

# GENERAL ANNUITY Continuing Education REQUIREMENT By State

Last Updated: 10/31/11 (Last Changes Appear in RED)

Due to annuity suitability requirements of the Harkin amendment to the Dodd-Frank Federal law, some States and/or Carriers Require **General Annuity CE Requirements** .

State	Effective Date	STATUS - NAIC General Annuity Training Requirements
AK	10/16/2011	Producers holding a life line of authority on or before 10/16/11 who sell or wish to sell annuity products must complete <b>4 hours</b> of one-time annuity training by 4/16/12. Producers who obtain a life line of authority after 10/16/11 and wish to sell annuity products must complete this training before selling annuity products. 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.
AL		Has <b>NO</b> General Annuity Training Requirement at this time.
AR	6/28/2010	<b>General Annuity Training:</b> Any Resident or Non Resident Producer who sells an annuity product to an Arkansas resident MUST complete the Arkansas Rule 82 Annuity Training Course. <b>NOTE:</b> Effective 6/28/10 the 4-hour Annuity requirement was repealed by the AR DOI. While the course requirements are being revised by the Arkansas DOI the above 4-hour Annuity training is no longer required.
AZ		Has <b>NO</b> General Annuity Training Requirement at this time.
CA	1/1/2011	<b>Annuity 8 hour</b> - All Agents selling Annuities in California must complete an 8 hour state-approved General Annuity Training course prior to selling annuities. <b>Annuity 4 Hour Requirement</b> - in addition to the one-time 8-hour General Annuity training course, agents continuing to sell annuities must complete a 4-hour state-approved General Annuity Continuing Education course each subsequent compliance period.
CO	4/1/2011	<b>General Annuity Training...</b> Effective 04/01/11: Producers who hold a life insurance line of authority on 4/1/11 must complete a one-time 4 hour Annuity Training course by 10/1/11. Individuals who obtain a life insurance line of authority on or after 4/1/11 may not engage in the sale of annuities until they have completed this training. This requirement applies to resident and non-resident producers.
CT	2/18/2012	Producers holding a life line of authority who sell or wish to sell annuity products must complete 4 hours of one-time annuity training by 8/18/12. Producers who obtain a life line of authority on or after 2/18/12 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 Connecticut's training requirement.
DC	12/24/2010	Producers holding a life line of authority on 6/24/2011 and who sell or wish to sell annuities must complete 4 hours of one-time training in General Annuities by 12/24/2011. Producers who obtain a life insurance line of authority on or after 6/24/2011 must complete the training before selling annuities. Resident and non-resident producers may complete equivalent General Annuity Training in any state.
DE		Has <b>NO</b> General Annuity Training Requirement at this time.
FL		Resident agents licensed to sell life insurance MUST complete at least 3 hours of continuing education in suitability in annuity and

		life insurance transactions each continuing education compliance period. Requirement applies to Resident & Non-Resident Agents.
<b>GA</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>HI</b>	1/1/2012	Producers holding a life or accident and health or sickness line of authority who sell or wish to sell annuity products must complete 4 hours of one-time annuity training by 1/31/12. Producers who obtain a life line of authority on or after 1/31/12 and wish to sell annuity products must complete this training before selling annuity products. Insurers must provide product-specific training. <b>Please note:</b> The Hawaii Insurance Division has yet to clarify the line of authority one must hold to sell annuities, the actual length of the grace period for those currently selling annuities, and provisions for reciprocity.
<b>IA</b>	1/1/2011	<b>General Annuity Training:</b> All Insurance Producers selling or soliciting Annuity Products in the State of Iowa to obtain four (4) continuing education credits by an APPROVED vendor offering an Annuity Suitability Model Training Course. This is a one-time requirement and is not a condition of license renewal, unless selling Annuities. This is a separate requirement other than the already existing rule 15.80 for Indexed Insurance products. <b>Indexed General Annuity Training:</b> All Insurance Producers selling or soliciting Indexed Products in the State of Iowa to obtain four (4) continuing education credits by an APPROVED vendor offering an Fixed Indexed Product Course. This is a one-time requirement and is not a condition of license renewal, unless selling Indexed Annuities.
	1/1/2008	
<b>ID</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>IL</b>	9/26/2011	<b>Effective 9/26/11:</b> Producers holding a life line of authority after 6/30/12 who sell or wish to sell annuity products must complete 4 hours of one-time annuity training by 7/1/12. Producers who obtain a life line of authority and wish to sell annuity products must complete this training before selling annuity products. Compliance with another state's training requirements that are substantially similar to this requirement will be deemed in compliance with Illinois' training requirement. Insurers must provide product-specific training. When an annuity product offers any long-term care benefits, the producer must also complete Illinois' Long-Term Care training requirement before selling.
<b>IN</b>	7/1/2011	Producers who hold a life line of authority and wish to sell annuity products must complete 4 hours of one-time training in annuities before selling annuity products by 1/1/12. Insurers must provide product-specific training. <b>Please Note:</b> Requirements including completion deadlines and reciprocity have not yet been clarified by the Indiana Department of Insurance.
<b>KS</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>KY</b>	1/1/2012	<b>Effective 1/1/12:</b> Insurers must provide product-specific training. <b>Please note:</b> A pending regulation, if adopted, will require 4 hours of one-time annuity training.
<b>LA</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>MA</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>MD</b>	11/1/2011	Producers holding a life line of authority on 11/1/11 who sell or wish to sell annuity products must complete 4 hours of one-time annuity training by 5/1/12. Producers who obtain a life line of authority on or after 11/1/11 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 Maryland's training requirement.
<b>ME</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>MI</b>		Has <b>PENDING</b> General Annuity Training Legislation/Regulation.

