

States with Annuity Training Requirements

California Annuity Training Requirement

- **Effective Date:** Currently in effect
- **Initial Training Requirement:** Agents that sell annuity products must complete a California 8-hour annuity training course from an approved provider.
- **Ongoing Training Requirement:** After completing the initial 8-hour training requirement, agents who continue to sell annuities, must complete a 4-hour, state-approved annuity CE training course every 2-year license term following the initial 8-hour training completion. This requirement is part of, and not in addition to, the general continuing education requirements in California.
- **State-Specific Content Required:** Yes
- **Non-Resident Requirement:** Non-residents otherwise exempt from continuing education requirements, are not exempt from the annuity training requirements.
- **WebCE Approved 8-Hour Initial Training Course:** Go to the course catalog to order WebCE's course, *California 8-Hour Annuity Training Course*, which fulfills this requirement. This course is available online for just \$9.95.
- **WebCE Approved 4-Hour Ongoing Training Course:** Go to the course catalog to order WebCE's course, *California 4-Hour Annuity Training*, which fulfills this requirement. This course is available online for just \$9.95.

Colorado NAIC Annuity Training Requirement

- **Effective Date:** 04/01/2011
- **Annuity Training Requirement:** Life insurance producers that sell, solicit, or negotiate annuity products, must complete a one-time 4-hour annuity training course from an approved provider by October 1, 2011. Life insurance producers who are licensed on or after April 1, 2011, must complete the one-time 4-hour annuity training course prior to selling annuity products.
- **Training Completion Date (Licensed Before Effective Date):** 10/01/2011
- **State-Specific Content Required:** No
- **Non-Resident Requirement:** Non-residents must complete the 4-hour annuity training requirement.
- **Reciprocity:** Producers may complete an equivalent NAIC approved annuity training course in any state.
- **WebCE Approved 4-Hour Initial Training Course:** Go to the course catalog to order WebCE's course, *4-Hour Annuity Training*, which fulfills this requirement. This course is available online for just \$14.95.



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District of Columbia NAIC Annuity Training Requirement

- **Effective Date:** 06/24/2011
- **Annuity Training Requirement:** Life insurance producers that sell, solicit, or negotiate annuity products, must complete a one-time 4-hour annuity training course from an approved provider by December 24, 2011. Life insurance producers who are licensed on or after June 24, 2011, must complete the one-time 4-hour annuity training course prior to selling annuity products.
- **Training Completion Date (Licensed Before Effective Date):** 12/24/2011
- **State-Specific Content Required:** No
- **Non-Resident Requirement:** Non-residents must complete the 4-hour annuity training requirement.
- **Reciprocity:** Producers may complete an equivalent NAIC approved annuity training course in any state.
- **WebCE Approved 4-Hour Initial Training Course:** WebCE has submitted a 4-hour training course to the state, and it is pending approval.

Florida Annuity Training Requirement

- **Effective Date:** Currently in effect
- **3-Hour Senior Suitability Training:** Agents licensed to sell life insurance must complete at least 3-hours of insurance CE in suitability in annuity and life insurance transactions from an approved provider every 2-year license term. Licensees may use these hours to satisfy their ethics continuing education requirements. Agents not selling suitability/annuities insurance are exempt from the annuities continuing education requirement.
- **State-Specific Content Required:** Yes
- **Non-Resident Requirement:** Non-resident producers are not required to complete Florida approved courses. Producers with this type of license must meet their home state's continuing education requirement.
- **WebCE Approved 3-Hour Senior Suitability Courses:** WebCE has two courses approved to meet this 3-hour requirement, *Senior Suitability* and *Suitability of Annuity and Life Insurance Transactions for Seniors*. Go to www.WebCE.com to order one of our courses.

Iowa NAIC Annuity Training Requirement

- **Effective Date:** 01/01/2011
- **Annuity Training Requirement:** All insurance producers selling or soliciting annuity products in Iowa must complete a one-time 4-hour annuity training course from an approved provider by October 1, 2011. This is a one-time requirement and is not a condition of license renewal. This requirement is separate from the Indexed Products requirement.
- **Training Completion Date (Licensed Before Effective Date):** 10/01/2011
- **State-Specific Content Required:** No
- **Non-Resident Requirement:** Non-residents must complete the 4-hour annuity training requirement.
- **Reciprocity:** Producers may complete an equivalent NAIC approved annuity training course in any state.
- **WebCE Approved 4-Hour Initial Training Course:** Go to the course catalog to order WebCE's course, *4-Hour Annuity Training*, which fulfills this requirement. This course is available online for just \$14.95.

Ohio NAIC Annuity Training Requirement

- **Effective Date:** 07/01/2011
- **Annuity Training Requirement:** Life insurance producers who sell, solicit, or negotiate annuity products, must complete a one-time 4-hour annuity training course from an approved provider by January 1, 2012. Producers who are licensed on or after July 1, 2011, must complete the 4-hour annuity training course prior to selling annuity products.
- **Training Completion Date (Licensed Before Effective Date):** 01/01/2012
- **State-Specific Content Required:** No
- **Non-Resident Requirement:** Non-residents must complete the 4-hour annuity training requirement.
- **Reciprocity:** Producers may complete an equivalent NAIC approved annuity training course in any state.
- **WebCE Approved 4-Hour Initial Training Course:** Go to the course catalog to order WebCE's course, *4-Hour Annuity Training*, which fulfills this requirement. This course is available online for just \$14.95.

