



LICENSING & TRAINING REQUIREMENTS

for Nationwide’s Long-term Care Product Suite:

- Nationwide YourLife CareMatters®
- Nationwide CareMatters® II
- LTC rider on Nationwide Survivorship Indexed Universal Life 2020
- LTC rider on IUL, UL, and VUL Policies

(Product availability is dependent upon state approval)

State	License Requirements	Producer Training Requirement
ALABAMA	“Life” and “Accident and Health or Sickness”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months during the biennial producer license renewal cycle (defined as period beginning with the issuance or renewal of license and the following license expiration date).
ALASKA	“Life” and “Health”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the issuance or renewal of license and the following license expiration date).
ARIZONA	“Life” and “Accident and Health or Sickness”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours in each two-year period (succeeding July 1, 2009) after the two-year period within which the individual completed the initial long-term care training.
ARKANSAS	“Life” or “Accident and Health or Sickness” (i.e. Life for NW)	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date).
CALIFORNIA	“Life-Only” and “Accident and Health”	Resident and Non-Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating. Then, 8 hours in each of the first four 12-month periods from date license issued and thereafter 8 hours in each 2-year license renewal term. The LTC courses must be CA-specific.
COLORADO	“Life” and “Accident and Health or Sickness”	Resident Producers: 16 hours initial training (8 hours of LTC general and 8 hours of LTC partnerships in a classroom setting) prior to selling/soliciting/ negotiating and 5 hours in a classroom setting every 24 months. (defined as period beginning with the initial training date). Non-Resident Producers: Training requirements completed in resident state will satisfy the CO training requirement <u>as long as</u> the resident state’s requirements meet the CO Resident state training requirements (i.e. complete 16 hours initial training (8 hours of LTC partnership in a classroom setting) and 5 hours in a classroom every 24 months). <i>*Note1: NW LTC policies are not “partnership” products, resident and non-resident agents selling NW products may be appointed with just the 8 hrs of general LTC training. *Note 2: 2 yrs. after initial appoint, the 24 month CE window</i>

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		opens and the 5 hrs. of classroom training must be completed *Note 3: Classroom setting can be in-person or virtual.
CONNECTICUT	"Life" and "Health"	No training requirements for Long Term Care currently. Training courses may be offered but are not required. (Current requirements only apply to Partnerships)
DELAWARE	"Life" and "Health"	*Resident Producers: Because the Health license contains a LTC component, there is no initial training requirement to sell LTC. For continuing education, must complete 3 hours of LTC training during the biennium in which the LTC policy was sold. The Biennium period begins on March 1 of even number years and ends the last day of February the following even numbered year. The 3 hours of LTC training must consist of product knowledge, laws, rules, and regulations. The CE renewal period is based on license date.
DISTRICT OF COLUMBIA	"Life" and "Health"	No training requirements for Long Term Care currently. Training courses may be offered but are not required. (Current requirements only apply to Partnerships.)
FLORIDA	"Life" and "Health"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 month thereafter (defined as period beginning with the initial training completion date).
GEORGIA	"Life" and "Accident and Sickness"	No training requirements for Long Term Care currently. Training courses may be offered but are not required. (Current requirements only apply to Partnerships.)
HAWAII	"Life" or "Accident and Health or Sickness" (i.e. Life for NW)	No training requirements for Long Term Care currently.
IDAHO	"Life" and "Disability (Accident and Health)"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date.)
ILLINOIS	"Life" and "Health"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every subsequent 2-year licensing period (defined as period beginning with the issuance or renewal of license and the following license expiration date).
INDIANA	"Life" and "Accident and Health"	*Resident Producers: 8 hours initial training prior to marketing/selling/soliciting and 5 hours of long term care CE every 2 years for a total of 10 in every 4 year license renewal period (note, the renewal period for the license itself is every 4 years, however 5 hrs. of CE must completed every 2 years).
IOWA	"Life" and "Accident and Health or Sickness"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every CE term thereafter (defined as period beginning with the issuance or renewal of license and the following license expiration date)
KANSAS	"Life" and "Health"	No training requirements for Long Term Care currently. Training courses may be offered but are not required. (Current requirements only apply to Partnerships.)
KENTUCKY	"Life" and "Health"	No training requirements for Long Term Care currently. Training courses may be offered but are not required. (Current requirements only apply to Partnerships.)
LOUISIANA	"Life" or "Health and Accident" (i.e. Life for NW)	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year renewal period thereafter (defined as period beginning with the issuance or renewal of license and the following license expiration date).

