

Lincoln Financial

REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

Annuity Carrier Specific Product Training and state mandated **NAIC Annuity Training** (see NAIC ANNUITY SUITABILITY AND BEST INTEREST STANDARD STATE TRAINING REQUIREMENTS for regulation) must be completed prior to soliciting business. Failure to do so will result in rejected business. Please carefully review the information below and provide a copy of the training certificate to ECA Marketing (licensing@ecamarketing.com) once complete.

If you will not be participating in solicitation of annuity products with this carrier, you can bypass the CST requirements. **Life** producers are required to abide by the rules set in place by the carrier for any additional training requirements. Review **ADDITIONAL REQUIRED TRAINING** before proceeding.

Annuity Carrier Specific Product Training

Who should complete the product training?

Only agents in NAIC regulated states must complete product training (see attached Annuity Suitability Training Requirement). States that do not require a 4-hour state training but still require carrier product training include: FL, NY and UT.

When can the product training be taken?

Training is available at any time. Training and new business can be dated the same day.

Product Training Directions: The step-by-step instructions for registering and accessing the training can be found on the LFG Life and Annuity Compliance page or by request from ECA Marketing. A copy of the certificate must be sent to licensing@ecamarketing.com.

Go to: <http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx>

Please Note: If you are registering on the site, please select 'Other' in the Select Firm/ Broker Dealer section. The current course required is called Fixed Annuities (FA 13.0), this covers all their current fixed annuities.

Additional Required Training

Anti-Money Laundering Training (AML):

Lincoln Financial will accept all AML vendors. If the course was taken through any vendor other than LIMRA a copy of the certificate is mandatory. Renewal required every 24-months. If not compliant with AML, Lincoln Financial will terminate the agent contract resulting in loss of access to all client information. AML must be in good standing order before the agent contract will be approved.

LTC CE training:

The LTC Fixed Annuity and MoneyGuard products have LTC components; therefore, all producers in states that mandate LTC CE must be in good order with the necessary state training prior to soliciting business. A copy of the Certificate must be provided with the agent contract. To view LTC Training requirements by state, see attached pages.

Life and Annuity Long Term Care Education State Insurance Licensing and Training Requirements

A copy of the training certificate identifying the state for which the course was taken, must be received by Producer Solutions before authority to sell Life and Annuity/Long-Term Care product(s) can be granted. **Please send certificates of completion via e-mail, fax or mail to:**

E-mail: Contracting@lfg.com

Fax: (603)-226-5311

Mail: Lincoln Financial Group, Attention: Producer Solutions Operations, P.O. Box 515, Concord, NH 03302-0515

Note: In order to sell variable contracts (including variable life and annuities) an individual must pass the FINRA Investment Company Products/Variable Contracts Representative Exam (also known as the "Series 6") and hold the appropriate state insurance licenses.

For questions regarding this chart, please contact Jana Pfeifferberger at Jana.Pfeifferberger@lfg.com.

State Insurance Licensing and Training Requirements

STATE	LIFE	HEALTH	Pre-Sale Hours	Ongoing Hours	Reciprocal	Effective Date	Cite
Alabama	X		8 hours	4 hours every 2 years	Yes	12/31/09	482-1-091-.32
Alaska	X		8 hours	4 hours every 2 years	Yes	7/1/2011	21.53.066
American Samoa			None	None	N/A		
Arizona	X	X	8 hours	4 hours every 2 years	Resident – No Non-Resident – Yes	6/30/09	20.1691.12
Arkansas	X		8 hours	4 hours every 2 years	Yes	7/01/09	R 13 s 16
California ¹	X	X	8 hours CA Approved LTC	8 hours biennially	No	7/01/93	https://www.insurance.ca.gov/0200-industry/0090-faq/lo-ahfaq.cfm
Colorado ²	X		16 hours - 8 hours LTC General and 8 hours partnership program	5 hours every 2 years within the following licensing period	Resident – No Non-Resident – Yes ²	1/01/09	10-19-113.6

¹ **California:** A new licensee must complete eight hours of California-approved LTC training annually for the first four years of licensure. After the first 4 years education is required biennially.

