

North American -Annuity

REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

Annuity Carrier Specific Product Training and state mandated **NAIC Annuity Training** (see STATE ANNUITY SUITABILITY TRAINING REQUIREMENT for regulation) must be completed prior to soliciting business. Failure to do so will result in rejected business.

Please carefully review the information below and provide a copy of the training certificate to

contracting@nfisolutions.com once complete.

If you will not be participating in solicitation of annuity products with this carrier, you can bypass the CST requirements. **Life** producers are required to abide by the rules set in place by the carrier for any additional training requirements. Review **ADDITIONAL REQUIRED TRAINING** before proceeding.

Annuity Carrier Specific Product Training

Who should complete the product training?

All agents, regardless of state, are required to take the product training.

When can the product training be taken?

Product training is available at any time.

Product Training Directions: See attached ANNUITY PRODUCT TRAINING for directions and product codes.

Additional Required Training

Anti-Money Laundering Training (AML):

A certificate of completion must be provided, dated within the past 2-years. Certificate needs to contain the producer's full name, AML course name, AML vendor name, and date of completion. Agents that have not completed the appropriate training and certification, will be asked to do so prior to new business being issued.

- If AML has been completed through LIMRA we can pull the certificate for you if you will send us your LIMRA password. If done through another vendor or you wish not to share your password please send us the certificate of completion to contracting@nfisolutions.com.

Logging In To ATP

Website:

<https://secure.reged.com/TrainingPlatform/>

The screenshot displays the RegEd website's training platform interface. At the top, there is a navigation bar with links for TRAINING PLATFORM, RULES AND REGULATIONS, NEWS, CONTACT US, and ABOUT US. The main header features the IRI (Insured Retirement Institute) logo and the RegEd logo. A login section on the right includes fields for 'Login Email Address' and 'Password', with options to 'Save User Name' and a 'Go' button. Below the header, a welcome message states: 'Welcome to the industry's largest and most comprehensive annuities training platform. Log in now to experience our real-time reciprocity and requirements tracking engine and meet your training requirements today.'

The main content area is divided into three columns. The left column, titled 'Participating Carriers', lists 'AIG Annuities' and includes a link to 'Click here for a full list of participating carriers.' The middle column features a map of the United States with states color-coded to indicate their annuity requirements: dark purple for 'Adopted Requirement', light purple for 'Requirement Pending Adoption', and grey for 'No Requirements Pending Adoption'. A legend below the map explains these color codes. The right column, titled 'Producers Get Started', provides a three-step process: 1. Register online and create a profile, 2. Complete your state-mandated annuity training, and 3. Complete Carrier-specific courses as they are assigned to you. Below this, there is a section for 'Other Available CE Courses' and a 'News' section with recent articles.

At the bottom of the main content area, there is a link to 'Download our FAQ here.' and contact information for producers (info@reged.com) and carriers (sales@reged.com). The footer of the website includes the copyright notice '©2010-2015 RegEd'.

Logging In To ATP

Enter email and password
here to log into RegEd ATP

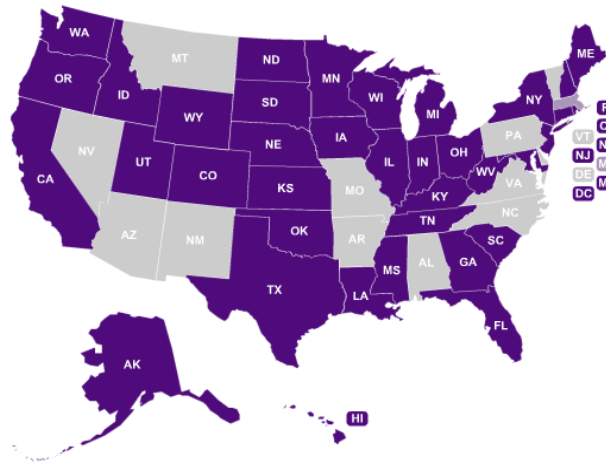
Login Email Address:
Password:
☐ Save User Name
Forgot my password? [Go](#)

Welcome to the industry's largest and most comprehensive annuities training platform. Log in now to experience our real-time reciprocity and requirements tracking engine and meet your training requirements today.

