

Sircon Producer Manager User Guide



A Guide to
Credential Programs
by State and
Product Line

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Overview

Many states' regulations require producers representing certain types of products, such as annuities or long-term care insurance, to take product-specific education courses. Insurers are obligated under these regulations to be able to provide proof that producers representing their products have completed the required education.

In Producer Manager, a combination of verified education coursework and active, relevant LOA can fulfill the requirements of a **credential program** and earn a producer an **education credential**. An active **education credential** can serve as visual or systemic verification that a producer currently fulfills the basic requirements necessary to be eligible to represent a particular line of business in a given state.

Although you can create your own **credential programs**, Producer Manager includes numerous, pre-defined **credential programs** that are based on Vertafore's interpretation of the statutory education and license requirements for certain product lines in certain states. This document describes these pre-defined **credential programs**.

Important Note: Producer Manager uses a producer's state license LOA as a mechanism for determining the relevance of a credential program to the actual products the producer represents for your company. Eligibility to earn an education credential does not authorize a producer to sell a product. The licenses and LOAs required to sell a particular product should be verified independently by a user or an automated authorization system.

Credential Program Descriptions

The table below lists and provides details about each pre-defined credential program available in Producer Manager. Please note that your company's specific deployment of Producer Manager may not include all credential programs listed.

The table includes the following information:

- **State:** The name of the regulatory body whose regulations are interpreted in the pre-defined credential program.
- **Product Type:** The name of the product line for which producers must meet the state-specific education and license requirements of the pre-defined credential program.
- **Credential Program (Template/Vertafore Example):** The name in Producer Manager of the pre-defined credential program. A pre-defined credential program may be one of the following types (as represented in parentheses):
 - **Template:** A credential program that is based on Vertafore's interpretation of state regulations concerning producer suitability to represent the given product type and that optionally may be customized to include additional, carrier-specific education course requirements. A producer must meet both the state-specific and carrier-specific requirements, if any, of the credential program in order to earn an education credential in the given state.
 - **Vertafore Example:** A credential program that is based solely on Vertafore's interpretation of state regulations concerning producer suitability to represent the given product type. A Vertafore Example credential program cannot be customized or modified. A producer must meet only the state-specific requirements of the credential program in order to earn an education credential in the given state.
- **Credential Program Requirements:** The state-specific education requirements that producers must meet in order to fulfill the credential program and be eligible to earn an education credential in the given state. A producer also must hold an active state license and active LOA related to the product type, as represented in the **LOA** column. Note that template-based credential programs also may include optional, carrier-specific education requirements.

Fulfillment of state-specific education requirements may be verified by the following means:

- **Education course completions:** Verification that a producer has completed and earned credit for required education must be added to the producer's record in Producer Manager, either manually or through an automated import of course completion information from an external source, as represented in the **Verification Data Source** column.

- **Third-party certification:** An education compliance certification clearinghouse can verify a producer's completion of state-required education. A third-party certification can be added to the producer's record manually or through an automated import of a certification from an external source, as represented in the **Verification Data Source** column.
- **Requirements Recurrence:** The regularity with which a producer must fulfill the state-specific education requirements of the pre-defined credential program. A producer must fulfill the ongoing education requirements of the credential program in order to maintain an active education credential in the given state.
- **Verification Data Source:** The means by which Producer Manager may obtain verification of a producer's fulfillment of state- or carrier-specific education requirements, including the following:
 - **ClearCert integration:** A third-party certification of a producer's completion of state-required education can be added to a producer's record automatically through an import of certification information from Compliance Certification Clearinghouse, LLC ("ClearCert"). Available only to subscribers of ClearCert services and the Vertafore third-party certification integration service.
 - **Education Bank integration:** State-specific education information for a particular product type can be added to a producer's record automatically through an import of course completion records from the Vertafore Authorized Provider Network (or "CE Bank"). Available only to subscribers of the Vertafore Education Data Access service.
 - **State system integration:** Education information for a particular product type can be added to a producer's record automatically through an import of course completion records directly from certain "Sircon State" systems. Available only to subscribers of the Vertafore Education Data Access service.
 - **Manually-entered third-party certification:** A user can manually enter a third-party certification for a particular product type into a producer's record.
 - **Manually-entered course completion information:** A user can manually enter an education course completion for a particular product type into a producer's record.
- **LOA:** System codes and descriptions of license lines of authority that Producer Manager uses to identify active producers who may have fulfilled the state-specific Credential Program Requirements for the given Product Type.

