

| State | Annuity Requirement | Annuity Effective Date | Training Completion Date | State-Specific Content | Residency Requirements | NAIC Course Reciprocity | Initial Training | Ongoing Training | ClearCert Approved | WebCE Course Available |
|----------------------|---|------------------------|--------------------------|------------------------|--|-------------------------|------------------|------------------|--------------------|---|
| Alabama | No legislation proposed at this time. | | | | | | | | | |
| Alaska | Click for Requirement | 10/16/2011 | 4/16/2012 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Arizona | No legislation proposed at this time. | | | | | | | | | |
| Arkansas | Repealed Rule 82. Revisions to legislation are pending. | | | | | | | | | |
| California | Click for Requirement | Current | NA | Yes | Residents and non-residents | No | 8 Hours | 4 Hours | No | California 8-Hour Annuity Training Course and California 4 Hour Annuity Training |
| Colorado | Click for Requirement | 4/1/2011 | 10/1/2011 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Connecticut | Click for Requirement | 2/18/2012 | 2/18/2012 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Delaware | No legislation proposed at this time. | | | | | | | | | |
| District of Columbia | Click for Requirement | 6/24/2011 | 12/24/2011 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Florida | Click for Requirement | Current | NA | Yes | Residents Effective 10/1: requires company product specific training | No | 3 Hours | No Requirement | No | Senior Suitability and Suitability of Annuity and Life Insurance Transactions for Seniors |
| Georgia | No legislation proposed at this time. | | | | | | | | | |
| Hawaii | Click for Requirement | 1/1/2012 | 10/1/2011 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Idaho | Click for Requirement | 4/4/2013 | 10/4/2013 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Illinois | Click for Requirement | 9/26/2011 | 7/1/2012 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Indiana | Click for Requirement | 7/1/2011 | 1/1/2012 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Iowa | Click for Requirement | 1/1/2011 | 1/1/2011 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Kansas | Click for Requirement | 6/1/2013 | 12/1/2013 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Kentucky | Click for Requirement | 1/12/2012 | 7/1/2012 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Louisiana | Click for Requirement | 8/15/2012 | 1/1/2013 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Maine | Regulations have been proposed, but are not in effect. | | | | | | | | | |
| Maryland | Click for Requirement | 11/1/2011 | 5/1/2012 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Massachusetts | No legislation proposed at this time. | | | | | | | | | |
| Michigan | Click for Requirement | 6/1/2013 | 12/1/2013 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Minnesota | Click for Requirement | 6/1/2013 | 1/1/2014 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | Annuity Suitability and Disclosure |

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| Mississippi | Click for Requirement | 9/1/2013 | 9/1/2014 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4 Hour Annuity Training |
| Missouri | No legislation proposed at this time. | | | | | | | | | |
| Montana | No legislation proposed at this time. | | | | | | | | | |
| Nebraska | Click for Requirement | 1/1/2013 | 7/1/2013 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Nevada | No legislation proposed at this time. | | | | | | | | | |
| New Hampshire | Click for Requirement | 1/1/2015 | 7/1/2015 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| New Jersey | Click for Requirement | 2/1/2013 | 8/4/2013 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| New Mexico | No legislation proposed at this time. | | | | | | | | | |
| New York | NY Bill number A00563 requires the carrier to mandate a minimum of 3 hours CE credit annually on the subject of Annuity Suitability. | | | | | | | | | |
| North Carolina | No legislation proposed at this time. | | | | | | | | | |
| North Dakota | Click for Requirement | 8/1/2011 | 8/1/2012 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Ohio | Click for Requirement | 7/1/2011 | 1/1/2012 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Oklahoma | Click for Requirement | 7/14/2010 | 7/14/2011 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Oregon | Click for Requirement | 8/1/2011 | 1/1/2012 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Pennsylvania | No legislation proposed at this time. | | | | | | | | | |
| Rhode Island | Click for Requirement | 6/1/2011 | 12/1/2011 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| South Carolina | Click for Requirement | 9/25/2011 | 3/25/2012 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| South Dakota | Click for Requirement | 7/1/2012 | 1/1/2013 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Tennessee | Regulations have been proposed, but are not in effect. | | | | | | | | | |
| Texas | Click for Requirement | 4/1/2010 | NA | No | Residents and non-residents | Yes | 4 Hours | 8 Hours | Yes | 2011 Texas Annuity Training Course |
| Utah | A producer may not solicit the sale of an annuity product unless the producer has adequate knowledge of the product to recommend the annuity and the producer is in compliance with the insurer's standards for product training. | | | | | | | | | |
| Vermont | No legislation proposed at this time. | | | | | | | | | |
| Virginia | No legislation proposed at this time. | | | | | | | | | |
| Washington | Click for Requirement | 1/1/2013 | 7/1/2013 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | WA Annuity Suitability 4 Hour Course |
| West Virginia | Click for Requirement | 7/1/2011 | 12/31/2011 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Wisconsin | Click for Requirement | 5/1/2011 | 11/1/2011 | Yes | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |
| Wyoming | Click for Requirement | 9/26/2014 | 3/26/2015 | No | Residents and non-residents who have not completed an NAIC approved course | Yes | 4 Hours | No Requirement | Yes | 4-Hour Annuity Training |