

## Annuity Product Training Requirements

Many state insurance departments have adopted annuity training legislation requiring insurance licensed producers who wish to sell annuities in their state to take this annuity training prior to solicitation with any of their constituents. Severe state penalties exist for failure to follow this.

Most of those states require:

1) State annuity training. Training can be taken through your normal vendor, however taking RegEd course '390' meets the 4 hour state annuity training for all states other than California, Florida and Texas and when taken downloads directly into our training database. It does not need to be repeated for each state you will be writing in except as noted above. For TX initial training take the RegEd '390\_TX' course. The CA 8 hour initial training is taken during license training. FL has no state general annuity training requirement.

2) Carrier specific annuity product training. National Life Group product specific training is offered through the NLG Agent Portal. Please take all Company product training. New or updated training will be added as new annuity products are developed.

### State General Annuity Training

These States require general annuity training through an approved education provider. If your state annuity training was taken through a provider other than RegEd, please attach a copy of your certificate of completion to your contracting submission.

Alabama	Hawaii	Maryland	New Hampshire	Texas**
Alaska	Iowa*	Massachusetts	New Jersey	Virginia
Arizona	Idaho	Michigan	Ohio	Washington
California**	Illinois	Minnesota	Oklahoma	West Virginia
Colorado	Indiana	Mississippi	Oregon	Wisconsin
Connecticut	Kansas	Missouri	Rhode Island	Wyoming
Delaware	Kentucky	Montana	South Carolina	
District of Columbia	Louisiana	North Dakota	South Dakota	
Georgia	Maine	Nebraska	Tennessee	

### Company Annuity Product Training

States requiring Company specific annuity product training. Please take all Company product training through the NLG Agent Portal.

Alabama	Georgia	Maine	Nebraska	Tennessee
Alaska	Hawaii	Maryland	New Hampshire	Texas**
Arizona	Iowa*	Massachusetts	New Jersey	Utah
California**	Idaho	Michigan	New York	Virginia
Colorado	Illinois	Minnesota	Ohio	Washington
Connecticut	Indiana	Mississippi	Oregon	West Virginia
Delaware	Kansas	Missouri	Rhode Island	Wisconsin
District of Columbia	Kentucky	Montana	South Carolina	Wyoming
Florida	Louisiana	North Dakota	South Dakota	

\***Iowa:** Also requires an Iowa approved 4 hour course for producers soliciting indexed life or indexed annuities in the State of Iowa. It is required prior to solicitation.

\*\***California Ongoing Annuity Training Requirement:** Requires 4 hours of state approved annuity training within each two year license renewal period. This applies to residents and non-residents. The initial 8 hour California annuity training course should not be repeated since it will not satisfy the California 4 hour requirement. Note: Taking RegEd course '444\_CA' meets this requirement and when taken will download directly to our training database.

\*\***Texas Ongoing Annuity Training Requirement:** Requires Texas approved 8 hour "CE-Annuity" training within each two year license renewal period. Texas ongoing requirement only applies to residents. Note: RegEd course '263' meets this requirement and when taken will download directly to our training database.

### For Agent Use Only - Not For Use With The Public

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