

Care Solutions Licensing Guide

| State | Appointment Backdating | Business Accepted Prior to Appointment Effective Date | Corporate License Required | Annuity NAIC requirement | Annuity Product Company Training | Best Interest Training | LTC- resident | LTC- non resident | LTC- additional requirement |
|----------------------|------------------------|---|----------------------------|--|------------------------------------|--|---|--|-----------------------------|
| Alabama | 0 | | Yes | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective January 1, 2022 One-Time 4-hour Best Interest training course (if annuity suitability course has not been previously completed) Effective July 1, 2022: One-time 1-hour catch-up Best Interest training course (if 4-hour annuity suitability course completed) | 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 | One-Time 4 hour approved CE course on annuity suitability | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective December 31, 2020: One-Time 4-hour Best Interest training course (if annuity suitability course has not been previously completed) Effective June 30, 2021: One-time 1-hour catch-up Best Interest training course (if 4-hour annuity suitability course completed) | 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 | No requirement | Product specific training required | 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 | 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 | Resident and non-residents: 8 hr CA specific annuities course prior to selling followed by a 4 hour annuity course | 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 | One-Time 4 hour approved CE course on annuity suitability | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective March 1, 2022: One-Time 4-hour Best Interest training course (if annuity suitability course has not been previously completed) Effective September 1, 2022: One-time 1-hour catch-up Best Interest training course (if 4-hour annuity suitability course completed) | No requirement | No requirement | life and health license |
| Delaware | 0 | 15 days | Yes | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective August 1, 2021: One-Time 4-hour Best Interest training course (if annuity suitability course has not been previously completed) Effective February 1, 2022: One-time 1-hour catch-up Best Interest training course (if 4-hour annuity suitability course completed) | 3 hours biennially | No requirement | life and health license |
| District of Columbia | 0 | 30 days | Yes | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | | No requirement | No requirement | life license |
| Florida | 45 days | | Yes | 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,H,MS, and NY who must complete FL course | life and health license |
| Georgia | 0 | 15 days | Yes | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | | No requirement | No requirement | life license |
| Hawaii | 15 days | | Yes | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | | No requirement | No requirement | life license |
| Idaho | 15 days | | Yes | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective July 1, 2021: One-Time 4-hour Best Interest training course (if annuity suitability course has not been previously completed) Effective January 1, 2022: One-time 1-hour catch-up Best Interest training course (if 4-hour annuity suitability course completed) | 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. Reciprocity if agent's home state requires LTC training | life and health license |
| Illinois | 30 days | | Yes | One-Time 4 hour approved CE course on annuity suitability | 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 | 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 | One-Time 4 hour approved CE course on annuity suitability | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective January 1, 2021: One-Time 4-hour Best Interest training course (if annuity suitability course has not been previously completed) Effective June 30, 2021: One-time 1-hour catch-up Best Interest training course (if 4-hour annuity suitability course completed) | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | | No requirement | No requirement | life license |
| Kentucky | 15 days | | Yes | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective January 4, 2022: One-Time 4-hour Best Interest training course (if annuity suitability course has not been previously completed) Effective July 1, 2022: One-time 1-hour catch-up Best Interest training course (if 4-hour annuity suitability course completed) | No requirement | No requirement | life license |
| Louisiana | 0 | 15 days | Yes | One-Time 4 hour approved CE course on annuity suitability | 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 |

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|----------------|----------------------|----------------------------|-------------------|---|------------------------------------|--|---|---|--|
| Maine | 15 days | | Yes | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective January 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective October 8, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective April 8, 2023: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | 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 | One-Time 4 hour approved CE course on annuity suitability | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective June 29, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective December 29, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | 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 | One-Time 4 hour approved CE course on annuity suitability | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective January 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | No requirement | No requirement | life license |
| Missouri | 30 days | | Yes | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | | No requirement | No requirement | life and health license |
| Montana | 14 days | | Yes | No requirement | Product specific training required | Effective October 1, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective April 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | 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 |
| Nebaska | 0 | 15 days | Yes | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective July 1, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective January 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | 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 | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | | No requirement | No requirement | life license |
| New Jersey | 60 days | | Yes | One-Time 4 hour approved CE course on annuity suitability | 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 | No requirement | No requirement | Effective October 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective April 1, 2023: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | 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 | No requirement | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective January 1, 2022: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective July 1, 2022: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | No requirement | No requirement | life and health license |
| Ohio | | | | | Product specific training required | Effective February 14, 2021: One Time 4- hour Best Interest training course (if annuity suitability course has not been previously completed) Effective August 14, 2021: One-time 1- hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | 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 |

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| Oklahoma | 15 days | | Yes | One-Time 4 hour approved CE course on annuity suitability | 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 | One-Time 4 hour approved CE course on annuity suitability | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective June 20, 2022: One-Time 4-hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Effective December 20, 2022: One-time 1-hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | 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 |
| Rhode Island | 30 days | | No | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective April 1, 2021: One-Time 4-hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Effective September 30, 2021: One-time 1-hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | 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 | One-Time 4 hour approved CE course on annuity suitability | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective January 1, 2023: One-Time 4-hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Effective July 1, 2023: One-time 1-hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | 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 | One-Time 4 hour approved CE course on annuity suitability | 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 | One-Time 4 hour approved CE course on annuity; Residents must complete 8 hours per license renewal cycle. TX longevity exemption for CE does NOT apply to annuity requirement. All agents are required to complete one-time 4 hour approved annuity training course. Exemption waives additional annuity course requirement each license renewal cycle. Proof of exemption can be located on CE transcript. | Product specific training required | Effective December 31, 2021 One-Time 4-hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Effective January 1, 2022: One-time 1-hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | No requirement | No requirement | life and health license |
| Utah | 15 days | | Yes | One-Time 4 hour approved CE course on annuity suitability | 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 | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective September 1, 2021 One-Time 4-hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Effective March 1, 2022: One-time 1-hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | No requirement | No requirement | life license |
| Washington | 15 days | | Yes | One-Time 4 hour approved CE course on annuity suitability | 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 | One-Time 4 hour approved CE course on annuity suitability | 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 | One-Time 4 hour approved CE course on annuity suitability | Product specific training required | Effective October 1, 2022: One-Time 4-hour Best Interest training course (if annuity suitability course has <u>not</u> been previously completed) Effective April 1, 2023: One-time 1-hour catch-up Best Interest training course (if 4 hour annuity suitability course completed) | 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 | One-Time 4 hour approved CE course on annuity suitability | 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 May 16, 2022

Items in yellow are updates