Note: An LOA code marked "*Historical*" no longer is active in Producer Manager, because it has been replaced with a different code or codes that support a state's regulatory changes. However, a specific credential program that is used to calculate producers' education credential timelines still may rely on a historical code as a part of its configuration, and so therefore the historical code may remain in the system.

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
Alabama	Annuity	Alaska Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to January 1, 2017 do not need to meet this requirement until July 1, 2017.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>	None. Requirements need be met only once.	<p>Education Bank integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	<p>147 – Life</p> <p>OR</p> <p>327 – Variable Life and Variable Annuity</p>
Alabama	Long-Term	Alabama LTC	An active third-party certification of type Long-	Not applicable. A verified, active third-	ClearCert integration	147 – Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
	Care	Program (Template)	Term Care with a regulatory body of Alabama.	party certification continuously meets the credential program requirements.	OR Manually-entered third-party certification	OR 609 - Accident and Health or Sickness
Alaska	Annuity	Alaska Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 327 – Variable Life and Variable Annuity
Alaska	Long-Term	Alaska LTC Program (Template)	An active third-party certification of type Long-	Not applicable. A verified, active third-	ClearCert integration	117 – Health

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
	Care		Term Care with a regulatory body of Alaska.	party certification continuously meets the credential program requirements.	OR Manually-entered third-party certification	OR 147 – Life
Arizona	Annuity	Arizona Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	Any of the following: 147 – Life <i>(Historical)</i> 972 – Variable Life and Variable Annuity Products <i>(Historical)</i> 1045 – Life Insurance <i>(Historical)</i> 1088 – Variable Products <i>(Historical)</i> 9991 – Producer, Life 9996 – Producer, Variable Life/Annuities
Arizona	Long-Term Care	Arizona LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Arizona.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any of the following: 609 – Accident and Health or Sickness <i>(Historical)</i> 1045 – Life Insurance <i>(Historical)</i> 9991 – Producer, Life 9992 – Producer, Accident/Health/Sickness
Arkansas	Long-Term	Arkansas LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory	Not applicable. A verified, active third-party certification	ClearCert integration OR	147 – Life OR

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
	Care		body of Arkansas.	continuously meets the credential program requirements.	Manually-entered third-party certification	1670 – Accident, Health and Sickness
California	Annuity	California Annuity Program (Vertafore Example)	<p>Initial Course Requirement:</p> <ul style="list-style-type: none"> 8.0 hours education in the Annuity Training - Initial course category with a regulatory body of California <p>Ongoing Course Requirement:</p> <ul style="list-style-type: none"> 4.0 hours education in the Annuity Training – Initial or Annuity Training – Ongoing course categories with a regulatory body of California <p>Note: Initial Course Requirement must be met prior to Ongoing Course Requirements.</p>	<p>Initial Course Requirement:</p> <ul style="list-style-type: none"> Need be met once <p>Ongoing Course Requirement:</p> <ul style="list-style-type: none"> Each license term 	<p>State system integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	<p>324 – Variable Contracts</p> <p>OR</p> <p>982 – Life Only</p>
California	Long-Term Care	California LTC Program (Vertafore Example)	8.0 hours education in the Long-Term Care course category with a regulatory body of California	<p>Resident Producers:</p> <ul style="list-style-type: none"> Every year for the first four years After four years, each license term 	<p>State system integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	<p>057 – Accident and Health</p> <p>OR</p> <p>982 – Life Only</p>

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
				Non-Resident Producers: <ul style="list-style-type: none"> • Each license term 		
Colorado	Annuity	Colorado Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: Producers licensed prior to April 1, 2011 do not need to meet this requirement until December 31, 2011. Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and	None. Requirements need be met only once.	State system integration OR Manually-entered course completion information	147 – Life OR 1088 – Variable Products