Participating Carriers

AIG Annuities

[Click here for a full list of participating carriers.](#)



■ Adopted Requirement ■ Requirement Pending Adoption
■ No Requirements Pending Adoption

[Download our FAQ here.](#)

Producers: Contact us at info@reged.com
Carriers: Contact us at sales@reged.com

Producers Get Started

1. [Register online](#) and create a profile.
2. Complete your state-mandated annuity training.
3. Complete Carrier-specific courses as they are assigned to you.

[Other Available CE Courses](#)

News

- RegEd Named Best Mid-Size Technology Company by the North Carolina Technology Association
- StoneRiver Risk and Compliance Acquires Compliance Assurance Corporation
- RegEd Receives Double Nomination for 2012 NCTA 21 Awards

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Logging In To ATP: First Time Registration

The screenshot displays the RegEd website interface. At the top left is the IRI (Insured Retirement Institute) logo. To its right is the RegEd logo. Further right are login fields for 'Login Email Address' and 'Password', with a 'Save User Name' checkbox and a 'Forgot my password?' link. Below these are navigation links: 'TRAINING PLATFORM >>', 'RULES AND REGULATIONS', 'News', 'CONTACT US', and 'ABOUT US'. A central banner reads: 'Welcome to the industry's largest and most comprehensive annuities training platform. Log in now to experience our real-time reciprocity and requirements tracking engine and meet your training requirements today.' Below the banner is a map of the United States with state abbreviations. A legend indicates: 'Adopted Requirement' (dark purple), 'Requirement Pending Adoption' (light purple), and 'No Requirements Pending Adoption' (grey). A yellow arrow points from the text 'If you don't have a login, click on the register online button to register.' to the 'Register online' button in the 'Producers Get Started' section. This section lists three steps: 1. Register online and create a profile. 2. Complete your state-mandated annuity training. 3. Complete Carrier-specific courses as they are assigned to you. Below this is a 'News' section with three items: 'RegEd Named Best Mid-Size Technology Company by the North Carolina Technology Association', 'StoneRiver Risk and Compliance Acquires Compliance Assurance Corporation', and 'RegEd Receives Double Nomination for 2012 NCTA 21 Awards'. At the bottom left is the NAC logo (North American Company for Life and Health Insurance) and the word 'Annuity'. At the bottom right is the copyright notice '©2010-2015 RegEd'.

Insured Retirement Institute

RegEd

Login Email Address:
Password:
☐ Save User Name
Forgot my password? [Go](#)

TRAINING PLATFORM >> RULES AND REGULATIONS News CONTACT US ABOUT US

Welcome to the industry's largest and most comprehensive annuities training platform. Log in now to experience our real-time reciprocity and requirements tracking engine and meet your training requirements today.

Part

If you don't have a login, click on the register online button to register.

Producers Get Started

1. [Register online](#) and create a profile.
2. Complete your state-mandated annuity training.
3. Complete Carrier-specific courses as they are assigned to you.

Other Available CE Courses

News

- RegEd Named Best Mid-Size Technology Company by the North Carolina Technology Association
- StoneRiver Risk and Compliance Acquires Compliance Assurance Corporation
- RegEd Receives Double Nomination for 2012 NCTA 21 Awards

Click here for a full list of participating carriers.

Download our FAQ here.

Producers: Contact us at info@reged.com
Carriers: Contact us at sales@reged.com

©2010-2015 RegEd

Logging In To ATP: First Time Registration

This is the form you will see when you click on the “register online” link.

To register, you will need to fill out this form, including your social security number (SSN) and National Producer Number (NPN). These fields are highlighted on the screen print.

Once you have filled out this form, click the register button.



RegEd
Self Registration

Login Information
The security questions / answers are required to help you reset your password, if you forget your password.

*Login Email: Will be used as Login Name and Contact Email
*Password: (Passwords must be at least 8 characters, and contain at least 2 alphabetic characters and 2 numbers)
*Verify Password:
*Security Question 1: Select Question ▼ *Answer:
*Security Question 2: Select Question ▼ *Answer:
*Security Question 3: Select Question ▼ *Answer:
(You must select 3 different questions and provide 3 different answers which do not match your password.)

Identifying Information
We require your Social Security Number and Date of Birth to process your CE as per state requirements.

