

STANDARD NONFORFEITURE LAW FOR INDIVIDUAL DEFERRED ANNUITIES

What are the state pages?

This chart is intended to provide readers with additional information to more easily access state statutes, regulations, bulletins or administrative rulings related to the NAIC model. Such guidance provides readers with a starting point from which they may review how each state has addressed the model and the topic being covered. The NAIC Legal Division has reviewed each state's activity in this area and has determined whether the citation most appropriately fits in the Model Adoption column, Previous Version column, or Related Activity column based on the definitions listed in the key below. The NAIC's interpretation may or may not be shared by the individual states or by interested readers.

How do you use them?

States and territories are listed alphabetically in the chart. Locate the state or territory you are interested in, and depending on which column the citation falls under, you will know whether the NAIC Legal Division has deemed a state's law to be adoption of a model or not. To perform further research, use the citations to locate state laws.

Who do I speak to if I have questions?

If you have questions or believe information related to a state should be updated, please contact Jennifer Neuerburg at jneuerburg@naic.org.

***Disclaimer:** This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Nor does this state page reflect a determination as to whether a state meets any applicable accreditation standards. Every effort has been made to provide correct and accurate summaries to assist readers in locating useful information. Readers should consult state law for further details and for the most current information.*

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STATE PAGE KEY:

MODEL ADOPTION: States that have citations identified in this column adopted the most recent version of the NAIC model in a **substantially similar manner**. This requires states to adopt the model in its entirety but does allow for variations in style and format. States that have adopted portions of the current NAIC model will be included in this column with an explanatory note.

PREVIOUS VERSION: States that have citations identified in this column (and nothing listed in the Model Adoption column) have enacted an older version of the model but have **not** adopted the most recent version of the NAIC model.

RELATED ACTIVITY: Examples of Related Activity include but are not limited to statutes or regulations addressing the same subject matter, or other administrative guidance such as bulletins and notices. States that have citations identified in this column (and nothing listed in the Model Adoption column) have **not** adopted the most recent version of the NAIC model in a **substantially similar manner**.

NO CURRENT ACTIVITY: No state activity on the topic as of the date of the most recent update. This includes states that have repealed legislation as well as states that have never adopted legislation.

NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Alabama		ALA. CODE §§ 27-15-28.1 to 27-15-28.2 (1981/2004).	
Alaska		ALASKA STAT. § 21.45.305 (1966/2006).	
American Samoa	NO CURRENT ACTIVITY		
Arizona		ARIZ. REV. STAT. ANN. § 20-1232 (1977/2007).	
Arkansas		ARK. CODE ANN. §§ 23-81-301 to 23-81-313 (1981/2005).	
California		CAL. INS. CODE §§ 10168 to 10168.10 (1979/2018).	
Colorado		COLO. REV. STAT. §§ 10-7-501 to 10-7-511 (1977/2004).	
Connecticut		CONN. GEN. STAT. § 38a-440 (1978/2018).	
Delaware		DEL. CODE ANN. tit. 18, § 2929A (1980/2004).	
District of Columbia		D.C. MUN. REGS. tit. 26, § 5100 (2004).	D.C. CODE § 31-4705.03 (1978/2003).

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Florida	NO CURRENT ACTIVITY		
Georgia		GA. CODE ANN. § 33-28-3 (1979/2019).	
Guam	NO CURRENT ACTIVITY		
Hawaii		HAW. REV. STAT. § 431:10D-107 (1988/2004).	
Idaho		IDAHO CODE ANN. § 41-1927A (1977/2004).	
Illinois		215 ILL. COMP. STAT. 5/229.4(a) (2004/2006).	
Indiana		IND. CODE §§ 27-1-12.5-1 to 27-1-12.5-11 (1977/2011).	
Iowa		IOWA CODE § 508.38 (1979/2016).	
Kansas		KAN. STAT. ANN. §§ 40-4,101 to 40-4,113 (1978/2004).	
Kentucky		KY. REV. STAT. § 304.15-315 (1978/2010).	
Louisiana		LA. REV. STAT. ANN. § 22:952 (1979/2012).	
Maine		ME. REV. STAT. ANN. tit. 24-A §§ 2541 to 2551 (1979/2018).	
Maryland		MD. ANN. CODE INS. §§ 16-501 to 16-510 (1980/2006).	
Massachusetts			
Michigan		MASS. GEN. LAWS ch. 175, § 144A 1/2 (2004).	
Minnesota		MICH. COMP. LAWS § 500.4072 (1980/2003).	
Mississippi	NO CURRENT ACTIVITY	MINN. STAT. § 61A.245 (1978/2011).	

