

Adopted Regulations by State: As of January 12, 2016

State	Regulation
AL	Currently this state has not adopted an annuity training requirement.
AK	Before selling, soliciting, or negotiating annuity products in Alaska, producers must complete a one-time, 4-hour annuity training course. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Alaska's training requirement. Insurers must provide product-specific training.
AZ	Currently this state has not adopted an annuity training requirement.
AR	Currently this state has not adopted an annuity training requirement.
CA	All resident and non-resident agents selling annuities must complete the California 8-Hour Annuity Training course. Thereafter, any resident or non-resident life producer who solicits individual consumers in order to sell annuities must complete a 4-hour specifically designated annuity training course every two years prior to license renewal. This requirement is part of, and not in addition to, the general continuing education requirements in California. Non-residents otherwise exempt from continuing education requirements are not exempt from annuities training as required per license term.
CO	Before selling, soliciting, or negotiating annuity products in Colorado, producers must complete a one-time, 4-hour annuity training course. Resident and non-resident producers may complete equivalent annuity training in any state.
CT	Before selling, soliciting, or negotiating annuity products in Connecticut, producers must complete a one-time, 4-hour annuity training course. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Connecticut's training requirement.
DE	Currently this state has not adopted an annuity training requirement.
DC	Before selling, soliciting, or negotiating annuity products in Washington D.C., producers must complete a one-time, 4-hour annuity training course. Resident and non-resident producers may complete equivalent annuity training in any state.
FL	Agents licensed to sell life insurance must complete at least 3 hours of continuing education in suitability in annuity and life insurance transactions each compliance period. 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.
GA	Currently this state has an annuity training legislation pending. To take effect on March 1, 2016: Before selling, soliciting, or negotiating annuity products in Georgia, producers must complete a one-time, 4-hour annuity training course. Insurance producers who hold a life insurance line of authority before March 1, 2016 and who desire to sell annuities, must complete the 4 hour requirement before September 1, 2016. Individuals who obtain a life insurance line of authority on or after March 1, 2016 may not engage in the sale of annuities until the training has been completed.
HI	Before selling, soliciting, or negotiating annuity products in Hawaii, producers holding life/accident/health or a sickness line of authority must complete a one-time, 4-hour annuity training course.
ID	Before selling, soliciting, or negotiating annuity products in Idaho, producers must complete a one-time, 4-hour annuity training course. Nonresidents who satisfy the training requirements of another state that are similar to Idaho's law will be deemed compliant for Idaho's requirement.
IL	Before selling, soliciting, or negotiating annuity products in Illinois, producers must complete a one-time, 4-hour annuity training course. Resident and non-resident producers may complete equivalent annuity training in any state. Insurers must provide product-specific training.
IN	Before selling, soliciting, or negotiating annuity products in Indiana, producers must complete a one-time, 4-hour annuity training course. Resident and non-resident producers may complete equivalent annuity training in any state. Insurers must provide product-specific training.
IA	Before selling, soliciting, or negotiating annuity products in Iowa, producers must complete a one-time, 4-hour annuity training course. Non-resident producers may complete substantially similar training requirements of another state in order to meet the requirement. This requirement is separate from the Indexed Products requirement. Before selling, soliciting, or negotiating Indexed Products in Idaho, producers must obtain 4 continuing education credits by an approved vendor offering an Indexed Product Course. This is a one-time requirement and is not a condition of license renewal.
KS	Before selling, soliciting, or negotiating annuity products in Kansas, producers must complete a one-time, 4-hour annuity training course. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Kansas' training requirement. Insurers must provide product-specific training.
KY	Before selling, soliciting, or negotiating annuity products in Kentucky, producers must complete a one-time, 4-hour annuity training course. Producers may complete equivalent annuity training in any state.