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			be eligible for the related education credential.			
Colorado	Long-Term Care	Colorado LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Colorado.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	057 – Accident and Health OR 147 – Life
Connecticut	Annuity	Connecticut Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related</p>	None. Requirements need be met only once.	<p>State system integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	147 – Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			education credential.			
Delaware	Annuity	Delaware Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 320 – Variable Annuities
District of Columbia	Annuity	District of Columbia Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: Producers licensed prior to December 24, 2010 do not need to meet this requirement until January 24, 2011. Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 327 – Variable Life and Variable Annuity

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.			
Florida	Annuity	Florida Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	Any of the following: 1361 – Broker Life 1730 – Broker Life and Health 1732 – Broker Life and Variable Annuity 1734 – Broker Life, Health and Variable Annuities 1805 – Resident Life 1810 – Resident Variable Annuity 1811 – Resident Life with Variable Annuities 1812 – Resident Life and Health 1814 – Resident Life, Health and Variable Annuities 1828 – Non-Resident Life 1833 – Non-Resident

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
						Variable Annuities 1834 – Non-Resident Life with Variable Annuities 1835 – Non-Resident Life and Health 1837 – Non-Resident Life, Health and Variable Annuities
Florida	Long-Term Care	Florida LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Florida.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any one of the following: 1805 – Resident Life 1809 – Resident Health 1811 – Resident Life with Variable Annuities 1812 – Resident Life and Health 1814 – Resident Life, Health and Variable Annuities 1828 – Non-Resident Life 1832 – Non-Resident Health 1834 – Non-Resident Life with Variable Annuities 1835 – Non-Resident Life and Health 1837 – Non-Resident

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
						Life, Health and Variable Annuities
Georgia	Annuity	Hawaii Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.</p> <p>Note: Producers licensed prior to March 1, 2016 do not need to meet this requirement until September 1, 2016.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>	None. Requirements need be met only once.	<p>Education Bank integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	<p>1190 – Agent - Life</p> <p>OR</p> <p>1196 – Agent - Variable Products</p>

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
Georgia	Long-Term Care	Georgia LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Georgia.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any one of the following: 1056 – Temporary Life 1187 – Agent-Accident and Sickness 1190 – Agent-Life 1229 – Temporary Accident and Sickness
Hawaii	Annuity	Hawaii Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and</p>	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	Any one of the following: 147 – Life 320 – Variable Annuities (<i>Historical</i>) 1881 - Variable Life and Variable Annuity Products

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			be eligible for the related education credential.			
Idaho	Annuity	Idaho Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to April 4, 2013 do not need to meet this requirement until October 4, 2013.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>	None. Requirements need be met only once.	<p>Education Bank integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	147 – Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
Idaho	Long-Term Care	Idaho LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Hawaii.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	147 – Life OR 1691 – Disability (Health)
Illinois	Annuity	Illinois Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 324 – Variable Contracts

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
Illinois	Long-Term Care	Illinois LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Illinois.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	117 – Health OR 147 – Life
Indiana	Annuity	Indiana Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to January 1, 2012 do not need to meet this requirement until July 1, 2012.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in</p>	None. Requirements need be met only once.	State system integration OR Manually-entered course completion information	Any one of the following: 147 – Life 3722 – Variable Life & Annuity 165 – Life, Accident and Health

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			order to meet the credential program requirements and be eligible for the related education credential.			
Iowa	Annuity	Iowa Annuity Program (Vertafore Example) Note: This “Vertafore Example” program is being deprecated in Producer Manager. Vertafore advises use for this state of the NAIC Model Act template credential program instead.	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of Iowa.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 326 – Variable Life/Variable Annuities (Historical)
Iowa	Annuity	Iowa Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 327 – Variable Life and Variable Annuity

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.			
Iowa	Long-Term Care	Iowa LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Iowa.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	057 – Accident and Health OR 147 – Life
Kansas	Annuity	Kansas Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: Producers licensed prior to June 1, 2013 do not need to meet this requirement until December 1, 2013. Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific	None. Requirements need be met only once.	Education Bank integration OR Manually-entered	324 – Variable Contracts

