

Required Producer Product Training

1. Life/Health/Disability:
 - a. No training required.
 - b. Must have correct lines of authority on insurance license.
2. Long-Term-Care:
 - a. **State** specific training (typically required)
 - b. States that currently do not have required LTC training: DC,HI,MS,NM
 - c. **MUST** have proof of completion.
 - d. LTC training **MUST** be completed prior to submitting new dated applications.
 - e. Visit www.clearcert.com to search state-by-state requirements.
3. Annuity:
 - a. **State** specific training (typically required)
 - i. **MUST** have proof of completion.
 - ii. State Annuity training **MUST** be completed prior to submitting new dated applications.
 - iii. Visit www.clearcert.com to search state-by-state requirements.
 - b. **Carrier/Product** specific training (always required)
 - i. Carrier/Product specific training **MUST** be completed prior to submitting new dated applications.
 - ii. Proof of completion is sometimes required.
 - iii. Visit our website at <https://brokeragepros.com/annuity-required-training/>
 - c. Other helpful training sites: <https://secure.reged.com/TrainingPlatform/>

NAIC Approved States for Annuity training:

These states meet the requirements set by the National Association of Insurance Commissioners. Which means State Annuity Suitability training is needed.

Alabama	Maine	North Dakota
Alaska	Maryland	Ohio
California	Michigan	Oklahoma
Colorado	Mississippi	Oregon
Connecticut	Missouri	Pennsylvania
Delaware	Nebraska	Rhode Island
Hawaii	Nevada	South Carolina
Illinois	New Hampshire	South Dakota
Indiana	New Jersey	Texas
Iowa	New Mexico	Utah
Kansas	New York	Vermont
Louisiana	North Carolina	Washington
		Wisconsin

***Disclaimer: It is the agent's responsibly to complete any required training prior to sale or solicitation of new business. If required training is not completed by the agent within the timeframe, carrier may need additional paperwork or new application from client (or agent) to be completed.*