

Care Solutions Licensing Guide

State	Appointment Backdating	Business Accepted Prior to Appointment Effective Date	Corporate License Required	Annuity NAIC requirement	Annuity Product Company Training	Best Interest Training	LTC- resident	LTC- non resident	LTC- additional requirement
Alabama	0		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective January 1, 2022 One-Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	One-Time 8 hrs and 4 hrs every license renewal period	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Alabama resident agent.	life and health license
Alaska	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Alaska resident agent.	life license
Arizona	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective December 31, 2020: One-Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective June 30, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Arizona resident agent.	life and health license
Arkansas	15 days		Yes	No requirement	Product specific training required	Effective January 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) or 4- hour Best Interest training course if annuity suitability course has not been previously completed	One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Arkansas resident agent.	life and health license
California	15 days		Yes	Resident and nonresident: 8 hr CA specific annuities course prior to selling followed by a 4 hour annuity course each subsequent license renewal period	Product specific training required		One-Time 8 hrs CA specific and 8 hrs CA specific each lic renewal cycle	One-Time 8 hrs CA specific and 8 hrs CA specific each lic renewal cycle	life and health license
Colorado	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 16 hrs and 5 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Colorado resident agent.	life license
Connecticut	15 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		No requirement	No requirement	life and health license
Delaware	0	15 days	Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective August 1, 2021: One-Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective February 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	3 hours biennially	No requirement	life and health license
District of Columbia	0	30 days	Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		No requirement	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for DC resident agent.	life license
Florida	45 days		Yes	No requirement	Product specific training required		One-Time 8 hrs and 4 hrs every 24 months	reciprocity, except for residents of CA,CT,DC,DE,IN,HJMS, and NY who must complete FL course	life license
Georgia	0	15 days	Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		No requirement	No requirement	life license
Hawaii	15 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		No requirement	No requirement	life license
Idaho	15 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective July 1, 2021: One-Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective January 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Idaho resident agent.	life license
Illinois	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs every license renewal period, if 4 hour course is not completed during a given license period, agent will have 12 additional months from last day of renewal period to complete 4 hour course without having to retake 8 hour course	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Illinois resident agent.	life and health license
Indiana	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 5 hrs every 2 yrs for a total of 10 hours every 4 years	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Indiana resident agent.	life license
Iowa	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective January 1, 2021: One-Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective June 30, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	One-Time 8 hrs and 4 hrs each lic renewal cycle	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Iowa resident agent.	life and health license
Kansas	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		No requirement	No requirement	life license
Kentucky	15 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective January 4, 2022: One-Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	No requirement	No requirement	life license
Louisiana	0	15 days	Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs every license renewal period	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Louisiana resident agent.	life license

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Maine	15 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective January 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Maine resident agent.	life license
Maryland	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Maryland resident agent.	life license
Massachusetts	14 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Massachusetts resident agent.	life license
Michigan	15 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective June 29, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective December 29, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	One-Time 8 hrs and 4 hrs every license renewal period	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Michigan resident agent.	life license
Minnesota	15 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Minnesota resident agent.	life and health license
Mississippi	15 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective January 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	No requirement	No requirement	life license
Missouri	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		No requirement	No requirement	life license
Montana	14 days		Yes	No requirement	Product specific training required	Effective October 1, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective April 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Montana resident agent.	life license
Nebraska	0	15 days	Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective July 1, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective January 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Nebraska resident agent.	life and health license
Nevada	15 days		Yes	No requirement	No requirement		One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Nevada resident agent.	life and health license
New Hampshire	0 days	15 days	Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		No requirement	No requirement	life license
New Jersey	60 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for New Jersey resident agent.	life license
New Mexico	0	15 days	Yes	No requirement	No requirement		One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for New Mexico resident agent.	life and health license
North Carolina	15 days		Yes	No requirement	No requirement		Med Suppl,LTC License and appointment	Med Suppl,LTC License and appointment	life, health, Medicare supplement/ long term care license
North Dakota	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective January 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for North Dakota resident agent.	life license
Ohio	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective February 14, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective August 14, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	One-Time 8 hrs and 4 hrs each lic renewal cycle	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Ohio resident agent.	life license

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Oklahoma	15 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs each lic renewal cycle	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Oklahoma resident agent.	life license
Oregon	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Oregon resident agent.	life license
Pennsylvania	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs each lic renewal cycle	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Pennsylvania resident agent.	life and health license
Rhode Island	30 days		No	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective April 1, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Effective September 30, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Rhode Island resident agent.	life license
South Carolina	0	15 days	Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for South Carolina resident agent.	life license
South Dakota	0	15 days	Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs every July 1st of even years even if initial training was completed earlier that year	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for South Dakota resident agent.	life license
Tennessee	15 days		No- Optional	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs each lic renewal cycle	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Tennessee resident agent.	life license
Texas	0	30 days	Yes	One-Time 4 hour approved CE course on annuity. Residents must complete 8 hours per license renewal cycle. TX longevity exemption for CE does NOT apply to annuity requirement. All agents are required to complete one- time 4 hour approved annuity training course. Exemption waives additional annuity course requirement each license renewal cycle. Proof of exemption can be located on CE transcript.	Product specific training required	Effective December 31, 2021 One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Effective January 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	No requirement	No requirement	life and health license
Utah	15 days		Yes	No requirement	Product specific training required		One-Time 3 hrs and 3 hrs each lic renewal cycle	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Utah resident agent.	life and health license
Vermont	15 days		No-Optional	No requirement	No requirement		One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Vermont resident agent.	life and health license
Virginia	30 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required	Effective September 1, 2021 One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Effective March 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	No requirement	No requirement	life license
Washington	15 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs every 24 months	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Washington resident agent.	life and health license
West Virginia	15 days		Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs lic renewal cycle	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for West Virginia resident agent.	life and health license
Wisconsin	15 days		No	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		One-Time 8 hrs and 4 hrs each lic renewal cycle	Reciprocity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need to satisfy requirement listed for Wisconsin resident agent.	life and health license
Wyoming	0	15 days	Yes	One-Time 4 hour approved CE course on annuity suitability	Product specific training required		No requirement	No requirement	life license

as of November 21, 2021

Items in yellow are updates