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.			
Kansas	Long-Term Care	Kansas LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Kansas.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	117 – Health OR 147 – Life
Kentucky	Annuity	Kentucky Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.			
Kentucky	Long-Term Care	Kentucky LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Kentucky.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	117 – Health OR 147 – Life
Louisiana	Annuity	Louisiana Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.			
Louisiana	Long-Term Care	Louisiana LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Louisiana.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any one of the following: 118 – Health and Accident 147 – Life 6032 – Limited Life, Health and Accident
Maine	Annuity	Maine Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: Producers licensed prior to November 1, 2015 do not need to meet this requirement until May 1, 2016. Note: When configuring a credential program based	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	Any of the following: 147 – Life 157 – Life and Health 324 – Variable Contracts

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			<p>on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>			
Maine	Long-Term Care	Maine LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Maine.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any one of the following: 117 – Health 147 - Life 157 – Life and Health
Maryland	Annuity	Maryland Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to November 1, 2011 do not need to meet this</p>	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 1881 - Variable Life and Variable Annuity Products

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			<p>requirement until May 1, 2012.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>			
Maryland	Long-Term Care	Maryland LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Maryland.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	117 – Health OR 147 – Life
Massachusetts	Annuity	Massachusetts Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act	None. Requirements need be met only once.	Education Bank integration OR Manually-entered	147 – Life OR 1881 – Variable Life and Variable Annuity

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			<p>state.</p> <p>Note: Producers licensed prior to July 1, 2016 do not need to meet this requirement until December 31, 2016.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>		course completion information	Products
Massachusetts	Long-Term Care	Massachusetts LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Massachusetts.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	609 – Accident and Health or Sickness OR 147 – Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
Michigan	Annuity	Michigan Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to June 1, 2013 do not need to meet this requirement until December 1, 2013.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>	None. Requirements need be met only once.	<p>Education Bank integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	147 – Life
Minnesota	Annuity	Minnesota Annuity Program – NAIC	4.0 hour(s) education in the Annuity Training – Initial	None. Requirements need be met only	Education Bank	147 – Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
		Model Act (Template)	<p>course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to January 1, 2014 do not need to meet this requirement until July 1, 2014.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>	once.	<p>integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	
Minnesota	Long-Term Care	Minnesota LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Minnesota.	Not applicable. A verified, active third-party certification continuously meets the	<p>ClearCert integration</p> <p>OR</p> <p>Manually-entered</p>	<p>057 – Accident and Health</p> <p>OR</p>

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
				credential program requirements.	third-party certification	147 – Life
Mississippi	Annuity	Mississippi Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to September 1, 2013 do not need to meet this requirement until September 1, 2014.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>	None. Requirements need be met only once.	<p>Education Bank integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	<p>147 – Life</p> <p>OR</p> <p>1881 – Variable Life and Variable Annuity Products</p>

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
Missouri	Annuity	Missouri Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life 159 – Life and Variable Products
Missouri	Long-Term Care	Missouri LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Missouri.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any one of the following: 057 – Accident and Health 147 – Life 159 – Life and Variable Products
Montana	Annuity	Montana Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life 319 – Variable
Montana	Long-Term Care	Montana LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Montana.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	1405 - Disability (Health) OR 147 – Life
Nebraska	Annuity	Nebraska Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any	None. Requirements need be met only once.	Education Bank integration OR	Any one of the following: 151 – Life and Annuities 157 – Life and Health

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			<p>reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to July 19, 2012 do not need to meet this requirement until January 19, 2013.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>		Manually-entered course completion information	<p><i>(Historical)</i></p> <p>163 – Life Insurance and Annuities <i>(Historical)</i></p>
Nebraska	Long-Term Care	Nebraska LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Nebraska.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any one of the following: 151 – Life and Annuities <i>(Historical)</i> 157 – Life and Health <i>(Historical)</i>

