National Life Group®

STATE	ANNUITY TRAINING REQUIREMENTS FOR PRODUCERS (requirements subject to change)
Alabama	Producers holding a life line of authority on the January 1, 2017, and who sell or wish to sell annuity products must complete 4 hours of one-time annuity training by July 1, 2017. Producers who obtain a life line of authority on or after January 1, 2017, and wish to sell annuity products must complete this training before selling annuity products. Insurers must provide product-specific training. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Alabama's training requirement.
Alaska	Producers licensed 10/16/11 and before had until 01/01/2012 to complete the company specific annuity training and until 04/16/2012 to complete the 4 hour state annuity training. It must be completed prior to solicitation. Producers licensed after 10/16/11 must complete the 4 hour state annuity & company specific annuity training prior to selling annuities.
Arkansas	NA (previous requirement repealed in 2010, revisions pending)
Arizona	Effective December 31, 2017 Producers must complete a 4 hour state annuity and company specific annuity training courses prior to the solicitation of an annuity product. Compliance with another state's training requirements substantially similar to this requirement will be deemed in compliance with Arizona's training requirement.
California	Initially: Producers are required to complete 8 hours of California approved annuity training prior to solicitation. (Requirement in effect since 2005.) Ongoing: After the initial 8 hour annuity training, producers must complete 4 hours of California approved annuity training within each 2 year license renewal period. (Requirement in effect since 2005.) Approved California (8 & 4 hour) courses can we found on http://interactive.web.insurance.ca.gov/providercourselookup/index.jsp Additional Requirement - Effective January 1, 2012 Producers must also complete insurer's product specific annuity training prior to January 1, 2012. CA AB 1391 EFFECTIVE JANUARY 1, 2014: (5) Existing law requires every life agent who sells annuities to satisfactorily complete 8 hours of training prior to soliciting individual consumers, and requires every life agent who sells annuities to satisfactorily complete 4 hours of training prior to each license renewal. This bill would clarify the completion of an 8-hour training requirement to initially procure a license to sell annuities does not satisfy the requirement to complete a 4-hour training course in order to renew the annuity license.
Colorado	Producers licensed prior to 04/01/2011 had until 10/01/2011 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 04/01/2011 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Connecticut	Producers licensed prior to 02/18/2012 had until 08/18/2012 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 02/18/2012 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Delaware	*Effective 06/01/2017* Producers must complete the company annuity training prior to solicitation. Producers licensed before 06/01/2017 have until 12/01/2017 to complete the 4 hour state annuity training. Producers licensed on 06/01/2017 or after need to complete company annuity training and the 4 hour state annuity training prior to solicitation
DC	Producers licensed prior to 06/24/2011 had until 12/24/2011 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 06/24/2011 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Florida	Effective 10/01/2013, the State of Florida will require company product specific annuity training for all producers (residents and non-residents) selling annuities.
Georgia	Producers licensed prior to 3/1/16 must complete 4 hours of state annuity and product specific training by 9/1/16. Producers licensed after 3/1/16 must complete the 4 hour state annuity and product specific training requirement before selling annuity products. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Georgia's training requirement.
Hawaii	Producers licensed prior to 01/01/2012 had until 01/31/2012 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 01/31/2012 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Idaho	Producers licensed prior to 04/04/2013 had until 10/04/2013 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation.. Producers licensed 04/04/2013 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.