² **Colorado:** Non-resident can take the 8 hour LTC course in CO or their Resident state and must also take a 4 hour ongoing LTC course in his or her Resident state or a Colorado 5 hour course every 2 years

STATE	LIFE	HEALTH	Pre-Sale Hours	Ongoing Hours	Reciprocal	Effective Date	Cite
Connecticut	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	Courses can be used in other states that accept reciprocity		
Delaware ³	X	X	None	3 hours in LTC (Resident Only)	No	3/01/06	https://insurance.delaware.gov/wp-content/uploads/sites/15/2017/02/CE_FAQ.pdf
DC	X	X	None	None	N/A	N/A	N/A
Florida	X	X	8 hours	4 hours biennially	Yes	1/01/08	
Guam			None	None	N/A	N/A	N/A
Georgia	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	Courses can be used in other states that accept reciprocity		
Hawaii	X	X		N/A	N/A	7/3/2007	431:10H-106.5
Idaho	X	X	8 hours	4 hours every 2 years	Yes	11/1/07	18.01.60 s 027
Illinois ⁴	X	X	8 hours	4 hours every 2 years before each license renewal	Yes	1/2/14	50 Ill. Adm. Code 2012.121
Indiana ⁵	X		8 hours (resident)	5 hours (resident) every 2 yr.	Resident – No NonResident – Yes	7/01/93	http://www.in.gov/iltcp/2400.htm
Iowa	X	X	8 credit one-time training course	4 credits every 36 months	Yes	1/1/10	//www.legis.iowa.gov/docs/iac/rule/191.39.15.pdf
Kansas	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	Courses can be used in other states that accept reciprocity		
Kentucky	X		Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	Courses can be used in other states that accept reciprocity		
Louisiana	X		8 hours.	4 hours every 2 years within the following licensing period	Yes	8/15/10	R.S. 22:1575
Maine	X		8 hours	4 hours every 2 years	Yes	7/01/08	24-A s 5081
Maryland	X		8 hours	4 hours every 2 years	Yes	9/10/08	COMAR 31.14.01.34

³ **Delaware:** LTC training is only required if an LTC policy is sold and must be completed the same biennium the policy is sold.

⁴ **Illinois:** Resident Producers – If producer fails to complete subsequent ongoing training prior to license renewal, the producer will have 12 months from that license renewal date to complete the ongoing training without having to complete the 8 hour course again.

⁵ **Indiana:** Non-compliance with the 5 hour renewal requirement will require completion of the 8 hour basic LTC class again.

STATE	LIFE	HEALTH	Pre-Sale Hours	Ongoing Hours	Reciprocal	Effective Date	Cite
Massachusetts ⁶	X		8 hours	4 hours every 2 years	Yes	7/1/14	176U:6
Michigan ⁷	X		8 hours	4 hours every 2 years	Yes	2/22/16	500.1204f
Minnesota	X		8 hours	4 hours every 2 years	Yes	2/01/08	60K.365
Mississippi	X	X	None	None	N/A	N/A	N/A
Missouri	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	Courses can be used in other states that accept reciprocity		
Montana	X		8 hours	4 hours every 2 years	Yes	7/01/08	(HB) 156
Nebraska	X	X	8 hours	4 hours every 2 years	Yes	8/01/08	44-4521
Nevada	X	X	8 hours	4 hours every 2 years	Yes	10/01/11	NAC 687B.051
New Hampshire	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	Courses can be used in other states that accept reciprocity		
New Jersey	X		8 hours	4 hours every 2 years	Yes	7/1/09	NJAC 11:4-34.29
New Mexico	X		8 hours	4 hours every 2 years	Resident – No NonResident – Yes	11/13/14	59A-23A-13
New York	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	N/A		
North Carolina	X	X & Med Supp/LTC	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	Courses can be used in other states that accept reciprocity		
North Dakota	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	Courses can be used in other states that accept reciprocity		
Northern Marianas			None	None	N/A	N/A	N/A
Ohio	X		8 hours	4 hours every 2 years within the following licensing period	Resident – No NonResident – Yes	9/01/08	3923.443
Oklahoma	X		8 hours	4 hours every 2 years.	Yes	7/14/09	365:25-3-1.4
Oregon	X		8 hours	4 hours every 2 years.	Yes	2/1/08	744.088
Pennsylvania	X	X	8 hours	4 hours every 2 years.	Yes	4/1/11	31 s 39a.9

⁶ **Massachusetts:** Initial Training – If the resident or non-resident producer completes a 8 hour LTC course in another state, the producer must additionally complete the 2 hour Massachusetts supplemental training course which includes MassHealth information. If a producer takes a 4 hour LTC renewal course that includes MassHealth information, the 2 hour course is not needed.
Ongoing Training – Producers do not need to additionally complete a 2 hour Massachusetts supplemental training.