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
						163 – Life Insurance and Annuities (<i>Historical</i>) 272 – Sickness, Accident and Health
Nevada	Annuity	Nevada Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 1085 – Variable Annuities and Variable Life
Nevada	Long-Term Care	Nevada LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Nevada.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	117 – Health OR 147 – Life
New Hampshire	Annuity	New Hampshire Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: Producers licensed prior to January 1, 2015 do not need to meet this requirement until July 1, 2015. Note: When configuring a credential program based on this template in Producer Manager, it is	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	Any one of the following: 147 – Life 324 – Variable Contracts 1361 – Broker Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.			
New Hampshire	Long-Term Care	New Hampshire LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of New Hampshire.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any one of the following: 057 – Accident and Health 147 - Life 1360 – Broker Accident and Health 1361 – Broker Life
New Jersey	Annuity	New Jersey Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: Producers licensed prior to February 4, 2013 do	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			<p>not need to meet this requirement until August 4, 2013.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>			
New Jersey	Long-Term Care	New Jersey LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of New Jersey.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any one of the following: 147 – Life 609 - Accident and Health or Sickness 1694 – Life with Viatical
New Mexico	Annuity	New Mexico Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a	None. Requirements need be met only once.	Education Bank integration	Any of the following: 165 – Life, Accident and

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			regulatory body of any NAIC Model Act state.		OR Manually-entered course completion information	Health 324 – Variable Contracts 1928 – Life (Excluding Health)
New Mexico	Long-Term Care	New Mexico LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of New Mexico.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	165 – Life, Accident and Health
New York	Annuity	New York Annuity Program (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of New York.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	Any one of the following: 147 – Life 326 – Variable Life/Variable Annuities 1361 – Broker Life 1879 – Broker Variable Life/Variable Annuities
North Carolina	Annuity	North Carolina Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	Any of the following: 147 – Life 449 – Broker 1881 – Variable Life and Variable Annuity Products
North Carolina	Long-Term Care	North Carolina LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of North Carolina.	Not applicable. A verified, active third-party certification continuously meets the credential program	ClearCert integration OR Manually-entered	Any one of the following: 147 – Life 194 - Medicare

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
				requirements.	third-party certification	Supplement Long-Term Care 609 – Accident and Health or Sickness
North Dakota	Annuity	North Dakota Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	152 – Life and Annuity OR 327 – Variable Life and Variable Annuity
North Dakota	Long-Term	North Dakota LTC Program (Template)	An active third-party certification of type Long-	Not applicable. A verified, active third-	ClearCert integration	057 – Accident and Health

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
	Care		Term Care with a regulatory body of North Dakota.	party certification continuously meets the credential program requirements.	OR Manually-entered third-party certification	OR 152 – Life and Annuity
Ohio	Annuity	Ohio Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to July 1, 2011 do not need to meet this requirement until January 1, 2012.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and</p>	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	Any one of the following: 147 – Life 319 – Variable 320 – Variable Annuities (Historical)

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			be eligible for the related education credential.			
Ohio	Long-Term Care	Ohio LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Ohio.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	057 – Accident and Health OR 147 – Life
Oklahoma	Annuity	Oklahoma Annuity Program (Vertafore Example) Note: This “Vertafore Example” program is being deprecated in Producer Manager. Vertafore advises use for this state of the NAIC Model Act template credential program instead.	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of Oklahoma.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 1361 – Broker Life
Oklahoma	Annuity	Oklahoma Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: Producers licensed prior to July 14, 2010 do not need to meet this requirement until July 14, 2011.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 1361 – Broker Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			<p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>			
Oklahoma	Long-Term Care	Oklahoma LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Oklahoma.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any one of the following: 057 – Accident and Health 147 - Life 1360 – Broker Accident and Health 1361 – Broker Life 1363 – Customer Service Rep Accident and Health 1364 – Customer Service Rep Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
Oregon	Annuity	Oregon Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to July 1, 2011 do not need to meet this requirement until January 1, 2012.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>	None. Requirements need be met only once.	<p>Education Bank integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	147 – Life
Oregon	Long-Term	Oregon LTC	An active third-party certification of type Long-	Not applicable. A verified, active third-	ClearCert integration	147 – Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
	Care	Program (Template)	Term Care with a regulatory body of Oregon.	party certification continuously meets the credential program requirements.	OR Manually-entered third-party certification	OR 117 – Health
Pennsylvania	Annuity	Pennsylvania Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	156 – Life and Fixed Annuities OR 1118 – Variable Life and Variable Annuity
Pennsylvania	Long-Term Care	Pennsylvania LTC Program (Vertafore Example)	<p>Initial Course Requirement:</p> <ul style="list-style-type: none"> 8.0 hours education in the Long-Term Care course category with a regulatory body of Pennsylvania <p>Ongoing Course Requirements:</p> <ul style="list-style-type: none"> 4.0 hours education in the Long-Term Care course category with a regulatory body of Pennsylvania <p>Note: Initial Course Requirement must be met prior to Ongoing Course Requirements.</p>	<p>Initial Course Requirement:</p> <ul style="list-style-type: none"> None. Need be met once <p>Ongoing Course Requirement:</p> <ul style="list-style-type: none"> Each license term 	State system integration OR Manually-entered course completion information	057 – Accident and Health OR 156 – Life and Fixed Annuities

