

STATE ANNUITY SUITABILITY EDUCATION REQUIREMENTS

Guaranty Income Life Insurance Co.

STATE	Company Product Training Prior to Solicitation (Available on RegEd.com)	State Approved Training Prior To Solicitation	State Approved Follow-up Training	Reciprocity for NAIC Courses Approved for Use in Other States	Comments Regarding State Approved Training
<i>Alabama</i>	X	Effective 1/1/2017 - 4 Hours	None	Yes*	Completion req'd for current producers by 7/1/17 to obtain the training. New licensees may not solicit until course is taken.
<i>Arizona</i>	X	Effective 12/31/2017 - 4 Hours	None	Yes*	
<i>Arkansas</i>		4 Hours Requirement suspended until further notice	4 Hours Annually	N/A	Approved provider course or A certified doc from another insurer providing training that the annual annuity training has been completed.
<i>California</i>	X	8 Hours	4 Hours	No	State specific - Per the CA CE FAQ, the eight-hour annuity training course will not satisfy the four-hour annuity training requirement.
<i>Colorado</i>	X	4 Hours	None	Yes*	
<i>Connecticut</i>	X	4 Hours	None	Yes*	
<i>Delaware</i>	X	4 Hours	None	Yes*	
<i>District of Columbia</i>	X	4 Hours	None	Yes*	
<i>Florida</i>	X	5 Hr Law & Ethics update course	5 Hours - Every license renewal period	No	Applies to Residents Only - Now a requirement for an initial and renewal of the Life line of insurance. If the license is active, the producer is compliant.
<i>Georgia</i>	X	4 Hours	None	Yes*	
<i>Illinois</i>	X	4 Hours	None	Yes*	
<i>Indiana</i>	X	4 Hours	None	Non-Residents Only	
<i>Iowa</i>	X	4 Hours	None	Yes*	
<i>Kansas</i>	X	4 Hours	None	Yes*	
<i>Kentucky</i>	X	4 Hours	None	Yes*	

*Excludes state specific courses for CA, FL or HI.

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<i>Louisiana</i>	X	4 Hours	None	Yes*	
<i>Massachusetts</i>	X	4 Hours	None	Yes*	
<i>Michigan</i>	X	4 Hours	None	Yes*	
<i>Mississippi</i>	X	4 Hours	None	Yes*	
<i>Missouri</i>	X	Effective 3/30/2017 4 Hours	None	Yes*	Completion req'd for current producers by 9/30/2017 - Effective immediately for new licensees licensed on or after 3/31/2017.
<i>Montana</i>	X	Effective 1/1/2018 - 4 Hours	None	Yes	
<i>Nebraska</i>	X	4 Hours	None	Non-Residents Only	
<i>Nevada</i>					
<i>New Hampshire</i>	X	4 Hours	None	Yes*	
<i>New Mexico</i>					
<i>North Carolina</i>					
<i>North Dakota</i>	X	4 Hours	None	Yes*	
<i>Ohio</i>	X	4 Hours	None	Yes*	
<i>Oklahoma</i>		4 Hours	None	Yes*	
<i>Oregon</i>	X	4 Hours	None	Yes*	
<i>Pennsylvania</i>	X	4 Hours	None	Yes*	
<i>South Carolina</i>	X	4 Hours	None	Yes*	
<i>South Dakota</i>	X	4 Hours	None	Yes*	

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<i>Tennessee</i>	X	4 Hours	None	Yes*	
<i>Texas</i>	X	4 Hour Annuity Certification or 4 Hour Initial Annuity Training	8 Hours Each License Renewal Period-Two four-hour courses can be used for this requirement*	Yes*	Residents may use previously taken Annuity Certification Course to fulfill the initial training. Education exemption only applied to follow-up CE. *Continuing Ed requirement only for residents selling annuities. Residents exempt from CE are only required to take the product specific and the initial 4 hour annuity training.
<i>Utah</i>	X				
<i>Vermont</i>					
<i>Virginia</i>	X	4 Hours	None	Yes*	
<i>Washington</i>	X	4 Hours	None	Yes*	
<i>West Virginia</i>	X	4 Hours	None	Yes*	
<i>Wisconsin</i>	X	4 Hours	None	Yes*	
<i>Wyoming</i>	X	4 Hours	None	Yes*	

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