| | | 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 not been previously completed) Crace Period Expired as of July 1, 2025 Crace Period Expired as of July 1, 2025 Crace July 1, 1004 Crace Thour 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 astisfy requirement listed for Alabama resident agent. | life license |
| Alaska | 30 days | | Yes | NAIC Suitability | One-Time 4 hour approved CE course on annuity sulfability | 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 its 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 not 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 it 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 coorse (If 4 hour aways suitability course completed-(per 4-hour Best Interest training coorse if amonthy suitability course harved been previously completed on the contract of the 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 astistly 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 amoutly suitability course has not been previously completed) Grace Period Expring May 1, 2023 Grace Period Expring May 1, 2023 One-lime 1- hour catch-up Best Interest training course (if 4 hour amoutly 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 eatily 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 applienn previously completed) Grace Period Expired September 1, 2022. One-dime 1-hour catch-up Best Interest training course (if 4 hour serving 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 had aga been previously completed) Grace Period Expred February 1, 2022 Grace | Product specific training required | 3 hours blendally | 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 | rediprocity, except for residents of CACT,DC,DE,NLHI,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 sulfability | 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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| | Appointment Backdating | Business Accepted Prior to Appointment Effective Date | Corporate License | Type of Annuity Training | Annuity NAIC Suitability Requirement | Best Interest Training | | LTC-Resident | LTC. Non Resident | LTC- Additional |
| Idaho | 15 days | Appointment Enecuve Date | Yes | Best Interest | Annuary Mais Suradomy Requirement | Desk interest visiting Effective July 1, 2012: One Time 4- hour Best Interest training course (if annully 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 annully suitability course completed) | Annulty Product Company Training Product specific training required | Cine-Time 8 hrs and 4 hrs. every 24 months | Reciprodily 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. | |
| 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 |
| lowa | 30 days | | No- Optional | Best Interest | | Effective January 1, 2021: One Time 4 - hour Best Interest training course (if amounty suitability course have got been previously completed) Grace Period Expired. June 30, 2021: One-time 1 - hour catch-up Best Interest training course (if 4 hour amounty suitability course completed) | Product specific training required | One-Time 8 hrs and 4 hrs each ic 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 lows 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>net</u> been previously 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 not been previously completed) Grace Period Expired. July 1, 2022: One-Gine 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 6, 2022 One Time 4- hour Sest Interest training course (if annuity suitability course him agglesen previously completed) Grace Period Expring April 8, 2023: One-dime 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 amounty suitability course has <u>met</u> been previously completed) Grace Period Expired December 29, 2021: One-dime 1 - hour catch-up Best Interest training course (if 4 hour areaning 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 | | Grace Period Expiring June 30, 2023: One-time 1- hour catch-up Best Interest training course (if 4 hour annuty 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 annuly suitability course has <u>not</u> been previously completed) Grace Period Expired July 1, 2022: Grace Period Expired July 1, 2022: One-time 1-hour catch-up Best Interest training course (if 4 hour annuly suitability course completed) | Product specific training required | No requirement | No requirement | life license |

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| 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 |
| 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 ng/been previously completed) Grace Period Expired April 1, 2022 One-Sime 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 A hour Best Interest training course (if annuity suitability course has not been previously completed). Grace Period Expired December 31, 2021: One July 1, 2021 Common Service Common Serv | 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 salisfy 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 | Ю | 15 days | Yes | Best Interest | | Effective October 1, 2022: One Time 4 - hour Best Interest training course (if annuity suitability course has got 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 compilete) | 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 it 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 SupplLTC License and appointment | Med SuppliTC 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 put been previously completed) Grave Period Expired July 1, 2022: Grave Period Expired July 1, 2022: servally suitability course completed) | Product specific training required | No requirement | No requirement | life and health license |
| Ohlo | 30 days | | Yes | Best Interest | | Effective February 14, 2021: One Time 4- hour Best Interest training course (if annulry suitability course has ng thern previously completed) Grace Period Expred August 14, 2021 Grace Period Expred August 14, 2021 Grace State 1, hour catch-up Best Interest training course (if 4 hour annulry 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 Chio 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 its 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 not been previously completed). Grace Period Expired December 20, 2022. One-Sime 1-hour catching Best Interest training course (if 4 hour annuity suitability course completed). | Product specific training required | One-Time 8 hrs and 4 hrs each fic 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 astisfy requirement listed for Pennsylvania resident agent. | life and health license |

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| State | Appointment Backdating | | 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 |
| Rhode Island | 30 days | | No | Best Interest | | Effective April 1, 2021: One Time 4-hour Best Interest training course (if annuity suitability course has not 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. | iife license |
| South Carolina | 0 | 15 days | Yes | Best Interest | | Effective November 27, 2022: One Time 4-hour Best Interest fraining 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 a 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 Into any been previously completed) Grace Period Expiring July 1, 2023: One-time 1- hour catch-up Best Interior 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 a 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 |
| | 0 | 30 days | Yes | Best Interest | | Effective December 31, 2021 One Time 4-hour Best Interest training course (if annuity suitability course has not been previously completed) Grace Period Expired January 1, 2022: | Product specific training required | No requirement | No requirement | life and health license |
| Texas | 15 days | | Yes | NAIC Suitability | One-Time 4 hour approved CE course on annuity suitability | One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) No requirement | Product specific training required | One-Time 3 hrs and 3 hrs each lic renewal cycle | Reciprodity if agent's home state requires LTC training. If agent's home state does not have LTC requirement, NR agent will need it 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 | | Effector September 1, 2021 One Time 4. hour Best tolerest training course (if annuity suitability course into anglesen previously completed) Grace Period Expired March 1, 2022: One-dime 1- hour catch-up Best Interest training course (if 4 hour | 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 | sentiary subsentity frames comments. | 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. Reciprocity if agent's home state requires LTC training. | 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 not been previously completed) Grace Period Expiring April 1, 2022: Grace Period Expiring 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 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 statisfy requirement listed for Wisconsin resident agent. | life and health license |
| Wyoming as of October | 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