Oklahoma NAIC Annuity Training Requirement

- **Effective Date:** 07/14/2010
- **Annuity Training Requirement:** Producers may not sell, solicit, or negotiate annuity products until they complete a one-time 4-hour annuity training course from an approved provider. Producers who were already selling annuities on July 14, 2010, must complete a 4-hour annuity training course by July 14, 2011. This 4-hour training requirement will be applied toward the hours needed for continuing education.
- **Training Completion Date (Licensed Before Effective Date):** 07/14/2011
- **State-Specific Content Required:** No
- **Non-Resident Requirement:** Non-residents must complete the 4-hour annuity training requirement.
- **Reciprocity:** Producers may complete an equivalent NAIC approved annuity training course in any state.
- **WebCE Approved 4-Hour Initial Training Course:** Go to the course catalog to order WebCE's course, *4-Hour Annuity Training*, which fulfills this requirement. This course is available online for just \$14.95.

Oregon NAIC Annuity Training Requirement

- **Effective Date:** 07/01/2011
- **Annuity Training Requirement:** Life insurance producers who sell, solicit, or negotiate annuity products, must complete a one-time 4-hour annuity training course from an approved provider by January 1, 2012. Producers who are licensed on or after July 1, 2011, must complete the 4-hour annuity training course prior to selling annuity products.
- **Training Completion Date (Licensed Before Effective Date):** 01/01/2012
- **State-Specific Content Required:** No
- **Non-Resident Requirement:** Non-residents must complete the 4-hour annuity training requirement.
- **Reciprocity:** Producers may complete an equivalent NAIC approved annuity training course in any state.
- **WebCE Approved 4-Hour Initial Training Course:** Go to the course catalog to order WebCE's course, *4-Hour Annuity Training*, which fulfills this requirement. This course is available online for just \$14.95.



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Rhode Island NAIC Annuity Training Requirement

- **Effective Date:** 06/01/2011
- **Annuity Training Requirement:** Life insurance producers who are licensed before June 1, 2011, and who sell or wish to sell annuity products, must complete a one-time 4-hour annuity training course by December 1, 2011. Life insurance producers who are licensed on or after June 1, 2011, must complete a one-time 4-hour annuity training course prior to selling annuity products.
- **Training Completion Date (Licensed Before Effective Date):** 12/01/2011
- **State-Specific Content Required:** No
- **Non-Resident Requirement:** Non-residents must complete the 4-hour annuity training requirement.
- **Reciprocity:** Producers may complete an equivalent NAIC approved annuity training course in any state.
- **WebCE Approved 4-Hour Initial Training Course:** WebCE has submitted a 4-hour training course to the state, and it is pending approval

Texas Annuity Training Requirement

- **Effective Date:** 04/01/2010
- **Initial Training Requirement:** A resident producer with a license issued or renewed on or after April 1, 2010, who intends to sell, solicit, or negotiate a contract for an annuity product or to represent an insurer in relation to such an annuity product, must complete 4-hours of annuity training prior to soliciting individual consumers for the purpose of selling annuities. The training may be used to satisfy continuing education requirements. CE exemptions that are based on 20-years of continuous licensing are not exempt from the 4-hour annuity training requirement.
- **Ongoing Training Requirement:** Producers must also complete 4-hours of ongoing annuity training each year. CE exemptions that are based on 20-years of continuous licensing are not exempt from the 4-hour annuity training requirement.
- **State-Specific Content Required:** Yes
- **Non-Resident Requirement:** This requirement only applies to Texas resident producers.
- **WebCE Approved 4-Hour Training Course:** Go to the course catalog to order WebCE's course, *Annuity Certification Training Course*, which fulfills this requirement. This course is available online for just \$14.95.

Wisconsin Annuity Training Requirement

- **Effective Date:** 05/01/2011
- **Annuity Training Requirement:** Life insurance producers who sell, solicit, or negotiate annuity products, must complete a one-time 4-hour annuity training course from an approved provider by November 1, 2011. Producers who are licensed on or after May 1, 2011, must complete the 4-hour annuity training course prior to selling annuity products.
- **Training Completion Date (Licensed Before Effective Date):** 11/01/2011
- **State-Specific Content Required:** Yes
- **Non-Resident Requirement:** Non-residents must complete the 4-hour annuity training requirement.
- **Reciprocity:** Producers may complete an equivalent NAIC approved annuity training course in any state.
- **WebCE Approved 4-Hour Initial Training Course:** Go to the course catalog to order WebCE's course, *4-Hour Annuity Training*, which fulfills this requirement. This course is available online for just \$14.95.

States with Pending Annuity Training Requirements

- Alaska
- Connecticut
- Hawaii
- Indiana
- Maryland
- Michigan
- Minnesota
- New York
- North Dakota
- South Carolina
- Tennessee
- West Virginia

States with Annuity Requirements – No Training

New York Annuity Requirement

- **Effective Date:** Currently in effect
- **Annuity Requirement:** New York Emergency Regulation 187 requires that insurers must guarantee their producers are properly trained to sell annuities. No specific training requirements have been instituted. There is currently pending legislation that will institute an hourly annuity training requirement. If approved, the bill will supersede and replace the current emergency regulation.