⁷ **Michigan:** The state grants LTC authority with a Life or Accident & Health line. However, in order to sell Lincoln products under LTC authority a Life license is required.

STATE	LIFE	HEALTH	Pre-Sale Hours	Ongoing Hours	Reciprocal	Effective Date	Cite
Puerto Rico	X		None	None	N/A		
Rhode Island	X		8 hours	4 hours every 2 years	Yes	7/03/08	27-34.2-21
South Carolina	X		8 hours	4 hours every 2 years	Yes	7/01/09	38-72-69
South Dakota ⁸	X		8 hours	4 hours every 2 years	Resident – Yes ⁸ NonResident- Yes ⁸	7/01/08	20:06:21:74 https://dlr.sd.gov/insurance/long_term_care/long_term_care_faq_agents.aspx#no_partnership
Tennessee ⁹	X		8 hours	4 hours every 2 years	Yes	7/01/09	https://www.tn.gov/content/dam/tn/commerce/documents/insurance/forms/LTCPartnershipTrainingGuidelines072408.pdf
Texas	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	Courses can be used in other states that accept reciprocity		
Utah	X	X	3 hours (resident)	3 hours every 2 years (resident)	Yes	5/10/11	31A-23a-203.
Vermont ¹⁰	X		8 hours	4 hours every 2 years	Yes ¹⁰	3/31/11	H-09-1 s 34
Virginia	X		Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	Courses can be used in other states that accept reciprocity		
Virgin Islands	X	X	None	None	N/A	N/A	N/A
Washington	X	X	8 hours	4 hours every 2 years	Yes	1/1/09	48.83.130
West Virginia	X	X	8 hours	4 hours every 2 years within the following licensing period	Yes	7/1/10	33-12-8a
Wisconsin ¹¹	X	X	8 hours	4 hours every 2 years	Resident – No ¹¹ NonResident – Yes ¹¹	1/01/09	628.348 https://oci.wi.gov/Pages/Agents/ContinuingEducation.aspx
Wyoming	X	X	8 hours	4 hours every 2 years	Yes	9/9/2010	Memorandum 02-2009

⁸ South Dakota: If training is completed in another state producers must complete a South Dakota-specific Medicaid training.

⁹ Tennessee: Residents are exempt from the 4 hour continuing education if at the time of the license renewal for this period the agent has been continuously licensed since 1/1/94.

¹⁰ Vermont: Resident and non-resident producers may complete a Vermont 8 hour course which includes the 2 hour Vermont Medicaid or they may complete an 8 hour LTC approved course in any state, along with the separate 2 hour Vermont Medicaid course.

¹¹ **Wisconsin:** In order to satisfy reciprocity non-resident producers must also complete the initial 2 hour Wisconsin-specific Medicaid and long-term care information training in addition to 1 credit hour of Wisconsin-specific Medicaid training every 24 months concurrent with each individual's license renewal period in order to satisfy the training requirements in Wisconsin.



