

ANNUITY SUITABILITY REGULATIONS

<u>State</u>	<u>Annuities</u>	<u>Insurance</u>	
AL	Alabama	All Ages	None
AK	Alaska	All Ages	None
AZ	Arizona	All Ages	None
AR	Arkansas	All Ages	None
CA	California	All Ages	None
CO	Colorado	All Ages	None
CT	Connecticut	All Ages	None
DE	Delaware	65& Older	None
DC	District of Columbia	All Ages	None
FL	Florida	All ages	None
GA	Georgia	All Ages	None
HI	Hawaii	All Ages	None
ID	Idaho	All Ages	None
IL	Illinois	All Ages	None
IN	Indiana	All Ages	None
IA	Iowa	All Ages	All Ages
KS	Kansas	All Ages	None
KY	Kentucky	All Ages	None
LA	Louisiana	All Ages	None
ME	Maine	All Ages	None
MD	Maryland	All Ages	None
MA	Massachusetts	All Ages	None
MI	Michigan	All Ages	None
MN	Minnesota	All Ages	All Ages
MS	Mississippi	All Ages	None
MO	Missouri	All Ages	All Ages
MT	Montana	All Ages	None
NE	Nebraska	All Ages	None
NV	Nevada	All Ages	None
NH	New Hampshire	All Ages	None
NJ	New Jersey	All Ages	None
NM	New Mexico	None	None
NY	New York	All Ages	All Ages
NC	North Carolina	All Ages	None
ND	North Dakota	All Ages	65 & Older
OH	Ohio	All Ages	None
OK	Oklahoma	All Ages	All Ages
OR	Oregon	All Ages	All Ages
PA	Pennsylvania	All Ages	None
RI	Rhode Island	All Ages	None
SC	South Carolina	All Ages	None
SD	South Dakota	All Ages	None
TN	Tennessee	All Ages	None

TX	Texas	All Ages	Variable Life
UT	Utah	All Ages	None
VT	Vermont	All Ages	None
VA	Virginia	All Ages	None
WA	Washington	All Ages	None
WV	West Virginia	All Ages	All Ages
WI	Wisconsin	All Ages	None
WY	Wyoming	All Ages	None

In ALL STATES- whether there is a suitability requirement or not, agents and recommenders are not to sell certificates they know are unsuitable for the applicant. Agents are encouraged to use our annuity suitability process for all applicants even if their state does not require a suitability review.