

California: New life insurance training requirements effective in 2025

Effective January 1, 2025, the California Insurance Code will be amended to include two new training requirements for resident and non-resident financial professionals prior to solicitation of life insurance policies.

- **Financial professionals licensed on or after January 1, 2024**, engaging in the sale of life insurance products (other than term life with no cash value), are required to complete the **2025 Life Insurance Policies 4-Hour Course** training. This one-time training contains information about the types of life insurance policies and related California laws, prohibited selling practices, and unfair trade practices.
Please note: This 4-hour requirement only applies to financial professionals who acquire a new license on or after January 1, 2024.
- In addition to the 4-hour training above, financial professionals engaging in the sale of variable life insurance products must also complete the **2025 Variable Life Insurance 2-Hour Course** training prior to their next license renewal, and prior to subsequent license renewals. **Completion of the 4-hour training does not satisfy the 2-hour training requirement.**

Only trainings approved by the California commissioner are valid. See our [California Life Insurance Training Guidelines](#) for additional details and approved vendors.

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