

NAIC Annuity Suitability by State

Updated 01.13.25	2010 Suitability in Annuity Transactions Model Training Requirement Dates		2020 Suitability in Annuity Transactions Model Training Requirement Dates (BEST INTEREST)	
	Newly State Licensed	Currently State Licensed	Newly State Licensed	Currently State Licensed
State	Effective Date	End of Grace Period	Effective Date	End of Grace Period
Alabama	01/01/17	07/01/17	01/01/22	07/01/22
Alaska	10/16/11	04/16/12	01/15/23	07/15/23
Arizona	01/01/18	01/01/18	01/01/21	07/01/21
Arkansas	No Requirement	No Requirement	06/29/21	01/01/22
California	01/01/12	01/01/12	01/01/25	07/01/25
Colorado	04/01/11	10/01/11	11/01/22	05/01/23
Connecticut	02/18/12	08/18/12	03/01/22	09/01/22
Delaware	06/01/17	12/01/17	08/01/21	02/01/22
DC	06/24/11	06/24/11	No Requirement	No Requirement
Florida	10/01/13	10/01/13	01/01/24	07/01/24
Georgia	03/01/16	09/01/16	08/01/23	02/01/24
Hawaii	01/31/12	01/31/12	01/01/23	07/01/23
Idaho	04/04/13	10/04/13	01/01/21	07/01/21
Illinois	07/01/12	07/01/12	08/01/23	08/01/23
Indiana	01/01/12	07/01/12	07/01/24	01/01/25
Iowa	05/01/11	05/01/11	01/01/21	07/01/21
Kansas	06/01/13	12/01/13	01/01/24	07/01/24
Kentucky	01/01/12	07/01/12	01/01/22	07/01/22
Louisiana	08/15/12	01/01/13	09/19/24	03/19/25
Maine	11/01/15	05/01/16	01/01/22	07/01/22
Maryland	11/01/11	05/01/12	10/08/22	04/08/23
Massachusetts	07/01/16	12/31/16	06/01/23	06/01/23
Michigan	06/01/13	12/01/13	06/29/21	12/29/21
Minnesota	01/01/14	07/01/14	01/01/23	07/01/23
Mississippi	09/01/13	09/01/14	01/01/22	07/01/22
Missouri	03/30/17	09/30/17	08/30/24	03/01/25
Montana	No Requirement	No Requirement	10/01/21	04/01/22
Nebraska	07/19/12	01/19/13	07/01/21	01/01/22
Nevada	No Requirement	No Requirement	11/15/24	05/15/25
New Hampshire	01/01/15	06/30/15	02/16/24	08/16/24
New Jersey	08/04/13	08/04/13	pending	pending
New Mexico	No Requirement	No Requirement	10/01/22	04/01/23
North Carolina	No Requirement	No Requirement	01/01/23	07/01/23
North Dakota	08/01/11	08/01/12	01/01/22	07/01/22
Ohio	07/01/11	01/01/12	02/14/21	08/14/21
Oklahoma	07/14/10	07/14/11	09/01/23	05/01/24
Oregon	08/01/11	08/01/12	01/01/24	06/29/24
Pennsylvania	12/25/18	12/25/18	06/20/22	12/20/22
Rhode Island	06/01/11	12/01/11	04/01/21	10/01/21
South Carolina	09/25/11	03/25/12	11/27/22	05/27/23
South Dakota	07/01/12	01/01/13	01/01/23	07/01/23
Tennessee	11/01/15	05/01/16	01/01/24	07/01/24
Texas	09/01/11	03/01/12	09/01/21	01/01/22
Utah	No Requirement	No Requirement	07/01/24	01/01/25
Vermont	No Requirement	No Requirement	07/05/24	01/05/25
Virginia	01/18/18	01/18/18	09/01/21	03/01/22
Washington	03/29/12	09/29/12	01/01/24	07/01/24
West Virginia	07/01/11	12/31/11	06/08/23	12/08/23
Wisconsin	05/01/11	11/01/11	10/01/22	04/01/23
Wyoming	09/26/14	03/26/15	07/05/23	01/05/24

Grace Period Expired for 1 Hour Best Interest, 4 Hour Best Interest is now required.

1 Hour Best Interest required before end of Grace Period

No agents writing annuities are exempt from this NAIC requirement.