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Missouri		MO. REV. STAT. §§ 376.669 to 376.671 (1979/2015).	
Montana		MONT. CODE ANN. §§ 33-20-501 to 33-20-513 (1979/2005).	
Nebraska		NEB. REV. STAT. §§ 44-407.10 to 44-407.23 (1979/2014).	
Nevada		NEV. ADMIN. CODE §§ 688A.200 to 688A.210 (2003).	NEV. REV. STAT. §§ 688A.361 to 688A.369 (1977/2011) (authority to adopt indexed rate by regulation); BULLETIN 2011-007 (2011).
New Hampshire		N.H. REV. STAT. ANN. §§ 409-A:1 to 409A:10 (1979/2004).	
New Jersey		N.J. REV. STAT. §§ 17B:25-20 to 17B:25-33 (1981/2006).	BULLETIN 2002-10 (2002); BULLETIN 2003-22.
New Mexico			N.M. STAT. ANN. § 59A-20-33 (1985/2019).
New York		N.Y. INS. LAW § 4223 (1984/2008).	N. Y. ADMIN. CODE tit. 11 §§ 44.0 to 44.12 (Regulation 127) (1986/2013).
North Carolina		N.C. GEN. STAT. § 58-58-61 (2003); BULLETIN 2003-B-4 (1979/2003).	
North Dakota		N.D. CENT. CODE §§ 26.1-34-01 to 26.1-34-11 (1985/2003).	
Northern Marianas	NO CURRENT ACTIVITY		
Ohio		OHIO REV. CODE ANN. § 3915.073 (1983/2004).	
Oklahoma		OKLA. STAT. tit. 36 §§ 4030.2 to 4030.13 (2000/2014).	
Oregon		OR. REV. STAT. §§ 743.275 to 743.298 (1977/2016).	

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Pennsylvania			40 PA. CONS. STAT. § 510b (1980/2004).
Puerto Rico	NO CURRENT ACTIVITY		
Rhode Island		R.I. GEN. LAWS §§ 27-4.4-1 to 27-4.4-12 (1994/2008).	
South Carolina			S.C. CODE ANN. §§ 38-69-210 to 38-69-330 (1988/2005).
South Dakota		S. D. CODIFIED LAWS ANN. §§ 58-15-83 to 58-15-93 (2004/2006).	
Tennessee		TENN. CODE ANN. §§ 56-36-101 to 56-36-113 (1978/2016).	
Texas		TEX. CODE ANN. INS. §§ 1107.001 to 1107.108 (1977/2015).	
Utah		UTAH CODE ANN § 31A-22-409 (1986/2008).	
Vermont		VT. STAT. ANN. tit. 8, § 3750 (1981/2003).	
Virgin Islands			V.I. CODE ANN. tit. 22, §§ 970 to 975 (1968).
Virginia		VA. CODE § 38.2-3220 to 38.2-3229 (1986/2004).	
Washington		WASH. REV. CODE ANN. §§ 48.23.410 to 48.23.520 (1982/20017.)	
West Virginia		W. VA. CODE § 33-13-30A (1977/2004).	
Wisconsin		WIS. STAT. § 632.435 (1977/2004).	
Wyoming		WYO. STAT. §§ 26-16-401 to 26-16-411 (1981/2006).	