



Updated Training Requirements for Financial Professionals in California

Financial professionals selling life insurance and annuities in California must meet new continuing education training requirements effective January 1, 2025. The requirements apply to both resident and non-resident licensees. There is no reciprocity; training completed to meet similar requirements in other states will not satisfy California requirements.



All new and existing courses can be found on the [California Education Provider Course Lookup Service](#). Click the "category type" dropdown to select the 2025 corresponding courses to complete. All required courses should be complete prior to the deadlines below.

Product or License Type	Requirements
Whole life Universal life Variable life Long Term Care (LTC) Linked Benefit products Bank-Owned Life Insurance (BOLI) or Corporate-Owned Life Insurance (COLI)	Financial professionals licensed after January 1, 2024 must complete a new four-hour training course prior to any solicitation or sale of any permanent life insurance policy after January 1, 2025 . This requirement does not apply to sales of term insurance. This requirement does not apply to financial professionals licensed in California before January 1, 2024.
Variable life (at license renewal)	Additionally, financial professionals selling variable life insurance must take a new two-hour variable life training course prior to their next license renewal and with each subsequent renewal.
Annuities Hybrid products with annuity components	Financial professionals selling annuities must take a new eight-hour best interest training course that supersedes the current course. Financial professionals licensed on or after January 1, 2025 must take this new training prior to solicitation or sale of any annuity contract after January 1, 2025 . Financial professionals licensed before January 1, 2025 must complete this training by July 1, 2025 .
Annuities (at license renewal) Hybrid products with annuity components	Additionally, financial professionals selling annuities must take a new four-hour training course prior to their next license renewal and with each subsequent renewal.

Contact your Crump sales representative to learn more about how Crump can help you understand your best interest responsibilities and support your sales.



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