Prefix: ▼
*First Name: *Last Name: MI: Sfx:
*Social Security #: - -
*Verify Social Security #: - -
*Date of Birth: / /
*National Producer Number (NPN): Find NPN

Business Address

*Address Line 1:
Address Line 2:
*City: *State: Select a state ▼ *Zip Code:
*Country: United States ▼
*Phone: Ext:
Fax:

Shipping Information
We require your shipping address to send you your certificates as per state requirements.
☒ Same as Business Address ☐ I want to enter different Shipping Information

Home Information
☒ Same as Business Address ☐ I want to enter different Home Information

Terms of Service
☐ I accept the [Terms of Service](#) and site usage requirements

* Denotes required field

NIA | Annuity
North American Company
for Life and Health Insurance

Secured by D
2015-11-23
ABOUT SSL CERTIFICATES

Logging In: Main RegEd Site

RegEd has multiple websites.

These are directions on how to login from other sites: www.reged.com



The screenshot shows the RegEd website interface. At the top, there is a navigation bar with links for "Redeem CE Coupon", "Course Catalog", and "Secure Login". The "Secure Login" link is highlighted with a red rectangular box. Below the navigation bar, there is a large banner area with the headline "Conflicts-of-Interest is High on FINRA's Radar. Do You Have a Plan?" and a "Learn More" button. A large yellow arrow with a red outline points from the bottom right towards the "Secure Login" link, with the text "Click on Secure Login" inside it. Below the banner, there is a purple bar with links for "Broker-Dealers", "Investment Advisors", "Insurance Companies", and "Holding Companies". At the bottom, there are three columns of content, each with an image and a title:

- 

Identify Risk Before It Happens with SCORE Risk Control Center.
- 

Strengthen Organizational Alignment and Governance.
- 

Squeeze Out Inefficiency, Bake in Compliance.

Logging In: Main RegEd Site

On this screen you need to click on “Annuity Training Platform (ATP)” Link. This will take you to the ATP site and you will follow previous directions to login.

RegEd


Secure Log In

* User Name:

* Password:

* Company Code:

☐ Save User Name and Company Code

 [Forgot your password?](#)

[Login](#)

Other RegEd Sites

[Annuity Training Platform \(ATP\) »](#)

[Xchange »](#)

[CEAuthority »](#)

[Financial Training »](#)

[Social Media Archiving & Compliance »](#)

[Quick Answers for Login Problems](#) (* denotes required field)

Login Assistance? Click [here](#) for Live Chat

Home ■ Contact Us ■ Privacy ■ Customer Support

North American Company
for Life and Health Insurance

Click Here

Navigating RegEd

Once an Agent has logged in – this is the screen they will see:


The screenshot displays the RegEd web application interface. On the left is a vertical menu with options: Welcome, Producer Status, Enter Product Code, Optional Insurance CE, My Certificates, My Account, FAQs, Midland National Life Insurance Company, and North American Company for Life & Health Insurance. The main content area is titled 'Producer Status' and contains two sections. The first section, 'Annuities State Suitability Compliance Summary', shows a table with columns: State, Resident?, Requirement Met?, Product Type, and Course Status. The data row shows 'Iowa', 'Yes', 'Yes', 'Fixed & Variable', and a 'View My Courses' button. Below this is a 'Manage My State Suitability Requirements' button. The second section, 'Carrier-Specific Product Training', lists training requirements for 'North American Company for Life & Health Insurance'. It includes a table with columns for the requirement name, date, and completion status, with 'Go To Requirement' buttons for each item.

