

States have adopted the NAIC Suitability Model effective as of the dates indicated in the below chart. All producers selling annuity products must complete a **one-time four-hour general annuity training course** in the states indicated below. A grace period for previously licensed producers may be available as indicated in the chart below. The regulation also requires that **carriers provide product-specific training** in order that producers may have an adequate knowledge of the specific mechanics and material features of the particular annuity being purchased.

State	Effective Date	Training Requirements		General Annuity Training Grace Period Date
		Product Specific	General Annuity	
MD	November 1, 2011	Yes	Yes	May 1, 2012
HI	January 1, 2012	Yes	Yes	January 31, 2012
IN	January 1, 2012	Yes	Yes	July 1, 2012
KY	January 1, 2012	Yes	Yes	July 1, 2012

Previously Adopted States

State	Adopted Date	Training Requirements		General Annuity Training Grace Period Date
		Product Specific	General Annuity	
SC	September 25, 2011	Yes	Yes	March 25, 2012
TX	September 1, 2011	Yes	Yes	March 1, 2012 (includes product-specific training)
ND	August 1, 2011	Yes	Yes	August 1, 2012
WV	July 1, 2011	Yes	Yes	January 1, 2012
OR	July 1, 2011	Yes	Yes	January 1, 2012
OH	July 1, 2011	Yes	Yes	January 1, 2012
NY	June 30, 2011	Yes		N/A
DC	June 24, 2011	Yes	Yes	December 24, 2011
RI	June 1, 2011	Yes	Yes	December 1, 2011
WI	May 1, 2011	Yes	Yes	November 1, 2011
CO	April 1, 2011	Yes	Yes	October 1, 2011
IA	January 1, 2011	Yes	Yes	May 1, 2011
OK	July 14, 2010	No	Yes	July 14, 2011