

# 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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|----------------|---------------------------|---|--|------------------------------|---|--|
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| 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                                   | 6/20/2022                    | 12/20/2022                                      | 6/20/2022                                    |
| 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                                     | 9/1/2021                     | 3/1/2022  | 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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