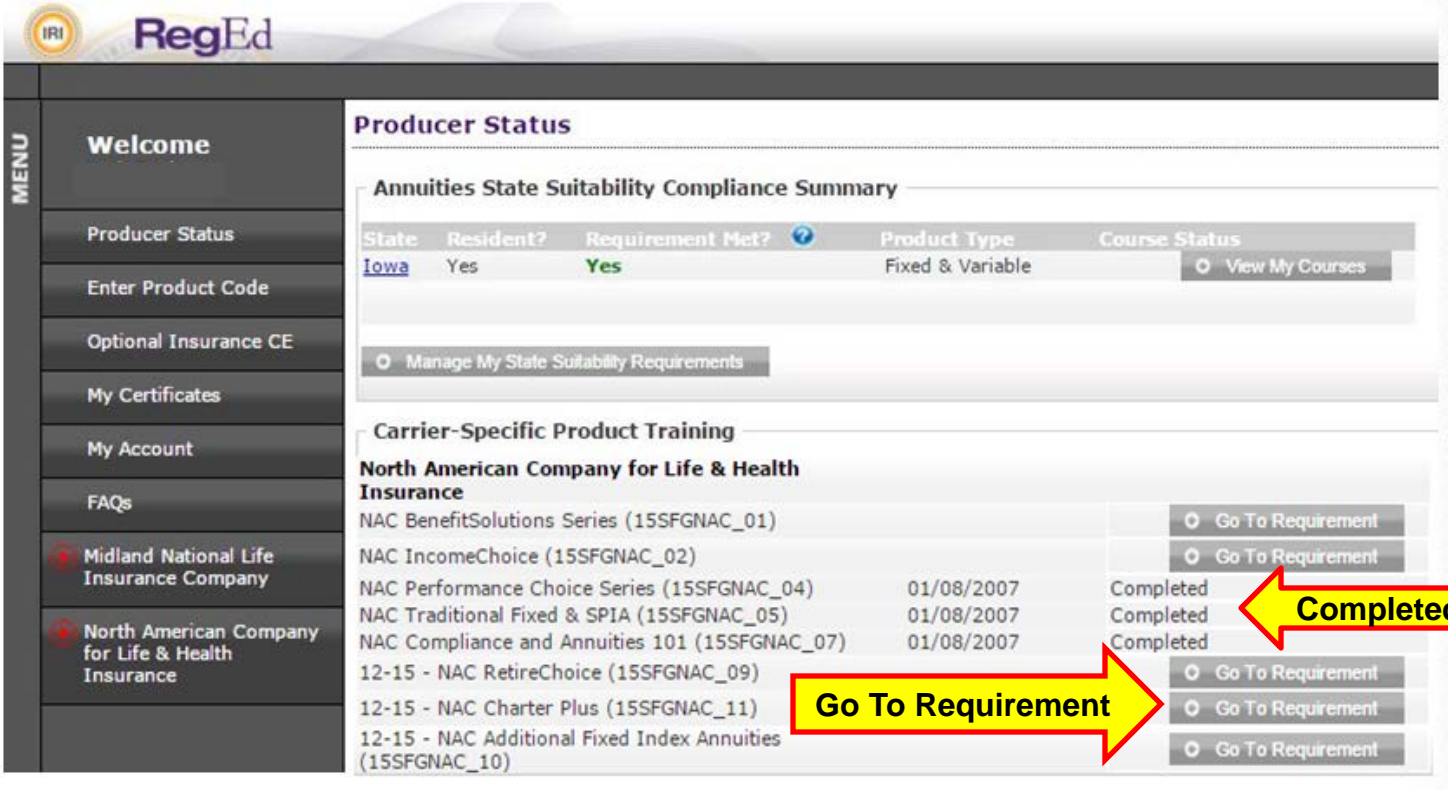
State	Resident?	Requirement Met?	Product Type	Course Status
Iowa	Yes	Yes	Fixed & Variable	View My Courses

Requirement	Date	Status	Action
NAC BenefitSolutions Series (15SFGNAC_01)			Go To Requirement
NAC IncomeChoice (15SFGNAC_02)			Go To Requirement
NAC Performance Choice Series (15SFGNAC_04)	01/08/2007	Completed	
NAC Traditional Fixed & SPIA (15SFGNAC_05)	01/08/2007	Completed	
NAC Compliance and Annuities 101 (15SFGNAC_07)	01/08/2007	Completed	
12-15 - NAC RetireChoice (15SFGNAC_09)			Go To Requirement
12-15 - NAC Charter Plus (15SFGNAC_11)			Go To Requirement
12-15 - NAC Additional Fixed Index Annuities (15SFGNAC_10)			Go To Requirement


Navigating RegEd

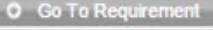




Courses that are already completed will be marked “**completed**” and the agent can no longer review them.

Courses that are not yet completed will have this symbol by them:  In order to take these course, the agent will click on the “Go To Requirement” Button.



The screenshot shows the RegEd interface. On the left is a 'MENU' with options: Welcome, Producer Status, Enter Product Code, Optional Insurance CE, My Certificates, My Account, FAQs, Midland National Life Insurance Company, and North American Company for Life & Health Insurance. The main content area is titled 'Producer Status' and includes an 'Annuities State Suitability Compliance Summary' table. Below this is a 'Carrier-Specific Product Training' section for 'North American Company for Life & Health Insurance'. This section contains a table of courses with their status and a 'Go To Requirement' button for each. Two red arrows highlight the 'Completed' status and the 'Go To Requirement' button.

