

Application State	Annuity Suitability 2010 Suitability in Annuity Transactions		Annuity Best Interest 2020 Suitability in Annuity Transactions	
	Newly State Licensed Effective Date	Reciprocal	Newly State Licensed Effective Date	Currently State Licensed End of Grace Period
Alabama	1/1/2017	Yes	1/1/2022	6/30/2022
Alaska	10/16/2011	Yes		
Arizona	12/31/2017	Yes	1/1/2021	6/30/2021
Arkansas	7/15/2010	Yes	6/29/2021	1/1/2022
California ⁽¹⁾	1/1/2012	No		
Colorado	4/1/2011	Yes	11/1/2022	5/1/2023
Connecticut	2/18/2012	Yes	3/1/2022	8/31/2022
Delaware	6/1/2017	Yes	8/1/2021	2/1/2022
District of Columbia	6/24/2011	Yes		
Florida	10/1/2013	Yes		
Georgia	3/1/2016	Yes		
Guam	No Requirement	TBD		
Hawaii	1/1/2012	Yes	12/31/2022	7/1/2023
Idaho	4/4/2013	Yes	7/1/2021	1/1/2022
Illinois	9/26/2011	Yes		
Indiana	1/1/2012	Yes		
Iowa ⁽²⁾	1/1/2011	Yes	1/1/2021	7/1/2021
Kansas	6/1/2013	Yes		
Kentucky	1/1/2012	Yes	1/1/2022	6/30/2022
Louisiana	8/1/2012	Yes		
Maine	11/1/2015	Yes	1/1/2022	7/1/2022
Maryland	11/1/2011	Yes	10/8/2022	4/8/2023
Massachusetts	10/1/2016	Yes		
Michigan	6/1/2013	Yes	6/29/2021	12/29/2021
Minnesota	6/1/2013	Yes	1/1/2023	7/1/2023
Mississippi	4/10/2013	Yes	1/1/2022	6/30/2022
Missouri	3/30/2017	Yes		
Montana	1/1/2018	Yes	10/1/2021	4/1/2022
Nebraska	1/1/2013	Yes	7/1/2021	12/31/2021
Nevada	No Requirement	TBD		
New Hampshire	1/1/2015	Yes		
New Jersey	6/6/2011	Yes		
New Mexico	No Requirement	Yes	10/1/2022	4/1/2023
North Carolina	No Requirement	TBD	1/1/2023	7/1/2023
North Dakota	8/1/2011	Yes	1/1/2022	7/1/2022
Ohio	7/1/2011	Yes	2/14/2021	8/14/2021
Oklahoma	7/14/2010	Yes		
Oregon	7/1/2011	Yes		
Pennsylvania	12/26/2018	Yes	6/20/2022	12/20/2022
Puerto Rico	No Requirement	TBD		
Rhode Island	6/1/2011	Yes	4/1/2021	10/1/2021
South Carolina	9/25/2011	Yes	11/27/2022	5/27/2023
South Dakota	7/1/2012	Yes	1/1/2023	7/1/2023
Tennessee	11/1/2015	Yes		
Texas ⁽³⁾	9/1/2011	Yes	9/1/2021	1/1/2022
Utah	3/26/2012	TBD		
Vermont	No Requirement	TBD		
Virginia	4/1/2017	Yes	9/1/2021	3/1/2022
Virgin Islands	No Requirement	TBD		
Washington	3/29/2012	Yes		
West Virginia	7/1/2011	Yes		
Wisconsin	5/1/2011	Yes	10/1/2022	4/1/2023
Wyoming	9/26/2014	Yes		

Product Specific Training (PST) is required for all NWL products in all states prior to solicitation. Training for the Ultra Series and Impact Series can be taken through QuestCE. Training for all other products can be taken through RegEd.

Newly State Licensed Effective Date - Agents newly licensed in the state on or after this date must complete a 4 hour course approved by the Department of Insurance before they may sell annuities.

Currently State Licensed End of Grace Period - Agents licensed in the state prior to the effective date who have previously qualified to sell annuities under the state's version of the Suitability in Annuity Transactions regulation may take either a 1 hour supplementary course or a new 4 hour course during the grace period. If not completed during the grace period, a new 4 hour course must be taken.

Reciprocal - States with a "Yes" indicate training for the state can be satisfied by completing another state's substantially similar training course.

State required training can be taken through any approved vendor of your choice. Training completed through RegEd or QuestCE will be automatically reported to NWL. Proof of training completed with any other vendor will need to be provided prior to or along with new business to the attention of the Licensing team via email: NWLLicensing@nwlic.com or by fax: 512-719-8506.

- ¹ California requires a one time, eight credit general annuity training course prior to commencing annuity transactions in addition to the four continuing education credits that are required prior to license renewal every two years.
- ² In addition to the four hour annuity course, Iowa has a separate training requirement in effect for indexed products. Producers soliciting indexed products in Iowa must also be in compliance with this training prior to solicitation.
- ³ Texas has additional training requirements for resident producers.