State Adoptions of The NAIC Revised Model Rule, Establishing a Best Interest Standard

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California has a similar, but separate best interest standard 2025 California 4-Hour Best Interest and 2025 California 8-Hour Best Interest Training requirement effective since January 1, 2025.

State	Adopted	Effective Date	Training Deadline / Availability 1hr course	Regulations	CE Reporting Requirements	DOI Approval Number	Reciprocal
Alabama	Yes	1/1/2022	7/1/2022	Reg No. 137 (Rule 482-1-137-.06.1)	Yes for residents	6000110822 - 1 hr 6000110807 - 4 hr	Yes for non-residents*
Alaska	Yes	1/15/2023	7/15/2023	3 AAC 23.208(9), 3 AAC 26.770, 3 AAC 26.775, 3 AAC 26.778	Yes for residents	6000141265 - 1 hr 6000140139 - 4 hr	Yes for non-residents*
Arizona	Yes	1/1/2021	6/30/2021	HB1557	None	107093 - 1 hr 107094 - 4 hr	Yes
Arkansas	Yes	1/1/2021	1/1/2022	Rule 82 (Bulletin 34-2020)	None	6000093105 - 1 hr 6000093121 - 4 hr	Yes
Connecticut	Yes	3/1/2022	8/31/2022	Title 38a-432a-8	Yes for residents	6000113879 - 1 hr 6000113878 - 4 hr	Yes for non-residents*
Colorado	Yes	11/1/2022	4/30/2023	3 CCR 702-4, Amended Reg 4-1-11	Yes for residents	64353 – 1hr 64354 – 4hr	Yes for non-residents*
Delaware	Yes	8/1/2021	1/31/2022	18 DE Admin. Code 1214	Yes for residents and non-residents	6000096887 – 1hr 6000096889 – 4hr	No
Florida	Yes	1/1/2024	7/1/2024	HB 1185	None	129349 - 1 hr 129350 - 4 hr	Yes
Georgia	Yes	8/1/2023	1/31/2024	Rule 120-2-94 Suitability in Annuity Transactions	Yes for residents	66038 - 1 hr 66039 - 4 hr	Yes for non-residents*
Hawaii	Yes	12/31/2022	7/1/2023	HRS 431:10D-626	Yes for residents	6000138403 - 1 hr 6000138329 - 4 hr	Yes for non-residents*

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Idaho	Yes	7/1/2021	1/1/2022	HB 79	Yes for residents	3195760 – 1hr 3195761 – 4hr	Yes for non-residents*
Illinois	Yes	8/1/2023	2/1/2024	50 IAC 3120.60	Yes for residents	6000150232 - 1 hr 6000150482- 4 hr	Yes for non-residents*
Indiana	Yes	7/1/2024	12/31/2024	760 IAC 1-72	Yes for residents	44223 - 1 hr 44224 - 4 hr	Yes for non-residents*
Iowa	Yes	1/1/2021	6/30/2021	IAC 191-15.76	Yes for residents and non-residents	106512 - 1 hr 106513 - 4 hr	No
Kansas	Yes	1/1/2024	6/30/2024	40-1-53	Yes for residents	6000159988 - 1 hr 6000159989 - 4 hr	Yes for non-residents*
Kentucky	Yes	1/1/2022	6/30/2022	806 KAR 12:120, 806 KAR 9:025 2(c)	Yes for residents	C21973 - 1 hr C21974 - 4 hr	Yes for non-residents*
Louisiana	Yes	9/20/2024	3/20/2025	Regulation 89 Suitability in Annuity Transactions, LAC 37:XIII, Chapter 117	None	40916 - 1 hr 40917 - 4 hr	Yes
Maine	Yes	1/1/2022	7/1/2022	Rule 917 Suitability in Annuity Transactions Amendment	Yes for residents	ME27741 – 1 hr ME27740 – 4 hr	Yes for non-residents*
Maryland	Yes	10/8/2022	4/8/2023	COMAR 31.09.12 Suitability in Annuity Transactions	None	110218 – 1hr 110219 – 4hr	Yes
Massachusetts	Yes	12/9/2022	6/1/2023	211 CMR 96:06 Suitability in Annuity Transactions	Yes for residents	6000140672 - 1 hr 6000140675 - 4 hr	Yes for non-residents*