State	Resident?	Requirement Met?	Product Type	Course Status
Iowa	Yes	Yes	Fixed & Variable	 View My Courses

Course Name	Date	Status	Action
NAC BenefitSolutions Series (15SFGNAC_01)			
NAC IncomeChoice (15SFGNAC_02)			
NAC Performance Choice Series (15SFGNAC_04)	01/08/2007	Completed	
NAC Traditional Fixed & SPIA (15SFGNAC_05)	01/08/2007	Completed	
NAC Compliance and Annuities 101 (15SFGNAC_07)	01/08/2007	Completed	
12-15 - NAC RetireChoice (15SFGNAC_09)			
12-15 - NAC Charter Plus (15SFGNAC_11)			
12-15 - NAC Additional Fixed Index Annuities (15SFGNAC_10)			

Navigating RegEd

If an agent wants to take a course that is NOT assigned to them, they will click on the “Enter Product Code” Button


The screenshot shows the RegEd website interface. On the left is a vertical menu with the following items: Welcome, Producer Status, Enter Product Code (highlighted with a red box), Optional Insurance CE, My Certificates, My Account, FAQs, Midland National Life Insurance Company, and North American Company for Life & Health Insurance. The main content area is titled 'Producer Status' and contains two sections. The first section is 'Annuities State Suitability Compliance Summary' and includes a table with columns: 'Requirement Met?', 'Product Type', and 'Course Status'. The second section is 'Carrier-Specific Product Training' for the 'North American Company for Life & Health Insurance'. It lists several training modules with their IDs, completion dates, and status. A yellow arrow points from the 'Enter Product Code' button to the 'Click Here' text.

Requirement Met?	Product Type	Course Status
	Fixed & Variable	View My Courses

Carrier-Specific Product Training			
North American Company for Life & Health Insurance			
NAC BenefitSolutions Series (15SFGNAC_01)			Go To Requirement
NAC IncomeChoice (15SFGNAC_02)			Go To Requirement
NAC Performance Choice Series (15SFGNAC_04)		01/08/2007	Completed
NAC Traditional Fixed & SPIA (15SFGNAC_05)		01/08/2007	Completed
NAC Compliance and Annuities 101 (15SFGNAC_07)		01/08/2007	Completed
12-15 - NAC RetireChoice (15SFGNAC_09)			Go To Requirement
12-15 - NAC Charter Plus (15SFGNAC_11)			Go To Requirement
12-15 - NAC Additional Fixed Index Annuities (15SFGNAC_10)			Go To Requirement

Navigating RegEd

The agent needs to enter the Product Code in that correct field and then click submit.
This will allow them to see the training on their Producer Status Screen

**RegEd**

MENU

Welco
Lori Bochner

Producer Status

Enter Product Code

Optional Insurance CE

My Certificates

My Account

FAQs

Midland National Life
Insurance Company

North American Company
for Life & Health
Insurance

Just-In-Time Product Training

Please supply the Product Code provided by your carrier below.

After you supply the Product Code your assigned carrier-specific requirement(s) will appear on your Producer Status page to complete. If you do not complete the assigned carrier-specific requirement(s), you may come back and re-enter the Product Code provided at any time to access the requirement(s) again.

Your carrier will be notified of the status of your completion(s).

Product Code:

Submit

Product Code	NAC Module Name
15SFGNAC_01	NAC BenefitSolutions Series
15SFGNAC_13	NAC IncomeChoice With Threshold Participation REV 5-2016
15SFGNAC_09	NAC RetireChoice & Income Pay Plus/Income Pay Riders
15SFGNAC_15	NAC Performance Choice Series With Threshold Participation REV 5-2016
15SFGNAC_05	NAC Traditional Fixed & SPIA
15SFGNAC_10	NAC Additional Fixed Index Annuities & Income Pay Plus/Income Pay Riders
15SFGNAC_07	NAC Compliance and Annuities 101
15SFGNAC_11	NAC Charter Plus & Income Pay Plus/Income Pay Riders

Enter Product Code Here & Click Submit

Navigating RegEd

The agent will now see the training on their Producer Status Screen:

RegEd

MENU

- Welcome
- Producer Status
- Enter Product Code
- Optional Insurance CE
- My Certificates
- My Account
- FAQs
- Midland National Life Insurance Company
- North American Company for Life & Health Insurance

Producer Status

Annuities State Suitability Compliance Summary

State	Resident?	Requirement Met?	Product Type	Course Status
Iowa	Yes	Yes	Fixed & Variable	View My Courses