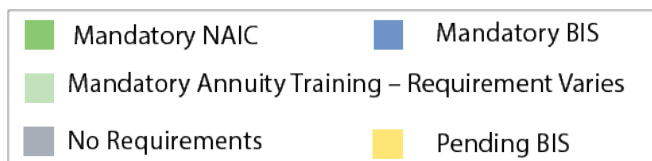
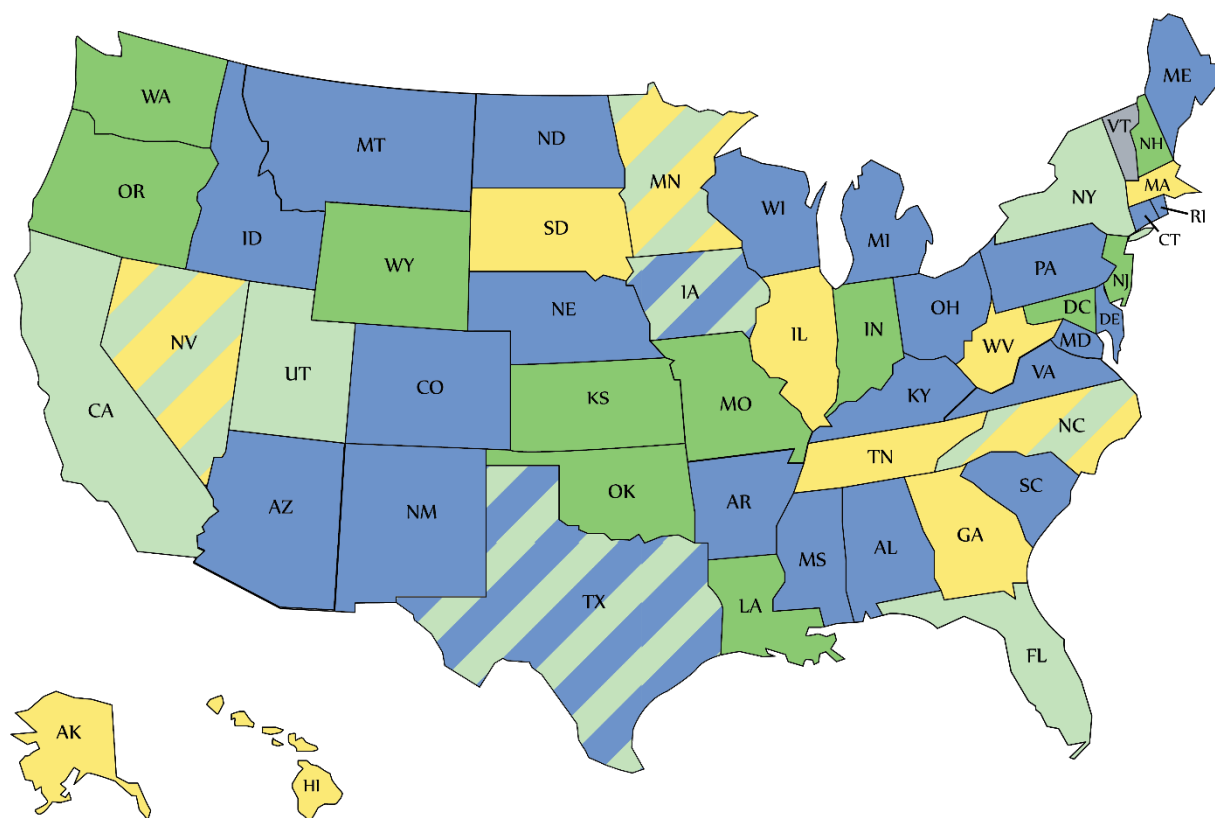
This chart represents Lincoln's interpretation of the current state law. It is not our position to give legal or tax advice. We welcome your inquiry should you have a question or desire to confirm a specific regulation.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

NAIC ANNUITY SUITABILITY AND BEST INTEREST STANDARD STATE TRAINING REQUIREMENTS

The following states have adopted some version of the NAIC Suitability in Annuity Transactions Model Regulation, 4-Hour Annuity Training and/or the revised regulation, Best Interest Standard (BIS). For states that have implemented the Best Interest Standard, all licensed producers are required to take either a 1-hour supplementary training or a new 4-hour training that includes the Best Interest Standard.

Training must be taken through a state-approved vendor prior to soliciting business. Please provide a copy of your training certificate to ECA Marketing (licensing@ecamarketing.com). For further information, refer to the tables on the following page or contact your licensing representative.



Mandatory Annuity Training - Requirement Varies:

