

| Application State | Annuity Suitability 2010 Suitability in Annuity Transactions | | Annuity Best Interest 2020 Suitability in Annuity Transactions | |
|---------------------------|---|------------|---|---|
| | Newly State Licensed Effective Date | Reciprocal | Newly State Licensed Effective Date | Currently State Licensed End of Grace Period |
| Alabama | 1/1/2017 | Yes | 1/1/2022 | 6/30/2022 |
| Alaska | 10/16/2011 | Yes | 11/23/2022 | 5/23/2023 |
| Arizona | 12/31/2017 | Yes | 12/31/2020 | 6/30/2021 |
| Arkansas | 7/15/2010 | Yes | 6/29/2021 | 1/1/2022 |
| California ⁽¹⁾ | 1/1/2012 | No | | |
| Colorado | 4/1/2011 | Yes | 11/1/2022 | 5/1/2023 |
| Connecticut | 2/18/2012 | Yes | 3/1/2022 | 8/31/2022 |
| Delaware | 6/1/2017 | Yes | 8/1/2021 | 2/1/2022 |
| District of Columbia | 6/24/2011 | Yes | | |
| Florida | 10/1/2013 | Yes | 1/1/2024 | 7/1/2024 |
| Georgia | 3/1/2016 | Yes | 8/1/2023 | 2/1/2024 |
| Guam | No Requirement | TBD | | |
| Hawaii | 1/1/2012 | Yes | 1/1/2023 | 7/1/2023 |
| Idaho | 4/4/2013 | Yes | 7/1/2021 | 1/1/2022 |
| Illinois | 9/26/2011 | Yes | 8/1/2023 | 2/1/2024 |
| Indiana | 1/1/2012 | Yes | | |
| Iowa ⁽²⁾ | 1/1/2011 | Yes | 1/1/2021 | 7/1/2021 |
| Kansas | 6/1/2013 | Yes | 1/1/2024 | 7/1/2024 |
| Kentucky | 1/1/2012 | Yes | 1/4/2022 | 7/4/2022 |
| Louisiana | 8/1/2012 | Yes | | |
| Maine | 11/1/2015 | Yes | 1/1/2022 | 7/1/2022 |
| Maryland | 11/1/2011 | Yes | 10/8/2022 | 4/8/2023 |
| Massachusetts | 10/1/2016 | Yes | 12/9/2022 | 6/9/2023 |
| Michigan | 6/1/2013 | Yes | 6/29/2021 | 12/29/2021 |
| Minnesota | 6/1/2013 | Yes | 1/1/2023 | 7/1/2023 |
| Mississippi | 4/10/2013 | Yes | 7/1/2022 | 1/1/2023 |
| Missouri | 3/30/2017 | Yes | | |
| Montana | 1/1/2018 | Yes | 10/1/2021 | 4/1/2022 |
| Nebraska | 1/1/2013 | Yes | 1/1/2022 | 7/1/2022 |
| Nevada | No Requirement | TBD | | |
| New Hampshire | 1/1/2015 | Yes | | |
| New Jersey | 6/6/2011 | Yes | | |
| New Mexico | No Requirement | Yes | 10/1/2022 | 4/1/2023 |
| North Carolina | No Requirement | TBD | 1/1/2023 | 7/1/2023 |
| North Dakota | 8/1/2011 | Yes | 1/1/2022 | 7/1/2022 |
| Ohio | 7/1/2011 | Yes | 8/14/2021 | 2/14/2022 |
| Oklahoma | 7/14/2010 | Yes | 9/1/2023 | 3/1/2024 |
| Oregon | 7/1/2011 | Yes | 1/1/2024 | 6/1/2024 |
| Pennsylvania | 12/26/2018 | Yes | 6/20/2022 | 12/20/2022 |
| Puerto Rico | No Requirement | TBD | | |
| Rhode Island | 6/1/2011 | Yes | 4/1/2021 | 10/1/2021 |
| South Carolina | 9/25/2011 | Yes | 11/27/2022 | 5/27/2023 |
| South Dakota | 7/1/2012 | Yes | 1/1/2023 | 7/1/2023 |
| Tennessee | 11/1/2015 | Yes | 1/1/2024 | 7/1/2024 |
| Texas ⁽³⁾ | 9/1/2011 | Yes | 9/1/2021 | 1/1/2022 |
| Utah | 3/26/2012 | TBD | | |
| Vermont | No Requirement | TBD | | |
| Virginia | 4/1/2017 | Yes | 9/1/2021 | 3/1/2022 |
| Virgin Islands | No Requirement | TBD | | |
| Washington | 3/29/2012 | Yes | 1/1/2024 | 7/1/2024 |
| West Virginia | 7/1/2011 | Yes | 6/8/2023 | 12/8/2023 |
| Wisconsin | 5/1/2011 | Yes | 10/1/2022 | 4/1/2023 |
| Wyoming | 9/26/2014 | Yes | 7/5/2023 | 1/5/2024 |

Product Specific Training (PST) is required for all NWL products in all states prior to solicitation. Training for the Ultra Series and Impact Series can be taken through QuestCE. Training for all other products can be taken through RegEd.

Newly State Licensed Effective Date - Agents newly licensed in the state on or after this date must complete a 4 hour course approved by the Department of Insurance before they may sell annuities.

Currently State Licensed End of Grace Period - Agents licensed in the state prior to the effective date who have previously qualified to sell annuities under the state's version of the Suitability in Annuity Transactions regulation may take either a 1 hour supplementary course or a new 4 hour course during the grace period. If not completed during the grace period, a new 4 hour course must be taken.

Reciprocal - States with a "Yes" indicate training for the state can be satisfied by completing another state's substantially similar training course.

State required training can be taken through any approved vendor of your choice. Training completed through RegEd or QuestCE will be automatically reported to NWL. Proof of training completed with any other vendor will need to be provided prior to or along with new business to the attention of the Licensing team via email: NWLLicensing@nwlic.com or by fax: 512-719-8506.

- ¹ California requires a one time, eight credit general annuity training course prior to commencing annuity transactions in addition to the four continuing education credits that are required prior to license renewal every two years.
- ² In addition to the four hour annuity course, Iowa has a separate training requirement in effect for indexed products. Producers soliciting indexed products in Iowa must also be in compliance with this training prior to solicitation.
- ³ Texas has additional training requirements for resident producers.