[Manage My State Suitability Requirements](#)

Carrier-Specific Product Training

North American Company for Life & Health Insurance

NAC BenefitSolutions Series (15SFGNAC_01)		Go To Requirement
NAC IncomeChoice (15SFGNAC_02)		Go To Requirement
NAC Performance Choice Series (15SFGNAC_04)	01/08/2007	Completed
NAC Traditional Fixed & SPIA (15SFGNAC_05)	01/08/2007	Completed
NAC Compliance and Annuities 101 (15SFGNAC_07)	01/08/2007	Completed
12-15 - NAC RetireChoice (15SEGNAC_09)		Go To Requirement
12-15 - NAC Charter Plus (15SFGNAC_11)		Go To Requirement
12-15 - NAC Additional Fixed Index Annuities (15SFGNAC_10)		Go To Requirement

Now Training Shows up!

RegEd Q&A

Why the change to the RegEd platform?

A) RegEd is a well-known vendor. To allow for a simpler, more user-friendly product training format. Courses will be offered by product to allow ala carte selection.

Will current training convert over to RegEd?

A) Yes, Training will convert over to RegEd.

What are the training codes and when would we use them?

A) RegEd allows agents to enter a “product code” if specific training isn’t yet assigned or if they are an agent who is not contracted with us yet. Refer to product code list on page 2.

When and how will new agents get notified of training requirements?

A) The process is exactly the same as today. The only changes are that IF the agent is a RegEd user, they will also get an email from RegEd advising they have new training to take.

How will existing agents be notified of new training requirements?

A) If they are registered with RegEd, they will get an email from RegEd, in addition to communications sent directly from North American.

Can an agent use their Corporate TIN to complete training on RegEd?

A) No, training must be completed under the agent’s Social Security Number.

How can agents check their training requirements and completions?

A) Agents can check training completions and requirements via our website (www.NorthAmericanCompany.com) or RegEd’s website (<https://secure.reged.com/TrainingPlatform/>).

How and when will the training be reflected on North American’s website?

A) 24 hours after the training is completed, training will be reflected on North American’s website.

What is the process when we add a new feature to an existing product (i.e. income rider)?

A) New Product – New Module

B) New Rider/Feature – all modules that it is available on will be updated and “re-assigned” to the agents. Once they re-take 1 module that includes the new feature, the others will update within 24 hours.

How often will the training be required (both compliance and product)? Is recertification still required?

A) The training is now one and done – there is no longer a yearly requirement. The only time agents would need to re-take a module is if a new rider/feature becomes available. For compliance manual, there will be an alternative process identified outside of RegEd. More to come on that.

Call Sales Support with Questions!
866-322-7066

RegEd module product codes

Product code	Product name
20SFGNAC_02	Performance Choice® (fixed index annuity)
20SFGNAC_01	NAC VersaChoice SM (fixed index annuity)
18SFGNAC_19	Strategic Design Annuity SM X (fixed index annuity)
15SFGNAC_18	North American Income® (single premium immediate annuity)
15SFGNAC_13	NAC IncomeChoice® (fixed index annuity)
15SFGNAC_11	North American Charter® Plus (fixed index annuity)
15SFGNAC_05	North American Guarantee Choice SM (multi-year guarantee annuity)
15SFGNAC_01	NAC BenefitSolutions® (fixed index annuity)

