4 Hours	Yes	No	Yes
DC	12/24/2010	4 Hours	Yes	No	Yes
DE	8/1/2021	4 Hours*	No	Yes	No
FL	10/1/2013	4 Hours - Sagicor Requirement**	Yes	No	N/A - But Satisfies Sagicor Requirement for this state
GA	N/A	4 Hours - Sagicor Requirement**	Yes	No	N/A - But Satisfies Sagicor Requirement for this state
HI	1/1/2012	4 Hours	Yes	No	No
ID	7/1/2021	4 Hours*	No	Yes	No
IL	9/26/2011	4 Hours	Yes	No	Yes
IN	1/1/2012	4 Hours	Yes	No	Yes
IA	1/1/2021	4 Hours*	No	Yes	No
KS	6/1/2013	4 Hours	Yes	No	Yes
KY	1/1/2012	4 Hours	Yes	No	Yes
LA	8/1/2012	4 Hours	Yes	No	Yes
MA	10/1/2016	4 Hours	Yes	No	Yes

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MD	11/1/2011	4 Hours	Yes	No	Yes
MI	6/29/2021	4 Hours*	No	Yes	No
MN	6/1/2013	4 Hours	Yes	No	No
MO	3/30/2017	4 Hours	Yes	No	No
MS	4/10/20013	4 Hours	Yes	No	Yes
MT	10/1/2021	4 Hours*	No	Yes	No
NC	N/A	4 Hours - Sagikor Requirement	Yes	No	N/A - But Satisfies Sagikor Requirement for this state
NE	1/1/2022	4 Hours*	No	Yes	No
NH	1/1/2015	4 Hours	Yes	No	No
NJ	8/4/2013	4 Hours	Yes	No	Yes
ND	1/1/2022	4 Hours*	No	Yes	No
NM	N/A	4 Hours - Sagikor Requirement	Yes	No	N/A - But Satisfies Sagikor Requirement for this state
NV	N/A	4 Hours - Sagikor Requirement	Yes	No	N/A - But Satisfies Sagikor Requirement for this state
OH	2/14/2021	4 Hours*	No	Yes	No
OK	7/14/2010	4 Hours	Yes	No	Yes
OR	7/1/2011	4 Hours	Yes	No	Yes
PA	12/26/2018	4 Hours	Yes	No	No
RI	4/1/2021	4 Hours*	No	Yes	No
SC	9/25/2011	4 Hours	Yes	No	Yes
SD	7/1/2012	4 Hours	Yes	No	Yes

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TN	11/1/2015	4 Hours	Yes	No	No
TX	9/1/2021	4 Hours*	No	Yes	No
UT	3/26/2012	4 Hours - Sagicor Requirement**	Yes	No	N/A - But Satisfies Sagicor Requirement for this state
VA	9/1/2021	4 Hours*	No	Yes	No
WA	3/29/2012	4 Hours	Yes	No	No
WV	7/1/2011	4 Hours	Yes	No	Yes
WI	5/1/2011	4 Hours	Yes	No	Yes
WY	2/26/2018	4 Hours	Yes	No	No

*Each state that has adopted the revised NAIC Suitability in Annuity Transactions Model Regulation is typically allowing producers who hold a life insurance license as of the regulation effective date and have previously completed a state-approved, 4-hour annuity suitability course, 6 months after the regulation effective date to complete a new 1-hour course on the appropriate sales practices, replacement, and disclosure requirements under the revised regulation. Producers who obtain a life insurance license on or after the regulation effective date, must complete the new state-approved, 4-hour annuity suitability course prior to submitting a new application. The new best interest training course will not be offered by Sagicor, but instead must be taken from a department of insurance approved education provider. Once a course has been completed, please provide Sagicor with the certificate of completion or other evidence of completion. **If you are licensed in a state that has adopted the revised regulation, please refer to that state's specific training requirements.**

**Any annuity suitability course will be acceptable (even if done to fulfill the training requirement in another state) as Florida and Utah do not have a CE training requirement and producers need only to fulfill the "Sagicor Requirements".

The information provided in this chart supports our current training requirement that all producers, no matter which state in which they are appointed and selling annuities, are required to complete both an approved 4-hour Annuity Suitability Continuing Education training course (CA requires 8-hour course) and Sagicor Annuity Product training.