

## NAIC Annuity Suitability Regulation

Compliance with the NAIC new suitability training requirements is the basis for exemption from federal securities regulation. The new model regulation shifts the carrier responsibility from reviewing the agent's recommendation and determining it is reasonable, that it is suitable, and that is followed the suitability guidelines to the carrier being responsible for the product recommendation given for the client's situation.

As a result of this change, below are the guidelines for meeting the annuity training requirements associated with Suitability Model Regulation.

Prior to the sale, solicitation or negotiation of Company annuity contracts, all Insurance Producers selling or soliciting Individual Annuity Products must:

**1. Complete Company provided product specific training.**

**2. For states that require a one-time four (4) credit hour annuity training course by an approved training provider, the Insurance Producers selling or soliciting Individual Annuity Products must complete the course and ensure the company receives confirmation of completion.**

Below is a link to a grid with the list of states and their four (4) credit hour annuity training adoption dates.

<https://secure.reged.com/TrainingPlatform>

State	Effective Date	NAIC Annuity Suitability Training	Product Specific Training
Alaska	10/16/2011	Required	Required
California	1/1/2012	Required	Required
Colorado	4/1/2011	Required	Required
Connecticut	2/18/2012	Required	Required
Washington DC	6/24/2011	Required	Required
Florida	10/1/2013	Not Required at this time	Required
<i>*Although state NAIC training is not required, carrier product specific training is required.</i>			
Hawaii	1/31/2012	Required	Required
Idaho	4/4/2013	Required	Required
Illinois	9/26/2011	Required	Required
Indiana	1/1/2012	Required	Required
Iowa	1/1/2011	Required	Required
Kansas	6/1/2013	Required	Required
Kentucky	1/1/2012	Required	Required
Louisiana	8/15/2012	Required	Required
Maryland	11/1/2011	Required	Required
Michigan	6/1/2013	Required	Required
Minnesota	6/1/2013	Required	Required
Mississippi	4/11/2013	Required	Required
Nebraska	7/19/2012	Required	Required
New Hampshire*	1/1/2015	Required	Required
*Producers who are licensed PRIOR to effective date have until 7/1/2015 to complete the NAIC training. *Producers who are licensed AFTER the effective date must complete the NAIC training PRIOR to soliciting new business. *Product Specific Training must be completed immediately by all producers.			
New Jersey	2/4/2013	Required	Required
New York*	6/30/2011	Not Required at this time	Required
<i>*Although state NAIC training is not required, carrier product specific training is required.</i>			
North Dakota	8/1/2011	Required	Required
Ohio	7/1/2011	Required	Required
Oklahoma	7/14/2010	Required	Required
Oregon	7/1/2011	Required	Required
Rhode Island	6/1/2011	Required	Required
South Carolina	9/25/2011	Required	Required
South Dakota	7/1/2012	Required	Required
Texas	9/1/2011	Required	Required
Utah*	3/26/2012	Not Required at this time	Required
<i>*Although state NAIC training is not required, carrier product specific training is required.</i>			
Washington	3/29/2012	Required	Required
West Virginia	7/1/2011	Required	Required
Wisconsin	5/1/2011	Required	Required
Wyoming*	9/26/2014	Required	Required
*Producers who are licensed PRIOR to effective date have until 3/26/2015 to complete the NAIC training. *Producers who are licensed AFTER the effective date must complete the NAIC training PRIOR to soliciting new business. *Product Specific Training must be completed immediately by all producers.			