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Illinois	Producers licensed prior to 09/26/2011 had until 07/01/2012 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 09/26/2011 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Indiana	Producers licensed prior to 01/01/2012 have until 7/1/2012 to complete 4 hour state annuity & company specific annuity training. Producers licensed 01/01/2012 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Iowa: **Annuities & Indexed Products**	Producers are required to complete 4 hour state annuity & company specific annuity training. ****Iowa also requires 4 hour indexed training for indexed products.**
Kansas	Producers licensed prior to 06/01/2013 had until 12/01/2013 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 06/01/2013 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Kentucky	Producers licensed prior to 01/01/2012 had until 07/01/2012 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 01/01/2012 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Louisiana	Producers licensed prior to 08/15/2012 had until 01/01/2013 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 08/15/2012 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Maine	Producers holding a life line of authority on or before 11/1/15 and who sell or wish to sell annuity products must complete 4 hours of one-time annuity training by 5/1/16. Producers who obtain a life line of authority on or after 11/1/15 and wish to sell annuity products must complete this training before selling annuity products. Insurers must provide product-specific training. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Maine's training requirement.
Maryland	Producers licensed 11/01/2011 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation. Producers who held a life line of authority on 11/1/2011 were given until 5/1/2012 to complete the 4 hour annuity training. Producers who did not complete the training by that date must still complete 4 hours of one-time annuity training prior to soliciting or signing an annuity application.
Massachusetts	Producers licensed prior to 7/1/16 must complete a one-time 4 hour state annuity training course by December 31, 2016. Producers licensed in Massachusetts 7/1/16 or after must complete a one-time 4 hour state annuity training course prior to annuity solicitation. All producers must complete company product training by October 1, 2016. Producers who satisfied the 4 hour state annuity training requirements of another state that are similar to the Massachusetts law will be deemed compliant for the Massachusetts one time four hour requirement.
Michigan	Producers licensed prior to 06/01/2013 had until 12/01/2013 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 06/01/2013 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Minnesota	Producers licensed prior to 06/01/2013 had until 07/01/2014 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 01/01/2014 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Mississippi	Producers licensed prior to 09/01/2013 had until 09/01/2014 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 09/01/2013 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Missouri	*Effective 03/30/2017* Producers are required complete company annuity training prior to solicitation. Producers licensed after 03/30/2017 are required to complete both the company annuity training and the 4 hour state annuity training prior to solicitation. Producers licensed on or before 03/30/2017 have until 09/30/2017 to complete the 4 hour state annuity training.
Montana	Effective January 1, 2018 Producers must complete state and company specific annuity training courses prior to the solicitation of an annuity product. Compliance with another state's training requirements substantially similar to this requirement will be deemed in compliance with Montana's training requirement.
Nebraska	Producers licensed prior to 07/19/12 had until 01/19/13 to complete 4 hour state annuity. It must be completed prior to solicitation. Producers licensed 07/19/12 or after must complete the 4 hour state annuity training prior to solicitation. Company product specific annuity training must be completed by 1/1/2013.
Nevada	NA
New Hampshire	Producers licensed prior to 01/01/2015 and who desire to sell annuities must complete 4 hours of state annuity training no later than 07/01/2015. Producers licensed after 01/01/2015 must complete 4 hours of state annuity training prior to solicitation. All producers are required to complete company product specific training prior to solicitation.
New Jersey	Effective 08/04/2013, producers will be required to also complete 4 hour state annuity training for NJ in addition to company product specific training before soliciting annuities in New Jersey.

New Mexico	NA
New York	The State Ins. Dept. requires insurers to ensure their producers are properly trained to sell annuities. Producers should complete the required product specific annuity training for National Life Group prior to soliciting annuities.
North Carolina	NA
North Dakota	Producers licensed prior to 08/01/2011 had until 08/01/2012 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 08/01/2011 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Ohio	Producers licensed prior to 07/01/2011 had until 01/01/2012 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 07/01/2011 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Oklahoma	Effective 4/11/2012, producers are required to complete 4 hours of state annuity training prior to solicitation.
Oregon	Producers licensed prior to 07/01/2011 had until 01/01/2012 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 07/01/2011 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Pennsylvania	Producers licensed prior to 12/26/2018 have until 06/26/2019 to complete 4 hour state annuity & company specific annuity training. Producers licensed 12/26/2018 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation. Completion of another state's training requirement substantially similar to PA's training requirement will be deemed in compliance.
Rhode Island	Producers licensed prior to 06/01/2011 had until 12/01/2011 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 06/01/2011 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
South Carolina	Producers licensed prior to 09/25/2011 had until 03/25/2012 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 09/25/2011 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
South Dakota	Producers licensed prior to 07/01/2012 had until 12/31/2012 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 07/01/2012 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Tennessee	Producers holding a life line of authority on or before 11/1/2015 and who sell annuity products must complete 4 hours of one-time annuity training by 5/1/2016. Producers who obtain a life line authority on or after 11//2015 and wish to sell annuity products must complete this training before selling annuity products. Insurers must provide product-specific training. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Tennessee's training requirement.
Texas	Initially: All producers are required to complete 4 hours of state annuity training prior to solicitation. Additionally, all producers are required to complete company product specific annuity training prior to solicitation. Ongoing: In addition to the initial 4 hours, the State of Texas has an ongoing state annuity CE training requirement for resident producers only. Texas resident producers are required to complete 8 hours of CE-Annuity training every 2 year Texas license renewal period.
Utah	Producers are required to complete company product specific annuity training prior to soliciting any annuities after 5/25/2012.
Vermont	NA
Virginia	Producers are required to complete company specific annuity training by 04/01/2017 or prior to solicitation. Producers have until 01/01/2018 to complete the 4 hour state annuity training.
Washington	Company specific annuity product training is required by March 29, 2012. It must be completed prior to solicitation. Producers licensed prior to 03/29/2012 have until 09/29/2012 to complete 4 hour state annuity training. Producers licensed 03/29/2012 or after must complete the 4 hour state annuity training prior to soliciting annuities.
West Virginia	Producers licensed prior to 07/01/2011 had until 12/31/2011 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 07/01/2011 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Wisconsin	Producers licensed prior to 05/01/2011 had until 11/01/2011 to complete 4 hour state annuity & company specific annuity training. It must be completed prior to solicitation. Producers licensed 05/01/2011 or after must complete the 4 hour state annuity & company specific annuity training prior to solicitation.
Wyoming	Producers licensed prior to 09/26/2014 have until 03/26/2015 to complete a 4 hour state annuity training and company specific annuity product training prior to solicitation. Producers licensed 09/26/2014 or after must complete the 4 hour state annuity training and company specific annuity product training prior to solicitation.