Interpretation of the state ruling can vary by insurer

CALIFORNIA	Resident and non-resident agents soliciting annuities in CA must complete an initial 8-hour CA state specific course along with 4-hour refresher course every two years prior to license renewal. CA does not allow reciprocity for the annuity training between states.
FLORIDA	Resident and non-resident agents are not required to take any version of the 4-Hour NAIC Annuity Training to sell annuities in FL. The 5-hour "Law and Ethics Update" course covers the senior suitability requirement. FL resident agents soliciting cross border sales will be required to take a one-time 4-hour annuity training course in states that have implemented the NAIC guidelines.
IOWA	In addition to the 4-Hour NAIC Annuity and BIS courses, agents selling indexed annuities in IA must take a one-time 4-hour course specific to indexed annuity products.
MINNESOTA	The state of MN is requiring an additional course topic that is not covered in NAIC Model Reg #275. Resident and non-resident producers must take a 1 or 4-hour course that specifically includes "the recognition of indicators that a prospective insured may lack the short-term memory or judgment to knowingly purchase an insurance product". The MN course is titled "Best Interest Standards of Conduct for Annuity Sales". Reciprocity amongst other states will be allowed, provided the course includes additional course topic.
NEVADA	BIS requirement pending legislation. No specific hourly requirements have been implemented for NAIC.
NEW YORK	Effective 8/1/19 for Annuities and 2/1/20 for Life, NY has amended Regulation 187 (Suitability and Best Interests) to include agent training. NY has not instituted an hourly CE requirement; however, resident and non-resident agents are required by the insurer to take an undefined hourly vendor training specific to "Suitability & Best Practices in Life Insurance & Annuity Transactions" prior to soliciting new business or servicing in-force policies originally issued in NY. Training taken for the state of NY is specific to the state of NY, reciprocity is not allowed.
N. CAROLINA	BIS requirement pending legislation. No specific hourly requirements have been implemented for NAIC.
TEXAS	Resident and non-resident agents must complete a one-time 4-hour annuity CE course. In addition, resident agents must take 8 hours of ongoing CE specifically relating to annuities each license period. Licensees that are exempt from CE are not exempt from the initial 4-hour annuity training or Best Interest Standard. Exemptions apply to the ongoing 8 hours of CE required each license period. TX will accept most annuity courses taken in other states.
UTAH	No specific hourly requirements have been implemented. Solicitation of annuity products in the state of UT will not be allowed until the agent has taken a product specific training provided by the insurer.

Mandatory - Best Interest Standard:

EXISTING PRODUCERS have the option to complete either a new 4-hour training that includes BIS or a 1-hour supplementary training specific to BIS. Most states allow EXISTING PRODUCERS a 6-month grace period for completion - *grace period allowance can vary by insurer*. The 1-hour course will no longer be available after the EXISTING PRODUCER release date. NEW PRODUCERS must complete a full 4-hour training that includes BIS.

STATE	NEW PRODUCERS	EXISTING PRODUCERS	STATE	NEW PRODUCERS	EXISTING PRODUCERS
ALABAMA	1/1/2022	6/30/2022	MISSISSIPPI	1/1/2022	6/30/2022
ARIZONA	1/1/2021	6/30/2021	MONTANA	10/1/2021	4/1/2022
ARKANSAS	1/1/2022	1/1/2022	NEBRASKA	7/1/2021	12/31/2021
COLORADO	11/1/2022	5/1/2023	NEW MEXICO	10/1/2022	4/1/2023
CONNECTICUT	3/1/2022	9/1/2022	NORTH DAKOTA	1/1/2022	6/30/2022
DELAWARE	8/1/2021	2/1/2022	OHIO	2/14/2021	8/14/2021
IDAHO	7/1/2021	2/1/2022	PENNSYLVANIA	6/22/2022	12/22/2022
IOWA	1/1/2021	7/1/2021	RHODE ISLAND	4/1/2021	10/1/2021
KENTUCKY	1/1/2022	6/30/2022	SOUTH CAROLINA	11/27/2022	5/27/23
MARYLAND	10/8/2022	4/8/2023	TEXAS	1/1/2022	1/1/2022
MAINE	1/1/2022	7/1/2022	VIRGINIA	9/1/2021	3/1/2022
MICHIGAN	6/29/2021	12/29/2021	WISCONSIN	10/1/2022	4/1/2023

Pending – Best Interest Standard:

STATE	NEW PRODUCERS	EXISTING PRODUCERS
ALASKA	TBD – Pending Legislation	TBD – Pending Legislation
GEORGIA	TBD – Pending Legislation	TBD – Pending Legislation
HAWAII	1/1/2023	7/1/2023
ILLINOIS	TBD – Pending Legislation	TBD – Pending Legislation
MASSACHUSETTS	TBD – Pending Legislation	TBD – Pending Legislation
MINNESOTA	1/1/2023	6/30/2023
NEVADA	TBD – Pending Legislation	TBD – Pending Legislation
NORTH CAROLINA	TBD – Pending Legislation	TBD – Pending Legislation
SOUTH DAKOTA	1/1/2023	7/1/2023
TENNESSEE	TBD – Pending Legislation	TBD – Pending Legislation
WEST VIRGINIA	TBD – Pending Legislation	TBD – Pending Legislation