Call Sales Support with questions
866-322-7066

Sammons FinancialSM is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

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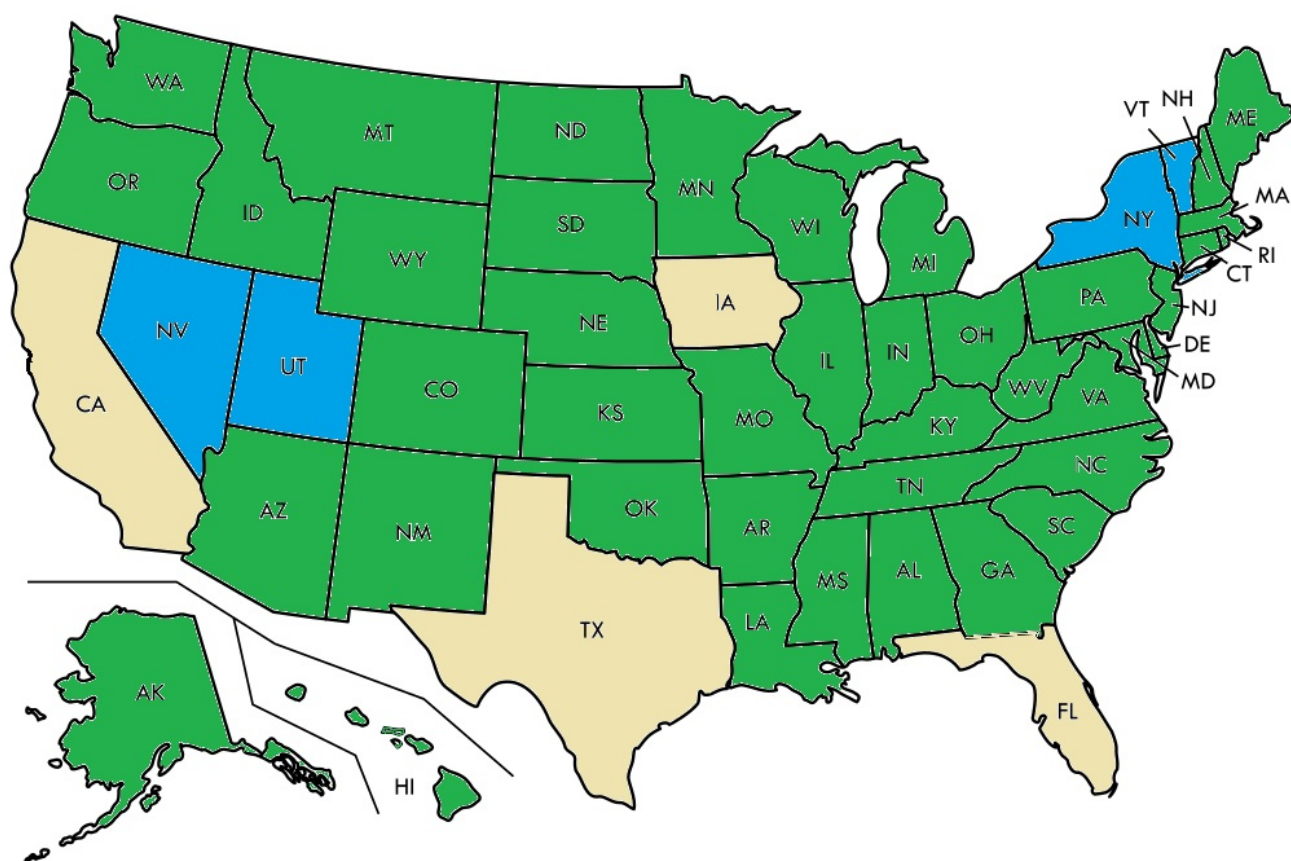


RegEd Basics

Need To Know Terms

Term	Definition
RegEd	Website that we now use
ATP	Annuity Training Platform – this is the system that RegEd uses for product training.
Product Code	Code entered into RegEd to assign training (only used when training is not automatically assigned).
Producer Status Screen	Screen that shows all current product modules that have been assigned to the agent.

The following states have adopted some version of the NAIC Suitability Model Regulation, 4-Hour Annuity Training. CE must be completed through a state-approved vendor prior to soliciting annuity business. Please provide a copy of your completed training certificate to contracting@nfisolutions.com. For further information, please refer to the tables on the following page or contact your licensing representative.



**4-Hour Training Required + Additional Requirements	4-Hour Training Required	4-Hour Training Not Required; 2-Part Product Training Required
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Mandatory Annuity CE:

ALABAMA (1/1/22)	ALASKA	ARIZONA (12/31/2020)	ARKANSAS (1/1/22)
CALIFORNIA	COLORADO (5/1/23)	CONNECTICUT (1/1/22)	D.C.
DELAWARE (8/1/2021)	FLORIDA	GEORGIA	HAWAII
IDAHO (2/1/22)	ILLINOIS	INDIANA	IOWA (1/1/22)
KANSAS	KENTUCKY (1/1/2022)	LOUISIANA	MAINE (1/1/22)
MARYLAND (10/8/2022)	MASSACHUSETTS	MICHIGAN (6/29/2021)	MINNESOTA (1/1/23)
MISSISSIPPI (1/1/22)	MISSOURI	MONTANA (10/1/22)	NEBRASKA (7/1/22)
NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO (10/1/22)	NORTH CAROLINA (1/1/23)
NORTH DAKOTA (1/1/22)	OHIO (2/14/21)	OKLAHOMA	OREGON
PENNSYLVANIA (6/22/22)	RHODE ISLAND (4/1/21)	SOUTH CAROLINA (1/1/23)	SOUTH DAKOTA (1/1/23)
TENNESSEE	TEXAS (9/1/21)	VIRGINIA (9/1/22)	WASHINGTON
WEST VIRGINIA	WISCONSIN (10/1/2022)	WYOMING	

*States with dates have adopted the 2020 Revised Annuity training.