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
Pennsylvania	Long-Term Care	Pennsylvania LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Pennsylvania.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	057 – Accident and Health OR 156 – Life and Fixed Annuities
Rhode Island	Annuity	Rhode Island Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to June 1, 2011 do not need to meet this requirement until December 1, 2011.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in</p>	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 327 – Variable Life and Variable Annuity

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			order to meet the credential program requirements and be eligible for the related education credential.			
Rhode Island	Long-Term Care	Rhode Island LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Rhode Island.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	147 – Life OR 609 - Accident and Health or Sickness
South Carolina	Annuity	South Carolina Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to September 25, 2011 do not need to meet this requirement until March 25, 2012.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific</p>	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 324 – Variable Contracts

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.			
South Carolina	Long-Term Care	South Carolina LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of South Carolina.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	057 – Accident and Health OR 147 – Life
South Dakota	Annuity	South Dakota Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to July 1, 2012 do not need to meet this requirement until January 1, 2013.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well.</p>	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.			
South Dakota	Long-Term Care	South Dakota LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of South Dakota.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	147 – Life OR 609 - Accident and Health or Sickness
Tennessee	Annuity	Tennessee Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: Producers licensed prior to November 1, 2015 do not need to meet this requirement until May 1, 2016. Note: When configuring a credential program based	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 324 – Variable Contracts

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.			
Tennessee	Long-Term Care	Tennessee LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Tennessee.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	057 – Accident and Health OR 147 – Life
Texas	Annuity	Texas Annuity Program (Vertafore Example) Note: This “Vertafore Example” program has been deprecated in Producer Manager. As of October 3,	4.0 hour(s) education in the Annuity Training - Ongoing course category with a regulatory body of Texas.	Annually.	State system integration OR Manually-entered course completion information	147 – Life OR 166 - Life, Accident, Health and Health Maintenance Organization

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
		2012, Vertafore has automatically updated all credential data for all customers who were using this credential program to reflect the requirements of the Texas Annuity Program (Before 9/1/2011) credential program. See below for more information, or contact your Vertafore representative.				
Texas	Annuity	<p>Texas Annuity Program (Before 9/1/2011) (Template)</p> <p>Note: Beginning September 1, 2011, the requirements of this credential program were superseded by those of the Texas Annuity Program (Starting 9/1/2011). A producer who otherwise meets the requirements of this credential program is no longer eligible for a Texas annuity education credential</p>	<p>Initial Course Requirement:</p> <ul style="list-style-type: none"> 4.0 hours education in the Annuity Training - Initial course category with a regulatory body of Texas <p>Ongoing Course Requirement (<i>resident producers only</i>):</p> <ul style="list-style-type: none"> 4.0 hours education in the Annuity Training – Ongoing course category with a regulatory body of Texas <p>Note: Initial Course</p>	<p>Resident Producers:</p> <ul style="list-style-type: none"> Each license half-term <p>Non-Resident Producers:</p> <ul style="list-style-type: none"> None. Initial Course Requirement need be met only once 	<p>State system integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	<p>147 – Life</p> <p>OR</p> <p>166 - Life, Accident, Health and Health Maintenance Organization</p>

