ANNUITIES & LIFE

# NAIC Annuity Best Interest Regulation State Adoption Chart

| State | 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 |
| CA | 1/1/2025 | 1/1/2025 | 7/1/2025 |
| 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 |
| IN | 7/1/2024 | 7/1/2024 | 1/1/2025 |
| KS | 1/1/2024 | 1/1/2024 | 7/1/2024 |
| KY | 1/4/2022 | 1/1/2022 | 7/1/2022 |
| LA | 9/19/2024 | 9/19/2024 | 3/19/2025 |
| 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 |
| MO | 8/30/2024 | 8/30/2024 | 2/28/2025 |
| 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 |
| NH | 2/16/2024 | 2/16/2024 | 8/16/2024 |
| NJ[5] | 4/21/2025 | 4/21/2025 | 10/21/2025 |
| NM | 10/1/2022 | 10/1/2022 | 4/1/2023 |
| NV | 11/15/2024 | 11/15/2024 | 5/15/2025 |
| OH | 8/14/2021 | 2/14/2021 | 8/14/2021 |
| OK | 9/1/2023 | 2/29/2024[4] | 4/30/2024 |
| OR[6] | 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 April 21, 2025.**

[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.
[5] Agent must provide a copy of the completed Insurance Agent Disclosure for Annuities Form (ADMIN5841) to the consumer.
[6] Agent must provide a copy of the completed Best Interest Acknowledgement Form (ADMIN5840) to the consumer at the time of recommendation.