

# Guaranty Income Life Insurance Company State Annuity Suitability Education Requirements

State	Company Product Training Prior to Solicitation (Available on RegEd.com)	Annuity Training Prior to Solicitation	Follow-up Annuity Training	Reciprocity for NAIC Courses Approved for Use in Other States	Comments Regarding State Approved Training
Alabama	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2022. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
Arizona	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2021. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
Arkansas	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2021. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
California	X	8 Hours CA Annuity Suitability	4 Hours Every CE Period CA Annuity Suitability	No	<p style="color: red;">Effective 1/1/2025- Producers licensed on or after 1/1/2025 must complete the 8-hour CA best interest course prior to application signed date. Producers licensed prior to 1/1/2025 must complete the 8-hour CA best interest course by the end of their current license period or 6/30/2025, whichever comes first.</p> <p style="color: red;">8 hour course will not satisfy the 4 hour requirement.</p>

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<i>Colorado</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 5/1/2023. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Connecticut</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 9/1/2022. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Delaware</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 2/1/2022. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>District of Columbia</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>None</b>	Yes*	Effective 12/24/2011. Training must be completed prior to application signed date.
<i>Florida</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 7/1/2024. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		

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<i>Georgia</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 2/1/2024. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Idaho</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 2/1/2022. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Illinois</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 2/1/2024. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Indiana</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 1/2/2025. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		

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<i>Iowa</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 7/1/2021. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Kansas</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 7/1/2024. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Kentucky</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 7/1/2022. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Louisiana</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 3/21/2025. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		

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<i>Maryland</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 4/8/2023. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Massachusetts</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 6/1/2023. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Michigan</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 12/29/2021. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Minnesota</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 7/1/2023. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		

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Mississippi	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2022. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
Missouri	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 2/2/2025. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
Montana	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 4/1/2022. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
Nebraska	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 1/1/2022. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
Nevada	X	None	None	NA	*Best interest starts 5/15/2025

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New Hampshire	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 8/16/2024. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
New Jersey	X	4 Hours NAIC Annuity Suitability	None	Yes*	Effective 8/4/2013. Training must be completed prior to application signed date.
New Mexico	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 4/1/2023. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
North Carolina	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2023. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
North Dakota	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2022. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		

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<i>Ohio</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 8/14/2021. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Oklahoma</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 5/1/2024. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Oregon</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 7/1/2024. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
<i>Pennsylvania</i>	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 12/20/2022. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		

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Rhode Island	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 10/1/2021. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
South Carolina	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 5/27/2023. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
South Dakota	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2023. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		
Tennessee	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 7/1/2024. Training must be completed prior to application signed date.
		OR			
		4 Hours Annuity Best Interest	None		

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Texas <i>(Residents)</i>	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest <b>AND</b> 8 Hours Each CE Period Annuity Suitability	Yes* for initial 4 hours and best interest training; No for ongoing 8 hours	Best interest effective 1/1/2022. Training must be completed prior to application signed date.  Residents exempt from CE are only required to take the product training and the 4 hour annuity best interest training  Two four-hour annuity suitability courses taken in the same CE period can be used for the 8 hour requirement (including best interest taken in TX)
		OR	4 Hours Annuity Best Interest		
Texas <i>(Non-Residents)</i>	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 1/1/2022. Training must be completed prior to application signed date.
		OR	4 Hours Annuity Best Interest		
Utah	X	None	None	NA	*Best interest starts 7/1/2025
Vermont	X	4 Hours NAIC Annuity Suitability	1 Hour Annuity Best Interest	Yes*	Effective 1/5/2025. Training must be completed prior to application signed date.
		OR	4 Hours Annuity Best Interest		

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Virginia	X	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 3/1/2022. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
Washington	X	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 7/1/2024. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
West Virginia	X	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 12/8/2023. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		
Wisconsin	X	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 4/1/2023. Training must be completed prior to application signed date.
		OR			
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		

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Wyoming	<b>X</b>	<b>4 Hours</b> NAIC Annuity Suitability	<b>1 Hour</b> Annuity Best Interest	Yes*	Effective 4/1/2023. Training must be completed prior to application signed date.
		<b>4 Hours</b> Annuity Best Interest	<b>None</b>		

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