

# ANNUITY STATE SUITABILITY TRAINING



## **American National Requires Annuity Suitability Training In ALL STATES**

Effective August 1, 2013, when an annuity application is received and the producer has not completed the mandated product specific training, the annuity application will be rejected and returned to the producer. A new application will be required for submission after the training is completed.

## **State Continuing Education Requirements**

In addition to American National's required training, many states require additional continuing education (CE) annuity certification training to comply with the NAIC Model or the Revised NAIC Model.

The states that have adopted the 2010 NAIC Suitability in Annuity Transactions Model Regulation require producers to complete an approved four-hour annuity training course (CE) as part of the licensing requirement for the state. Beginning January 1st, 2020, states have started to adopt the NAIC "Revised Model" which will require agents to complete an additional one or four-hour annuity training course (CE). New producers getting licensed after the effective date will be required to complete an approved four-hour annuity training course (CE) as part of the licensing requirement for the state.

**Please see following tables for your specific state suitability training requirements.**

STATE	NAIC MODEL TRAINING DATES			REVISED MODEL TRAINING DATES		
	NAIC Model Effective Date	For Agents Licensed PRIOR to the Effective date	For Agents Licensed AFTER the Effective Date	Revised Model Effective Date	For Agents Licensed PRIOR to the Effective date	For Agents Licensed AFTER the Effective Date
Alabama	1/1/2017	7/1/2017	1/1/2017	1/1/2022	7/1/2022	1/1/2022
Alaska	10/16/2011	4/16/2012	10/16/2011	—	—	—
Arizona	1/1/2018	1/1/2018	1/1/2018	1/1/2021	7/1/2021	1/1/2021
Arkansas	—	—	—	1/1/2022	1/1/2022	1/1/2022
California	1/1/2012	1/1/2012	1/1/2012	—	—	—
Colorado	4/1/2011	10/1/2011	4/1/2011	—	—	—
Connecticut	2/18/2012	8/18/2012	2/18/2012	3/1/2022	9/1/2022	3/1/2022
Delaware	6/1/2017	12/1/2017	6/1/2017	8/1/2021	2/1/2022	8/1/2021
District of Columbia	6/24/2011	12/24/2011	6/24/2011	—	—	—
Florida	—	—	—	—	—	—
Georgia	3/1/2016	9/1/2016	3/1/2016	—	—	—
Hawaii	1/1/2012	1/31/2012	1/31/2012	—	—	—
Idaho	4/4/2013	10/4/2013	4/4/2013	7/1/2021	1/1/2022	7/1/2021
Illinois	9/26/2011	7/1/2012	9/26/2011	—	—	—
Indiana	7/1/2011	7/1/2012	1/1/2012	—	—	—
Iowa	1/1/2011	5/1/2011	5/1/2011	1/1/2021	7/1/2021	1/1/2021
Kansas	6/1/2013	12/1/2013	6/1/2013	—	—	—
Kentucky	1/1/2012	7/1/2012	1/1/2012	1/1/2022	7/1/2022	1/1/2022
Louisiana	8/1/2012	1/1/2013	8/15/2012	—	—	—
Maine	11/1/2015	5/1/2016	11/1/2015	1/1/2022	1/1/2022	1/1/2022
Maryland	11/1/2011	5/1/2012	11/1/2011	—	—	—
Massachusetts	7/1/2016	12/31/2016	7/1/2016	—	—	—
Michigan	6/1/2013	12/1/2013	6/1/2013	6/29/2021	12/29/2021	7/01/2021
Minnesota	6/1/2013	1/1/2014	6/1/2013	—	—	—
Mississippi	9/1/2013	4/10/2014	9/1/2013	1/1/2022	7/1/2022	1/1/2022
Missouri	3/30/2017	9/30/2017	3/30/2017	—	—	—
Montana	1/1/2018	N/A	N/A	10/1/2021	4/1/2022	10/1/2021
Nebraska	7/19/2012	7/19/2012	7/19/2012	1/1/2022	1/1/2022	1/1/2022

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	NAIC Model Effective Date	For Agents Licensed PRIOR to the Effective date	For Agents Licensed AFTER the Effective Date	Revised Model Effective Date	For Agents Licensed PRIOR to the Effective date	For Agents Licensed AFTER the Effective Date
Nevada	—	—	—	—	—	—
New Hampshire	1/1/2015	7/1/2015	1/1/2015	—	—	—
New Jersey	6/6/2011	8/4/2013	8/4/2013	—	—	—
New Mexico	—	—	—	—	—	—
New York	6/30/2011	N/A	N/A	—	—	—
North Carolina	—	—	—	—	—	—
North Dakota	8/1/2011	8/1/2012	8/1/2011	1/1/2022	7/1/2022	1/1/2022
Ohio	7/1/2011	1/1/2012	7/1/2011	2/14/2021	8/1/2021	8/1/2021
Oklahoma	7/14/2010	7/14/2011	7/14/2010	—	—	—
Oregon	7/1/2011	1/1/2012	7/1/2011	—	—	—
Pennsylvania	12/26/2018	Before Agents Next License Period	12/26/2018	—	—	—
Puerto Rico	—	—	—	—	—	—
Rhode Island	6/1/2011	12/1/2011	6/1/2011	4/1/2021	10/1/2021	4/1/2021
South Carolina	9/25/2011	3/25/2012	9/25/2011	—	—	—
South Dakota	7/1/2012	7/1/2013	7/1/2012	—	—	—
Tennessee	11/1/2015	5/1/2016	11/1/2015	—	—	—
Texas	9/1/2011	3/1/2012	9/1/2011	9/1/2021	1/1/2022	1/1/2022
Utah	3/26/2012	N/A	N/A	—	—	—
Vermont	—	—	—	—	—	—
Virginia	4/1/2017	1/1/2018	1/1/2018	3/1/2022	9/1/2022	3/1/2022
Washington	3/29/2012	9/29/2012	3/29/2012	—	—	—
West Virginia	7/1/2011	12/31/2011	7/1/2011	—	—	—
Wisconsin	5/1/2011	11/1/2011	5/1/2011	—	—	—
Wyoming	9/26/2014	3/26/2015	9/26/2014	—	—	—



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