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Michigan	Yes	6/29/2021	12/29/2021	MI HB 4508 / PA 266	None	83780 – 1hr 83779 – 4hr	Yes
Minnesota	Yes	12/31/2022	6/30/2023	Minn. Stat. § 72A.2033	Yes for residents	1034417 - 1 hr 1034481 - 4 hr	Yes for non-residents*
Mississippi	Yes	1/1/2022	7/1/2022	Title 19, Part 2, Rule 18.07	Yes for residents	23021 – 1hr 23022 – 4hr	Yes for non-residents*
Missouri	Yes	8/31/2024	2/28/2025	20 CSR 400-5.900	Yes for residents**	17009692 - 1 Hr 17009693 - 4 Hr	Yes for non-residents*
Montana	Yes	10/1/2021	4/1/2022	Senate Bill 363	Yes for residents and non-residents (non-residents only if they haven't reported for another state)	6000107176 – 1hr 6000107166 – 4hr	No
Nebraska	Yes	7/1/2021	1/1/2022	Legislative Bill 22	Recommend but not required for residents	6000098456 – 1hr 6000098471 – 4 hr	Yes for non-residents*
Nevada	Yes	11/15/2024	5/15/2025	Regulation R109-23	Yes for residents	27831 - 1 hr 27832 - 4 hr	Yes for non-residents*
New Hampshire	Yes	2/16/2024	8/16/2024	INS 305	None	6000167023 - 1 Hr 6000167024 - 4 Hr	Yes
New Jersey	Yes	4/21/2025	10/21/2025	NJAC 11:4-59A.4	Yes for residents**	88907861 - 1 hr 88907862 - 4 hr	Yes for non-residents*

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New Mexico	Yes	10/1/2022	4/1/2023	Title 13, Chapter 9, Part 20	Yes for residents	6000130092 - 1 hr 6000130071 - 4 hr	Yes for non-residents*
North Carolina	Yes	1/1/2023	7/1/2023	T11 NCAC 12.0462	Yes for residents	217715 - 1 Hr 217716 - 4 Hr	Yes for non-residents*
North Dakota	Yes	1/1/2022	6/30/2022	HB 1160 26.1-34.2-03.1	Yes for residents	6000113674 - 1 hr 6000113675 - 4 hr	Yes for non-residents*
Ohio	Yes	2/14/2021	8/14/2021	OAC 3901-6-13	Yes for residents	68449 - 1 hr 68448 - 4 hr	Yes for non-residents*
Oklahoma	Yes	9/1/2023	4/30/2024	Title 365:25-17-7,1	Yes for residents	6000152504 - 1 hr 6000152507 - 4 hr	Yes for non-residents*
Oregon	Yes	1/1/2024	6/30/2024	Oregon SB 536 (2023) - Sales of Annuities	Yes for residents	6000159007 - 1 hr 6000159006 - 4 hr	Yes for non-residents*
Pennsylvania	Yes	6/20/2022	12/20/2022	Act 99 of 2021 (SB 772)	Yes for residents	134135 - 1 hr 134136 - 4 hr	Yes for non-residents*
Rhode Island	Yes	4/1/2021	9/30/2021	230-RICR-20-25-1	None	6000089660 - 1hr 6000089679 - 4 hr	Yes
South Carolina	Yes	11/27/2022	5/27/2023	69-29 Suitability in Annuity Transactions	Yes for residents	6000140695 - 1 Hr 6000140716 - 4 Hr	Yes for non-residents*

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South Dakota	Yes	10/1/2022	6/30/2023	Senate Bill 148. South Dakota Codified Law (SDCL) 58-33A-25.1	Yes for residents	1282556 – 1 hr 1282557 – 4 hr	Yes for non-residents*
Tennessee	Yes	1/1/2024	6/30/2024	TN Chapter 780-01-86-.07 Suitability in Annuity Transactions, amended	Yes for residents	6000159130 - 1 hr 6000159109 - 4 hr	Yes for non-residents*
Texas	Yes	9/1/2021	1/1/2022	HB1777	Yes for residents and non-residents	129144 – 1 hr 129146 – 4 hr	Yes for non-residents*
Utah	Yes	7/1/2024	7/1/2025	Utah Admin Code R590-230-5 Suitability in Annuity Transactions	None	44140 - 1 hr 44141 - 4 hr	Yes
Vermont	Yes	7/5/24	1/5/2025	Suitability in Annuity Transactions (DFR Reg I-2023-01)	No	6000170125 - 1 hr 6000170137 - 4 hr	Yes
Virginia	Yes	9/1/2021	3/1/2022	Chapter 45 or Title 14 of the Virginia Administrative Code	Yes for residents	223361 - 1 hr 223362 - 4 hr	Yes for non-residents*
Washington	Yes	1/1/2024	6/30/2024	WAC 284-17-265 Sales of Annuities	Yes for residents	629618 - 1 hr 629628 - 4 hr	Yes for non-residents
West Virginia	Yes	6/8/2023	12/7/2023	114-11B-6 Suitability in Annuity Transactions	No	110896 - 1 hr 110897 - 4 hr	Yes
Wisconsin	Yes	10/1/2022	4/1/2023	2021 Wis. Act 260	No	6000125778 – 1 hr 6000125757 – 4 hr	Yes
Wyoming	Yes	1/1/2023	6/1/2023	Insurance Regulation Chapter 64	Yes for residents	34915 - 1 hr 34916 - 4 hr	Yes for non-residents