State	Regulation
LA	Before selling, soliciting, or negotiating annuity products in Louisiana, producers must complete a one-time, 4-hour annuity training course. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Louisiana's training requirement.
ME	Maine's newly adopted amendment to 2007 legislation establishes November 1, 2015 as the effective date, on or after which date, newly licensed producers must complete a one-time, 4-hour training course covering the NAIC Model Act's recommended product curriculum. Producer's currently licensed will have 6 months from November 1, 2015 to complete the required training--due no later than May 1, 2016, in order to continue transacting annuity business. Producers who have completed a "substantially similar" 4-hour annuity training course in another state will be considered compliant in Maine.
MD	Before selling, soliciting, or negotiating annuity products in Maryland, producers must complete a one-time, 4-hour annuity training course. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Maryland's training requirement. Insurers must provide product-specific training.
MA	Currently this state has not adopted an annuity training requirement.
MI	Before selling, soliciting, or negotiating annuity products in Michigan, producers must complete a one-time, 4-hour annuity training course.
MN	Before selling, soliciting, or negotiating annuity products in Minnesota, producers must complete a one-time, 4-hour annuity training course. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Minnesota's training requirement. Insurers must provide product-specific training
MS	Before selling, soliciting, or negotiating annuity products in Mississippi, producers must complete a one-time, 4-hour annuity training course. Nonresidents who satisfy the training requirements of another state that are similar to Mississippi's law will be deemed compliant for Mississippi's requirement.
MO	Currently this state has not adopted an annuity training requirement.
MT	Currently this state has not adopted an annuity training requirement.
NE	Before selling, soliciting, or negotiating annuity products in Nebraska, producers must complete a one-time, 4-hour annuity training course. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Nebraska's training requirement. Insurers must provide product-specific training.
NV	Currently this state has not adopted an annuity training requirement.
NH	Before selling, soliciting, or negotiating annuity products in New Hampshire, producers must complete a one-time, 4-hour annuity training course. Nonresidents who satisfy the training requirements of another state that are similar to the New Hampshire law, will be deemed compliant for the New Hampshire requirement.
NJ	Before selling, soliciting, or negotiating annuity products in New Jersey, producers must complete a one-time, 4-hour annuity training course.
NM	Currently this state has not adopted an annuity training requirement.
NY	New York Emergency Regulation 187 requires that insurers must ensure that their producers are properly trained to sell annuities. No specific hourly requirements have been instituted.
NC	Currently this state has not adopted an annuity training requirement.
ND	Before selling, soliciting, or negotiating annuity products in North Dakota, producers must complete a one-time, 4-hour annuity training course. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with North Dakota's training requirement.
OH	Before selling, soliciting, or negotiating annuity products in Ohio, producers must complete a one-time, 4-hour annuity training course. Non-resident producers may complete equivalent annuity training in any state.
OK	Before selling, soliciting, or negotiating annuity products in Oklahoma, producers must complete a 4-hour annuity training course. This training will be applied toward the hours needed for continuing education. Resident and non-resident producers may complete equivalent training in any state.
OR	Before selling, soliciting, or negotiating annuity products in Oregon, producers must complete a one-time, 4-hour annuity training course. Resident and non-resident producers may complete equivalent annuity training in any state.
PA	Currently this state has not adopted an annuity training requirement.

State	Regulation
RI	Before selling, soliciting, or negotiating annuity products in Rhode Island, producers must complete a one-time, 4-hour annuity training course. Resident and non-resident producers may complete equivalent annuity training in any state.
SC	Before selling, soliciting, or negotiating annuity products in South Carolina, producers must complete a one-time, 4-hour annuity training course. Insurers must provide product-specific training. Reciprocity must be determined by insurer.
SD	Before selling, soliciting, or negotiating annuity products in South Dakota, producers must complete at least 4-hours of annuity training. The training may be used to satisfy continuing education requirements. Residents who satisfy the training requirements of another state that are similar to the South Dakota law will be deemed compliant for the South Dakota requirement.
TN	Effective November 1, 2015: All producers currently licensed to sell, solicit, and negotiate annuity products must complete a one-time annuity training course approved for at least 4 hours by May 1, 2016. All producers licensed on or after November 1, 2015 must complete this training prior to selling, soliciting, or negotiating such products. *Nonresidents who satisfy the training requirements of another state that are similar to the Tennessee law, will be deemed compliant for the Tennessee requirement.
TX	Before selling, soliciting, or negotiating annuity products in Texas, producers must complete a one-time, 4-hour annuity training course. The training may be used to satisfy continuing education requirements. Licensees who are exempt from Continuing Education are not exempt from the initial training requirement. Following the initial annuity training requirement, all producers who continue to sell annuity products must complete 8 hours of department-certified annuity continuing education every license period thereafter. The ongoing training requirement is not required for licensees that are exempt from continuing education.
UT	A producer may not solicit annuity products unless the producer has adequate knowledge of the product and is in compliance with the insurer's product training standards. No specific hourly requirements have been instituted.
VT	Currently this state has not adopted an annuity training requirement.
VA	Currently this state has not adopted an annuity training requirement.
WA	Before selling, soliciting, or negotiating annuity products in Washington, producers must complete a one-time, 4-hour annuity training course. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Washington's training requirement. Insurers must provide product-specific training.
WV	Before selling, soliciting, or negotiating annuity products in West Virginia, producers must complete a one-time, 4-hour annuity training course. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with West Virginia's training requirement. Insurers must provide product-specific training.
WI	Before selling, soliciting, or negotiating annuity products in Wisconsin, producers must complete a one-time, 4-hour annuity training course. Non-resident producers may complete substantially similar training requirements of another state in order to meet the requirement.
WY	Before selling, soliciting, or negotiating annuity products in Wyoming, producers must complete a one-time, 4-hour annuity training course. Residents who satisfy the training requirements of another state that are similar to Wyoming's law, will be deemed compliant for Wyoming's requirement.

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