### 4 Hour NAIC Annuity Suitability

The 4 Hour NAIC Annuity Suitability course may be completed through a number of vendors. ClearCert offers a listing of carrier accepted courses by vendor:

<http://www.clearcert.com/courselist.asp>

The most widely accepted vendors are RegEd and WebCE:

<https://www.ceauthority.com/courses.html>  
<http://www.webce.com/>

**Carrier Product Specific Training**

<b>American General</b> Life Companies		
	<b>Course Name</b>	<b>Training Link</b>
	NAIC Credit	<a href="https://learn.questce.com/naicsuitability/">https://learn.questce.com/naicsuitability/</a>
<b>*Product Specific Training is required in all states.*</b>		
<hr/>		
<b>AMERICAN NATIONAL</b>		
	<b>Course Name</b>	<b>Training Link</b>
	American National Product Training	<a href="https://secure.reged.com/TrainingPlatform/">https://secure.reged.com/TrainingPlatform/</a>
<b>*Beginning August 1, 2013, product specific training will be required for ALL PRODUCERS IN ALL STATES.*</b>		
<hr/>		
<b>ATHENE</b>		
	<b>Course Name</b>	<b>Training Link</b>
	N/A	<a href="https://secure.reged.com/Login/vu/VirtualUniversity/AVIVA">https://secure.reged.com/Login/vu/VirtualUniversity/AVIVA</a>
<b>*Beginning June 1, 2013 product specific training will be required for ALL PRODUCERS IN ALL STATES.*</b>		
<b>*Username: Use the first four characters of your last name followed by the last six digits of your social security number.</b>		
<b>*Password: changeme (lowercase)</b>		
<hr/>		
<b>Genworth Financial</b>		
	<b>Course Name</b>	<b>Training Link</b>
	Course name varies by product	<a href="http://www.genworth.com/annuityproducertraining">http://www.genworth.com/annuityproducertraining</a>
<b>*Beginning June 15, 2013 product specific training will be required for ALL PRODUCERS IN ALL STATES for Fixed Index Annuity Products.*</b>		
<b>*Select 'Independent Producers' to navigate to product training.*</b>		
<hr/>		
<b>VOYA FINANCIAL</b>		
	<b>Course Name</b>	<b>Training Link</b>
	N/A - Slideshow	<a href="http://www.brainshark.com/voya/pst">www.brainshark.com/voya/pst</a>
<b>*Product Specific Training is required in all states.*</b>		
<hr/>		
<b>Lincoln Financial Group</b>		
	<b>Course Name</b>	<b>Training Link</b>
	Fixed Annuities (FA 2.0) DIA Addendum (FA 2.1)	<a href="http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx">http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx</a>
<b>*Product Specific Training is only required in states that have adopted the NAIC requirement.*</b>		
<b>*Agents must be NAIC compliant in their resident state prior to becoming appointed for annuity business in a non-resident state.*</b>		
<hr/>		
<b>SECURIAN</b>		
	<b>Course Name</b>	<b>Training Link</b>
	N/A	<a href="https://advisors.securianretirementcenter.com/userservices">https://advisors.securianretirementcenter.com/userservices</a>
<b>*Product Specific Training is only required in states that have adopted the NAIC requirement.*</b>		
<hr/>		
<b>NA</b> North American Company for Life and Health Insurance		
	<b>Course Name</b>	<b>Training Link</b>
	Full Certification	<a href="http://nacolah.agentcertification.com">http://nacolah.agentcertification.com</a>
<b>*Product Specific Training is required in all states.*</b>		
<hr/>		
<b>Protective</b>		
	<b>Course Name</b>	<b>Training Link</b>
	Protective - Course 01 Protective - Course FIA2 with SecurePay SE	<a href="https://learn.questce.com/naicsuitability/">https://learn.questce.com/naicsuitability/</a>
<b>*Product Specific Training is only required in states that have adopted the NAIC requirement.*</b>		
<hr/>		
<b>Mutual of Omaha</b>		
	<b>Course Name</b>	<b>Training Link</b>
	N/A - Slideshow	<a href="https://www.mutualofomaha.com/portal_content/wcm_documents/products/annuity_presentation-broker.pdf">https://www.mutualofomaha.com/portal_content/wcm_documents/products/annuity_presentation-broker.pdf</a>