

NAIC Model Regulation Annuity Product Training and CE Producer Suitability Requirements by State

State	Carrier Monitored Mandatory General Continuing Education				Mandatory Continuing Education Suitability Training Requirements					**Mandatory Carrier Specific Product Training
	Effective date	Life	Annuity "New Business will be Returned" if Agent NIGO	Renewal Frequency	Effective Date State Adopted Model Regulation	Effective Date "New Business will be Returned" if Agent became licensed on or after the law takes effect	Deadline for Currently Licensed Agent to Complete CE Suitability Training (business accepted to this date, however compensation will be held until completion)	Required Suitability CE Training Hours	Renewal Requirements	Effective Date (NB will be returned if NIGO)
AK					10/16/11	10/16/11	04/16/12	4 hours	One Time Course	3/1/2011
AL					07/21/16	01/01/17	07/01/17	4 hours	One Time Course	3/1/2011
AR										3/1/2011
AZ					01/01/18	01/01/18	02/01/18	4 hours	One Time Course	3/1/2011
CA			* 8hrs for 1st renewal & 4hrs thereafter - (Indexed & Fixed)	Every 2 yrs						3/1/2011
CO					04/01/11	04/01/11	10/01/11	4 hours	One Time Course	3/1/2011
CT					02/18/12	02/18/12	08/18/12	4 hours	One Time Course	3/1/2011
DC					12/24/10	06/24/11	12/24/11	4 hours	One Time Course	3/1/2011
DE					12/01/16	06/01/17	12/01/17	4 hours	One Time Course	3/1/2011
FL										3/1/2011
GA					03/01/16	03/01/16	09/01/16	4 hours	One Time Course	3/1/2011
HI					01/31/12	01/31/12	01/31/12	4 hours	One Time Course	3/1/2011
IA	3/01/2014	*4 hours One Time Indexed Only Training Course ***One Time Permitted Producer Activities Certification	*4 hours One Time Indexed Only Training Course ***One Time Permitted Producer Activities Certification		01/01/11	01/01/11	05/01/11	4 hours	One Time Course	3/1/2011
ID					04/15/13	04/04/13	10/04/13	4 hours	One Time Course	3/1/2011
IL					09/26/11	07/01/12	07/01/12	4 hours	One Time Course	3/1/2011
IN					07/01/11	01/01/12	07/01/12	4 hours	One Time Course	3/1/2011
KS			o		06/01/13	06/01/13	12/01/13	4 hours	One Time Course	3/1/2011
KY					07/01/11	01/01/12	07/01/12	4 hours	One Time Course	3/1/2011
LA					06/05/12	08/15/12	01/01/13	4 hours	One Time Course	3/1/2011
MA					07/01/16	07/01/16	12/31/16	4 hours	One Time Course	3/1/2011
MD					11/01/11	11/01/11	05/01/12	4 hours	One Time Course	3/1/2011
ME					11/01/15	11/01/15	05/01/16	4 hours	One Time Course	3/1/2011
MI					06/01/13	06/01/13	12/01/13	4 hours	One Time Course	3/1/2011
MN					06/01/13	01/01/14	07/01/14	4 hours	One Time Course	3/1/2011
MO					03/30/17	03/30/17	09/30/17	4 hours	One Time Course	3/1/2011
MS					04/10/13	09/01/13	04/10/14	4 hours	One Time Course	3/1/2011
MT					Pending					3/1/2011
NC										3/1/2011
ND					08/01/11	08/01/11	08/01/12	4 hours	One Time Course	3/1/2011
NE					04/18/12	07/19/12	01/19/13	4 hours	One Time Course	3/1/2011
NH					01/01/15	01/01/15	07/01/15	4 hours	One Time Course	3/1/2011
NJ					01/07/13	08/04/13	08/04/13	4 hours	One Time Course	3/1/2011
NM										3/1/2011
NV										3/1/2011
NY					Pending					3/1/2011
OH					07/01/11	07/01/11	01/01/12	4 hours	One Time Course	3/1/2011
OK					07/14/10	07/14/10	07/14/11	4 hours	One Time Course	3/1/2011
OR					07/01/11	07/01/11	01/01/12	4 hours	One Time Course	3/1/2011

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PA										3/1/2011
PR										3/1/2011
RI					06/01/11	06/01/11	01/01/12	4 hours	One Time Course	3/1/2011
SC					09/25/11	09/25/11	03/25/12	4 hours	One Time Course	3/1/2011
SD					07/01/12	07/01/12	01/01/13	4 hours	One Time Course	3/1/2011
TN					11/01/15	11/01/15	05/01/16	4 hours	One Time Course	3/1/2011
TX	9/1/2011	n/a	Both Resident and NonResident (accepts Suitability training from other states that adopted NAIC Reg) 4hr One Time Annuity Training	Residents Only Biannual (after initial 4hr course taken, within 2 yr license period)						3/1/2011
UT										3/1/2011
VA					04/01/17	01/01/18	04/01/18	4 hours	One Time Course	3/1/2011
VT										3/1/2011
WA					03/29/12	03/29/12	09/29/12	4 hours	One Time Course	3/1/2011
WI					05/01/11	05/01/11	11/01/11	4 hours	One Time Course	3/1/2011
WV					07/01/11	07/01/11	12/31/11	4 hours	One Time Course	3/1/2011
WY					09/26/14	09/26/14	03/26/15	4 hours	One Time Course	3/1/2011
CE = Continuing Education										
NB = New Business										
NIGO = Not In Good Order										
Not in Good Order = Training has not been completed										
*Mandatory General Continuing Education states. Fidelity & Guaranty Life will not appoint an agent until general CE has been completed and business will not be accepted and will be returned. Agent is responsible for sending certifications to Fidelity & Guaranty Life.										
**PLEASE NOTE: Fidelity & Guaranty Life requires annuity product training in all states, prior to solicitation, regardless if the NAIC Model Act is adopted by the state.										
*** Effective March 1, 2014, All Producers business will be return for both resident and nonresident business written in Iowa if we have not received the signed certifications by May 1, 2014. See the Compliance Corner for more information										

