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NAIC Annuity Best Interest Regulation State Adoption Chart

State	NAIC Best Interest	New Producer Training	Existing Producer Training
	Revised NAIC Model Regulation Effective Date ¹	Training Effective Date for Newly Licensed Agents ²	Training Deadline for Prior Licensed Agents ³
AK	11/23/2022	1/15/2023	7/15/2023
AL	1/1/2022	1/1/2022	7/1/2022
AR	7/8/2021	7/8/2021	1/1/2022
AZ	1/1/2021	1/1/2021	7/1/2021
CO	11/1/2022	11/1/2022	5/1/2023
CT	3/1/2022	3/1/2022	9/1/2022
DE	8/1/2021	8/1/2021	2/1/2022
FL	1/1/2024	1/1/2024	7/1/2024
GA	8/1/2023	8/1/2023	1/31/2024
HI	1/1/2023	1/1/2023	7/1/2023
IA	1/1/2021	1/1/2021	7/1/2021
ID	7/1/2021	7/1/2021	1/1/2022
IL	8/1/2023	2/1/2024	2/1/2024
KS	1/1/2024	1/1/2024	7/1/2024
KY	1/4/2022	1/1/2022	7/1/2022
MA	6/1/2023	6/1/2023	6/1/2023
MD	10/8/2022	10/8/2022	4/8/2023
ME	1/1/2022	1/1/2022	7/1/2022
MI	6/29/2021	6/29/2021	12/29/2021
MN	1/1/2023	1/1/2023	7/1/2023
MS	7/1/2022	1/1/2022	7/1/2022
MT	10/1/2021	10/1/2021	4/1/2022
NC	1/1/2023	1/1/2023	7/1/2023
ND	1/1/2022	1/1/2022	7/1/2022
NE	1/1/2022	1/1/2022	1/1/2022
NM	10/1/2022	10/1/2022	4/1/2023
OH	8/14/2021	2/14/2021	8/14/2021
OK	9/1/2023	2/29/2024 ⁴	4/30/2024
OR	1/1/2024	1/1/2024	6/29/2024
PA	6/20/2022	6/20/2022	12/20/2022
RI	4/1/2021	4/1/2021	9/30/2021
SC	11/27/2022	11/27/2022	5/27/2023
SD	1/1/2023	1/1/2023	7/1/2023
TN	1/1/2024	1/1/2024	7/1/2024
TX	9/1/2021	9/1/2021	1/1/2022
UT	7/1/2024	7/1/2024	7/1/2025
VA	9/1/2021	9/1/2021	3/1/2022
VT	7/5/2024	7/5/2024	1/5/2025
WA	1/1/2024	1/1/2024	7/1/2024
WI	10/1/2022	10/1/2022	4/1/2023
WV	6/8/2023	6/8/2023	12/8/2023
WY	7/5/2023	7/5/2023	1/5/2024

This chart contains abbreviated information only regarding adoption of the updated NAIC Suitability in Annuity Transactions Model Regulation incorporating best interest requirements. Consult our state-specific bulletins for important details. Information above is current as of February 12, 2024.

¹ This is the date on which substantive requirements of the updated regulation take effect.

² Agents newly licensed after the indicated date must have taken the updated continuing education (CE) training.

³ Agents licensed before the effective date in most states are allowed a grace period to get updated training.

⁴ Agents newly licensed on or after 9/1/2023 are required to complete a one-time 4-hour CE Annuity training.

*F&G® is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