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
		after September 1, 2011. See below for more information.	<p>Requirement must be met prior to Ongoing Course Requirements.</p> <p>Note: It is recommended that a producer meets the first Ongoing Course Requirement within the same license period as the Initial Course Requirement, to avoid loss of eligibility for the related education credential.</p> <p>Note: Only resident producers are compelled to meet the Ongoing Course Requirement. Non-resident producers are exempted.</p>			
Texas	Annuity	Texas Annuity Program (Starting 9/1/2011) (Template)	<p>Initial Course Requirement:</p> <ul style="list-style-type: none"> 4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. <p>Ongoing Course Requirement (<i>resident producers only</i>):</p> <ul style="list-style-type: none"> 8.0 hours education in the Annuity Training – Ongoing course category 	<p>Resident Producers:</p> <ul style="list-style-type: none"> Each license term, beginning with the second license term after the Initial Course Requirement is met. <p>Non-Resident Producers:</p> <ul style="list-style-type: none"> None. Initial Course Requirement need be met 	<p>State system integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	<p>147 – Life</p> <p>OR</p> <p>166 - Life, Accident, Health and Health Maintenance Organization</p>

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
Texas	Long-Term	Texas LTC Program	<p>with a regulatory body of Texas</p> <p>Note: Initial Course Requirement must be met prior to Ongoing Course Requirements.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p> <p>Note: Only resident producers are compelled to meet the Ongoing Course Requirement. Non-resident producers are exempted.</p>	only once.	ClearCert integration	Any one of the following:

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
	Care	(Template)	Term Care with a regulatory body of Texas.	party certification continuously meets the credential program requirements.	OR Manually-entered third-party certification	147 – Life 166 - Life, Accident, Health and Health Maintenance Organization 289 – Temporary Life, Accident, Health and HMO 1056 – Temporary Life
Utah	Annuity	Utah Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 324 – Variable Contracts
Utah	Long-Term Care	Utah LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Utah.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	057 – Accident and Health OR 147 – Life
Vermont	Annuity	Vermont Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 326 – Variable Life/Variable Annuities
Vermont	Long-Term	Vermont LTC	An active third-party certification of type Long-	Not applicable. A verified, active third-	ClearCert integration	057 – Accident and

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
	Care	Program (Template)	Term Care with a regulatory body of Vermont.	party certification continuously meets the credential program requirements.	OR Manually-entered third-party certification	Health OR 147 – Life
Virginia	Annuity	Virginia Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	151 – Life and Annuities OR 324 – Variable Contracts
Virginia	Long-Term Care	Virginia LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Virginia.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any one of the following: 117 – Health 151 – Life and Annuities 1159 – Temporary Life & Health
Washington	Annuity	Washington Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 5114 – Variable Line

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.			
Washington	Long-Term Care	Washington LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Washington.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	091 – Disability OR 147 – Life
West Virginia	Annuity	West Virginia Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: Producers licensed prior to July 1, 2011 do not need to meet this requirement until December 31, 2011. Note: When configuring a credential program based on this template in Producer Manager, it is	None. Requirements need be met only once.	State system integration OR Manually-entered course completion information	147 – Life OR 1118 - Variable Life and Variable Annuity

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.			
West Virginia	Long-Term Care	West Virginia LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of West Virginia.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	061 – Accident and Sickness OR 147 – Life
Wisconsin	Annuity	Wisconsin Annuity Program (Vertafore Example) Note: This “Vertafore Example” program is being deprecated in Producer Manager. Vertafore advises use for this state of the NAIC Model Act template credential	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of Wisconsin.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 1118 – Variable Life and Variable Annuity

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
		program instead.				
Wisconsin	Annuity	Wisconsin Annuity Program – NAIC Model Act (Template)	<p>4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state.</p> <p>Note: Producers licensed prior to May 1, 2011 do not need to meet this requirement until November 1, 2011.</p> <p>Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.</p>	None. Requirements need be met only once.	<p>Education Bank integration</p> <p>OR</p> <p>Manually-entered course completion information</p>	<p>147 – Life</p> <p>OR</p> <p>1118 – Variable Life and Variable Annuity</p>

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
Wisconsin	Long-Term Care	Wisconsin LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Wisconsin.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any one of the following: 057 – Accident and Health 147 – Life 295 – Temporary Accident and Health 1056 – Temporary Life
Wyoming	Annuity	Wyoming Annuity Program - Harkin	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any NAIC Model Act state.	None. Requirements need be met only once.	Education Bank integration OR Manually-entered course completion information	147 – Life OR 327 – Variable Life and Variable Annuity
Wyoming	Annuity	Wyoming Annuity Program – NAIC Model Act (Template)	4.0 hour(s) education in the Annuity Training – Initial course category with a regulatory body of any reciprocal NAIC Model Act state. Note: Producers licensed prior to September 26, 2014 do not need to meet this requirement until March 26, 2015. Note: When configuring a credential program based on this template in Producer Manager, it is recommended that you define a product-specific	None. Requirements need be met only once.	State system integration OR Manually-entered course completion information	147 – Life OR 327 – Variable Life and Variable Annuity

