

# Care Solutions Licensing Guide

State	Appointment Backdating	Business Accepted Prior to Appointment Effective Date	Corporate License Required	Type of Annuity Training	Annuity NAIC Suitability Requirement	Best Interest Training	Annuity Product Company Training	LTC- Resident	LTC- Non Resident	LTC- Additional Requirement
Alabama	0		Yes	Best Interest		Effective January 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired as of July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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 Alabama resident agent.	life license
Alaska	30 days		Yes	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	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	Best Interest		Effective December 31, 2020: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired as of June 30, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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 Arizona resident agent.	life and health license
Arkansas	15 days		Yes	Best Interest		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	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 Arkansas resident agent.	life license
California	15 days		Yes	NAIC Suitability	Resident and nonresidents: 8 hr CA specific annuities course prior to selling followed by a 4 hour annuity course each subsequent license renewal period	No requirement	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	Best Interest		Effective November 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed)  Grace Period Expiring May 1, 2023: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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	Best Interest		Effective March 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired September 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	Product specific training required	No requirement	No requirement	life and health license
Delaware	0	15 days	Yes	Best Interest		Effective August 1, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired February 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	Product specific training required	3 hours biennially	No requirement	life and health license
District of Columbia	0	30 days	Yes	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	Product specific training required	No requirement	No requirement	life license
Florida	45 days		Yes	NAIC Suitability	No requirement	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,HI,MS, and NY who must complete FL course	life and health license
Georgia	0	15 days	Yes	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	Product specific training required	No requirement	No requirement	life license
Hawaii	15 days		Yes	Best Interest		Effective January 1, 2023: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed)  Grace Period Expiring July 1, 2023: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	Product specific training required	No requirement	No requirement	life license

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Idaho	15 days		Yes	Best Interest		Effective July 1, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired January 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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 Idaho resident agent.	Life and health license
Illinois	30 days		Yes	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	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	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	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 and health license
Iowa	30 days		No- Optional	Best Interest		Effective January 1, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired June 30, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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 Iowa resident agent.	Life and health license
Kansas	30 days		Yes	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	Product specific training required	No requirement	No requirement	Life license
Kentucky	15 days		Yes	Best Interest		Effective January 4, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	Product specific training required	No requirement	No requirement	Life license
Louisiana	0	15 days	Yes	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	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
Maine	15 days		Yes	Best Interest		Effective January 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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 Maine resident agent.	Life license
Maryland	30 days		Yes	Best Interest		Effective October 8, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expiring April 8, 2023: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	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	Best Interest		Effective June 29, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired December 29, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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 Michigan resident agent.	Life license
Minnesota	15 days		Yes	Best Interest		Effective January 1, 2023: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed)  Grace Period Expiring June 30, 2023: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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 license
Mississippi	15 days		Yes	Best Interest		Effective January 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	Product specific training required	No requirement	No requirement	Life license

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Missouri	30 days		Yes	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	Product specific training required	No requirement	No requirement	life and health license
Montana	14 days		Yes	Best Interest		Effective October 1, 2021 One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Grace Period Expired April 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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 Montana resident agent.	life license
Nebraska	0	15 days	Yes	Best Interest		Effective July 1, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Grace Period Expired December 31, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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 Nebraska resident agent.	life and health license
Nevada	15 days		Yes	N/A	No requirement	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	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	Product specific training required	No requirement	No requirement	life license
New Jersey	60 days		Yes	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	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 and health license
New Mexico	0	15 days	Yes	Best Interest		Effective October 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Grace Period Expiring April 1, 2023: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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	Best Interest		Effective January 1, 2023: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Grace Period Expiring July 1, 2023: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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	Best Interest		Effective January 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Grace Period Expired July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	Product specific training required	No requirement	No requirement	life and health license
Ohio	30 days		Yes	Best Interest		Effective February 14, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Grace Period Expired August 14, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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 Ohio resident agent.	life license
Oklahoma	15 days		Yes	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	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	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	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	Best Interest		Effective June 20, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Grace Period Expired December 20, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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

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Rhode Island	30 days		No	Best Interest		Effective April 1, 2021: One-Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired September 30, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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 Rhode Island resident agent.	Life license
South Carolina	0	15 days	Yes	Best Interest		Effective November 27, 2022: One-Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed)  Grace Period Expiring May 27, 2023: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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	Best Interest		Effective January 1, 2023: One-Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expiring July 1, 2023: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	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	Best Interest		Effective December 31, 2021 One-Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired January 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	Product specific training required	No requirement	No requirement	Life and health license
Utah	15 days		Yes	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	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	N/A	No requirement	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	Best Interest		Effective September 1, 2021 One-Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expired March 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	Product specific training required	No requirement	No requirement	Life license
Washington	15 days		Yes	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	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	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	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	Best Interest		Effective October 1, 2022: One-Time 4- hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed)  Grace Period Expiring April 1, 2023: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed)	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	NAIC Suitability	One-Time 4 hour approved CE course on annuity suitability	No requirement	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 Wyoming resident agent.	Life and health license

as of October 31, 2022

Items in yellow are updates