Required Training for Texas Agents

1) Annuity Certification Training Course (Texas) also known as the "NAIC Suitability Training Certificate".

- **This is a ONCE in a Lifetime Course!**
- The Texas Department of Insurance (TDI) requires that **ALL** Texas resident agents must complete a four (4) hour Annuity Certification Training Course **BEFORE** they sell, solicit or negotiate a contract for an annuity or represent an insurer in relation to ANY type of annuity.
- The rule applies to **ALL** Texas Resident Agents, including those agents who are "grandfathered" from Continuing Education courses.

2) NAIC's Best Interest Standard for Annuity Transactions (Texas)

- **This is a ONCE in a Lifetime Course!**
- As of 09/01/2021, the TDI requires that **ALL** current Texas resident agents, who have already completed the 4 hour Annuity Certification Course, must complete an additional one (1) hour "Best Interest Standard" course if they sell ANY type of annuity.
- The Best Interest course is included in the 4 hour Annuity Certification course as of 09/01/21.

3) Continuing Education Requirements for Annuities

- If you have been licensed less than 20 years, the TDI requires **8** hours of annuity specific training to be completed during an agent's 2-year Group I licensing period. For example: If an agent license renewed on 09/01/2019, **8** hours of annuity training must be completed prior to 09/01/2021.
- **"Grandfathered" agents are EXEMPT** from additional annuity CE requirements if you have been continuously licensed for at least 20 years, with no break in licensure greater than 90 days. Most companies require that you submit proof that you are exempt via an Exemption letter from the TDI.

To request an exemption letter, fax a completed TDI Form # FIN517 to the TDI at 512-490-1054. The TDI Form # FIN517 form is available on line at: http://www.tdi.texas.gov/forms/finagentlicense/fin517.pdf

4) Anti-Money Laundering Training (Required Bi-Annually)

- You must have completed AML Training within the last 2 years **BEFORE** submitting an Annuity Application. AML Training is available for some insurers at https://aml.limra.com.
- For most people, your Username at LIMRA is your National Producer Number (NPN). If you do not know your NPN, you can look it up at: https://www.nipr.com/PacNpnSearch.htm .
- Some companies have their own AML training.

ALL of the above courses are available from:
www.WebCE.com, www.SuccessCE.com, www.RegEd.com or www.QuestCE.com.

5) Annuity Specific Product Training

- As of March 1, 2012, the TDI requires that agents complete Annuity Specific Product Training with **each** insurance company for **each** specific annuity **BEFORE** submitting an annuity application.
- Product Training is available on each company's website. Some training courses are available at www.MrAnnuity.com in the Forms & Download Section.

NOTE: The insurance companies with which you sell annuities will require you to submit evidence of completion of ALL of the above requirements BEFORE submitting an annuity application!

Some Friendly Advice: Keep a copy of each of the above requirements as you complete them. You will need all of them again many times in the future! It is wise to set up a file system for easy access.

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