State	Product Type	Credential Program (Template/Vertafore Example)	Credential Program Requirements	Requirements Recurrence	Verification Data Source	LOA
			training requirement as well. Use the Custom Requirement Criteria section on the Add a Requirement page to configure a specific annuities training course or course category. A producer then will be compelled to complete the specified coursework in order to meet the credential program requirements and be eligible for the related education credential.			
Wyoming	Long-Term Care	Wyoming LTC Program (Template)	An active third-party certification of type Long-Term Care with a regulatory body of Wyoming.	Not applicable. A verified, active third-party certification continuously meets the credential program requirements.	ClearCert integration OR Manually-entered third-party certification	Any one of the following: 057 – Accident and Health 091 - Disability 147 - Life 151 – Life and Annuities

Appendix A: Document History

Version Number	Date	Version Information	Notes
1.0	11/02/2011	Baseline version	Developed by PLM Product Management
6.1	08/09/2012	Ownership assumed by Documentation; updated with new states and requirements; versioned to align with product version numbering.	DOC-785
6.1.1	09/10/2012	Updated after technical review: <ul style="list-style-type: none"> • Restored lapsed annuity training “grace period” dates to states adopting NAIC Annuities Model Act • Revised Eligible LOA codes with researched discrepancies • Added “deprecated” advisory to Vertafore Example annuities credential programs 	RKA-3980
6.1.2	09/28/2012	Additional updates to supported LOA based on continued work on RKA-3980	RKA-3980
6.2	10/8/2012	Updated to reflect changes to Texas annuity credential programs.	DOC-828
6.2.1	10/31/2012	Updated Nebraska LTC per RCS requirements.	DOC-831
6.3	4/1/2013	Added NAIC Model Act annuity credential program template information for Kansas, Michigan, and New Jersey.	DOC-904
6.4	5/22/2013	Added NAIC Model Act annuity credential program template information for Idaho and Mississippi.	DOC-930
6.4.1	7/16/2013	Updated Montana LTC per RCS requirements.	DOC-928
6.5	8/26/2013	Added NAIC Model Act annuity credential program template information for Idaho and Minnesota.	

Version Number	Date	Version Information	Notes
6.6	10/16/2013	Updated Alaska and Texas annuity credential program template information. Updated Washinton product line dat for annuity credential program template information	DOC-973, DOC-975, DOC-977
6.6.1	11/15/2013	Various state updates. Update to LOA description and column heading.	DOC-980
6.6.2	12/5/2013	Added Harkin template program to multiple states	DOC-987
6.7	5/19/2014	Added new program information: Indiana and Louisiana annuity; Massachusetts LTC	DOC-1025
6.8	7/18/2014	Added new program information for Wyoming NAIC Model Act annuity.	DOC-1015
6.9	10/20/2014	Added new program information for New Hampshire NAIC Model Act annuity.	DOC-1049
7.0	2/20/2015	Updated New Mexico LTC Updated Vertafore logo on title page and in footer	DOC-1063
7.2	4/20/2015	Updated Arizona Annuity and LTC	DOC-1089
7.4	10/30/2015	Added new program information for Tennessee and Maine NAIC Model Act annuity.	DOC-1121
7.4.1	11/25/2015	Updated Maine Annuity grace period to May 1, 2016	DOC-1132
7.5	2/10/2016	Added new program information for Georgia NAIC Model Act annuity.	DOC-1138
7.7	10/7/2016	Updated Verification Data Source fields for both Wisconsin annuities programs	
7.8	12/13/2016	Added new program information for NAIC Model Act annuity.for Massachusetts	DOC-1200
7.8.1	12/20/2016	Added new program information for NAIC Model Act annuity for Alabama	DOC-1211