States Exempt From Annuity Training:

Nevada New York Utah
Vermont

Additional requirements for select states:

ALABAMA, MAINE	Producers who have completed a 4-hour annuity course prior to 1/1/22 may complete a 1-hour annuity BestCE course. Or complete the new 4-hour annuity course.
CALIFORNIA	An initial 8-hour state specific course is required, with a 4-hour refresher course on annuity suitability every 2 years prior to license renewal. California training is not reciprocal with any other state and does not accept training from any other state.
COLORADO	Producers who've completed a 4-hour annuity course before 11/1/22 may complete a 1-hour annuity BestCE course or complete the new 4-hour annuity BestCE course. Producers have until 4/30/23 to take the 1-hour course.
CONNECTICUT	Producers that have completed a 4-hour annuity course prior to 3/1/22 may complete a 1-hour annuity BestCE course. Or, they may complete the new 4-hour BestCE course. Producers have until 9/30/22 to be able to complete the 1-hour course.
FLORIDA	An initial 3-hour state specific course is required, with 3-hour CE training course every 2 years. The five-hour "Law and Ethics Update" course meets FL's senior suitability training requirement.
IOWA	In addition to a 4-Hour NAIC Annuity Training course, agents selling indexed annuities in IA must take a one-time 4-hour course specific to indexed annuity products.
KENTUCKY, MISSISSIPPI, NORTH DAKOTA	Producers who've completed a 4-hour annuity course prior to 1/1/22 can complete a 1-hour annuity BestCE course or complete the new 4-hour annuity BestCE course. Producers have until 6/30/22 to take the 1-hour course.
MONTANA	If licensed in the state and have completed the model law training before 10/1/21, producers must complete the 1-hour BestCE additional course. Or, producers may complete the new 4-hour training course on/before 4/1/22. For producers licensed on/after 10/1/21, the new 4-hour training course is required before soliciting annuities.
NEW MEXICO	Producers that have completed a 4-hour annuity course before 10/1/22 can complete a 1-hour annuity BestCE course, or complete the new 4-hour BestCE course.

	Producers will have until 4/1/23 to take the 1-hour course.
NEW YORK, NEVADA, UTAH, VERMONT	There is no requirement to complete the 4-hour training. It's required to complete a 2-part product training course.
NORTH CAROLINA	The state is adopting the 2020 Annuity Suitability training course on 1/1/23. Prior to this date, producers will be required to complete a 2-part product training course.
OHIO	Producers licensed and have completed the model law training before 2/14/21 must complete the 1-hour BetsCE supplemental course or the new 4-hour training course on/before 8/14/21. Producers licensed after 2/14/21 will be required to completed the new 4-hour training course.
PENNSYLVANIA	Producers who've completed a 4-hour annuity course prior to 6/20/22 can complete a 1-hour annuity BestCE course, or complete the new 4-hour annuity BestCE course. Producers will have until 12/20/22 to take the new 1-hour course.
RHODE ISLAND	Producers licensed in the state and have completed the model law training before 4/1/21 must complete the 1-hour BestCE supplemental course or the new 4-hour training course on/before 9/30/21. Producers licensed on/after 4/1/21 will be required to complete the new 4-hour training course.
SOUTH DAKOTA	Producers who've completed a 4-hour annuity course before 12/31/22 can complete a 1-hour annuity BestCE course, or can complete the new 4-hour BestCE course. Producers will have until 7/1/23 to take the 1-hour course.
TEXAS	Resident and non-resident agents must complete a one-time 4-hour annuity CE course. In addition, resident agents must take 8 hours of ongoing CE specifically relating to annuities each license period. Licensees that are exempt from CE are not exempt from the initial 4-hour annuity training. Exemptions apply to the ongoing 8 hours of CE required each license period. TX will accept most annuity CE courses taken in other states.