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MAINE	“Life” or “Health” (i.e. Life for NW)	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date).
MARYLAND	“Life” or “Health” (i.e. Life for NW)	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date).
MASSACHUSETTS	“Life” and “Accident and Health”	All Producers must complete Massachusetts LTC Product Training on RegEd, in addition to the state requirements outlined below: Resident producers: 8 hours initial LTC training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date). The 2-hour MA specific training is to be included in the 8-hour initial training; and not in addition to the 8-hour initial training. Non-Resident producers: Producers who have already taken an initial 8-hour long-term care training course in another state will need to take an additional one-time 2-hour MA specific training course. Producers must also follow Resident Producer CE requirements listed above.
MICHIGAN	“Life” and “Accident and Health”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE period thereafter (defined as period beginning with the issuance or renewal of license and the following license expiration date).
MINNESOTA	“Life” or “Accident and Health or Sickness” (i.e. Life for NW)	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning the initial training completion date).
MISSISSIPPI	“Life” and “Accident and Health”	No training requirements for Long Term Care currently. Training courses may be offered but are not required. (Current requirements only apply to Partnerships.)
MISSOURI	“Life” and “Accident and Health or Sickness”	No training requirements for Long Term Care currently. Training courses may be offered but are not required. (Current requirements only apply to Partnerships.)
MONTANA	“Life” or “Disability” (i.e. Life for NW)	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24-month period thereafter (defined as period beginning the initial training completion date).
NEBRASKA	“Life” and “Accident and Health or Sickness”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date).
NEVADA	“Life” and “Health”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 month thereafter (defined as period beginning with the initial training completion date).
NEW HAMPSHIRE	“Life” or “Accident and Health or Sickness” (i.e. Life for NW)	No training requirements for Long Term Care currently. Training courses may be offered but are not required. (Current requirements only apply to Partnerships.)
NEW JERSEY	“Life” or “Accident and Health or Sickness” (i.e. Life for NW)	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date).
NEW MEXICO	“Life” and “Accident and Health”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every subsequent compliance period thereafter ((defined as period beginning with the issuance or renewal of license and the following license expiration date).

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NEW YORK	"Life" and "Accident and Health"	No training requirements for Long Term Care currently. Training courses may be offered but are not required. (Current requirements only apply to Partnerships.)
NORTH CAROLINA	Resident and Non-Resident: "Life" and "Accident and Health or Sickness" and "Medicare Supp/Long Term Care"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating
NORTH DAKOTA	"Life" and "Accident and Health"	No training requirements for Long Term Care currently. Training courses may be offered but are not required. (Current requirements only apply to Partnerships.)
OHIO	"Life" and "Accident and Health"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months period thereafter, where the period commences on the first day of the January of the year immediately following the year of the issuance of the agent's license
OKLAHOMA	"Life" and "Accident and Health or Sickness"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date).
OREGON	"Life" or "Health" (i.e. Life for NW)	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date).
PENNSYLVANIA	"Life" and "Accident and Health"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every subsequent 24-month licensing cycle thereafter (defined as period beginning with the issuance or renewal of license and the following license expiration date).
RHODE ISLAND	"Life" or "Accident and Health or Sickness" (i.e. Life for NW)	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months licensing renewal thereafter (defined as period beginning with the issuance or renewal of license and the following license expiration date).
SOUTH CAROLINA	"Life" and "Accident and Health"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date).
SOUTH DAKOTA	"Life" and "Health"	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date).
TENNESSEE	"Life" or "Accident and Health or Sickness" (i.e. Life for NW)	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 2-year CE term thereafter (defined as period beginning with the issuance or renewal of license and the following license expiration date).
TEXAS	"General Lines (Life, Accident, Health and HMO)"	No training requirements for Long Term Care currently. Training courses may be offered but are not required. (Current requirements only apply to Partnerships.)
UTAH	"Life" and "Accident and Health"	*Resident Producers: At least 3 hours initial training prior to selling and 3 hours every subsequent 2-year CE licensing period thereafter (defined as period beginning with the issuance or renewal of license and the following license expiration date).
VERMONT	"Life" and "Accident and Health or Sickness"	Resident and Non-Resident Producers: One-time 8-hour course (2 hours must contain VT specific information including VT Medicaid information) prior to selling/soliciting/negotiating and 4 hours of ongoing training every 24 months ending March 31st of odd-numbered calendar years.

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VIRGINIA	“Life” and “Health”	No training requirements for Long Term Care currently. Training courses may be offered but are not required. (Current requirements only apply to Partnerships.)
WASHINGTON	“Life” and “Disability”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date).
WEST VIRGINIA	“Life” and “Accident and Sickness”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every two years after that in which the initial training was completed.
WISCONSIN	“Life” and “Accident and Health”	Resident and Non-Resident Producers: At least 8 hours initial training, of which 2 hours must contain Wisconsin-specific Medicaid and LTC information prior to selling/soliciting/negotiating and at least 4 hours, of which 1 hour must contain Wisconsin-specific Medicaid training every 24 months concurrent with the licensing renewal period. (The 2-hour WI specific Medicaid training may be included in the 8-hour initial training for both residents and non-residents. Likewise, the 1-hour WI specific Medicaid Training may be included in the 4 hours every CE Term, thereafter.)
WYOMING	“Life” and “Accident and Health”	*Resident Producers: 8 hours initial training prior to selling/soliciting/negotiating and 4 hours every 24 months thereafter (defined as period beginning with the initial training completion date).

*Non-Resident producers need to meet the training requirement in their home state. If their home state does not have requirements, they must complete the requirements of the state they are writing the business in.

State insurance laws can and do vary from state to state and are subject to change. Therefore, the information presented in this document is subject to interpretation and is not guaranteed. If you are aware of any discrepancy on this document for a particular state, please notify us immediately. Confirmation of the state laws governing insurance products for a specific state may be obtained by contacting the applicable State Insurance Commission. Neither the company nor its representatives provide tax or legal advice. Please consult your financial advisor or state insurance commission regarding answers to specific questions in your state.

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