<b>MN</b>		Has <b>PENDING</b> General Annuity Training Legislation/Regulation.
<b>MO</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>MS</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>MT</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>NC</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>ND</b>	<b>8/1/2011</b>	Producers holding a life line of authority on 8/1/11 and who sell or wish to sell annuity products must complete 4 hours of one-time annuity training by 8/1/12. Producers who obtain a life line of authority on or after 8/1/11 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 North Dakota's training requirement.
<b>NE</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>NV</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>NH</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>NJ</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>NM</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>NY</b>		Currently in effect: 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. <b>Please note:</b> A pending bill, if enacted as it currently reads, will institute hourly requirements for annuities training. If enacted, the bill will supersede and replace the current emergency regulation.
<b>OH</b>	<b>7/1/2011</b>	Producers holding a life line of authority on 7/1/2011 who sell or wish to sell annuity products must complete 4 hours of one-time training in General Annuities by 1/1/2012. Producers who obtain a life insurance line of authority on or after 7/1/2011 must complete the training before selling annuities. Non-resident producers may complete equivalent General Annuity training in any state.
<b>OK</b>	<b>7/14/2010</b>	<b>General Annuity Training Requirement:</b> Producers licensed prior to 7/14/10, with an active life line of authority and who sell, solicit or negotiate annuity products must complete at least 4 hours of annuity training course before 7/14/11. Producers who became licensed or add a life line of authority on or after 7/14/10, and desire to sell annuity products, must complete the training prior to selling, soliciting, or negotiating such products.
<b>OR</b>	<b>7/1/2011</b>	Producers holding a life line of authority on 7/1/11 who sell or wish to sell annuity products must complete 4 hours of one-time General Annuity training in annuities by 1/1/12. Producers who obtain a life insurance line of authority on or after 8/1/11 must complete the training before selling annuities. Resident and non-resident producers may complete equivalent General Annuity training in any state.
<b>PA</b>		Has <b>NO</b> General Annuity Training Requirement at this time.
<b>RI</b>	<b>6/1/2011</b>	Producers holding a life line of authority on 6/1/2011 who sell or wish to sell annuity products must complete 4 hours of one-time training in General Annuities by 12/1/2011. Producers who obtain a life insurance line of authority on or after 6/1/2011 must complete the training before selling annuities. Resident and non-resident producers may complete equivalent General Annuity training in any state.
<b>SC</b>	<b>9/25/2011</b>	Producers holding a life line of authority on 9/25/11 who sell or wish to sell annuity products must complete 4 hours of one-time training in General Annuities by 3/25/12.

Producers who obtain a life insurance line of authority on or after 9/25/11 must complete the training before selling annuities.  
More information on reciprocity will be provided pending clarification with the state.

**SD** Has **NO** General Annuity Training Requirement at this time.

**TN** Has **PENDING** General Annuity Training Legislation/Regulation.

**TX** **4/1/10 or 9/1/2011**

**Agents licensed on or after 9/1/11:** Resident and Non-Resident agents who obtain a license on or after 9/1/11 must complete 4 hours of initial one-time training in Texas Annuity Training before selling annuities. Insurers must provide product-specific training. Agents must also complete 8 hours of CE biennially specifically relating to annuities rather than 4 hours annually. The initial training requirement is not in addition to the CE requirement but may be used to fulfill the CE requirement.

**Agents licensed prior to 9/1/11 follow until 3/1/2012:** A resident agent with a license issued or renewed on or after 4/1/2010 who intends to sell, solicit, or negotiate a contract for an annuity or to represent an insurer in relation to such an annuity must complete at least 4 hours of training relating to annuities before soliciting individual consumers for the purpose of selling annuities. The initial training requirement may be used to satisfy continuing education requirements. Agents must also complete 4 hours of CE annually that specifically relate to annuities. CE exemptions based on 20 years continuous licensing do not apply to annuities training requirements.

**All Licensees after 3/1/2012:** If the agent has previously completed the initial 4 hour annuity CERT training course (263\_CERT), they will not be required to take the new initial 4 hour annuity training course (390\_TX). Agents must complete 8 hours of CE biennially specifically relating to annuities rather than 4 hours annually. Insurers must provide product-specific training.

**UT** Has **NO** General Annuity Training Requirement at this time.

**VA** Has **NO** General Annuity Training Requirement at this time.

**VT** Has **NO** General Annuity Training Requirement at this time.

**WA** Has **PENDING** General Annuity Training Legislation/Regulation.

**WI** **5/1/2011**

**General Annuity Training Requirement:** All producers who are licensed to sell, solicit or negotiate annuity products before 5/1/11 must complete a one-time 4 hour General Annuity Training Course by 11/1/11.  
Producers licensed on or after 5/1/11 must complete this one-time 4 hour General Annuity training course prior to selling, soliciting or negotiating annuity products.

**WV** **7/1/2011**

All producers currently licensed to sell, solicit, and negotiate annuity products must complete a one-time General Annuity training course approved for at least 4 hours by 12/31/11.  
All producers licensed on or after 7/1/11 must complete this training prior to selling, soliciting, or negotiating such products.

**WY** Has **NO** General Annuity Training Requirement at this time.