

Life and Annuity/Long-Term Care Hybrid Products

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: Distribution Gateway, P.O. Box 515, Concord, NH 03302-0515

State Licensing Requirements ¹			LTC Training Requirement ²		LTC Compliance Deadline
STATE	LIFE	HEALTH	Long-Term Care Pre-sale Hours	Long-Term Care Continuing Education Hours & Frequency	Date
Alabama	X	X	8 hours	4 hours every 2 years	12/31/2009
Alaska	X	X	No pre-sale req.	No continuing Education Req.	
Arizona	X	X	8 hours	4 hours every 2 years	6/30/09
Arkansas	X	X	8 hours	4 hours every 2 years	7/01/09
California ³	X	X	8 hours of California-approved LTC credit	8 hours biennially	7/01/93
Colorado	X		16 Hours - 8 hours LTC General and 8 hours partnership classroom program	5 hours every 2 years from the last course taken	1/01/09

¹ 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.

² Websites to access Long-Term Care training courses can be found on pages 6 through 9.

³ **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.



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State Licensing Requirements ¹			LTC Training Requirement ²		LTC Compliance Deadline
STATE	LIFE	HEALTH	Long-Term Care Pre-sale Hours	Long-Term Care Continuing Education Hours & Frequency	Date
Connecticut	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	
Delaware ⁴	X	X	No pre-sale requirement	3 hours in LTC (Resident Only)	3/01/06
DC	X	X	No pre-sale requirement	No Education Requirement	
Florida	X	X	8 hours	4 hours biennially	1/01/08
Georgia	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	
Hawaii	X	X	8 Hours	4 hours within biennium period	Effective date not set
Idaho	X	X	8 Hours	4 hours every 2 years	11/1/07
Illinois	X	X	8 hours	4 hours every 2 years	7/1/08
Indiana	X	X	8 hours (resident)	5 hrs (resident) every 2 yr.	7/01/93
Iowa ⁵	X	X	8 education credits one-time training course	4 credits every 36 months	1/1/010
Kansas	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	
Kentucky	X		Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	
Louisiana ⁶	X	X	8 hours.	4 hours every 2 years	8/15/2010
Maine	X		8 Hours	4 hours every 2 years	7/01/08

⁴ **DELAWARE:** LTC training is only required if an LTC policy is sold and must be completed the same biennium the policy is sold.

⁵ **IOWA:** A producer who has completed a one-time training of four credits during 2008 or 2009 will only be required to obtain an additional four credits to comply with the new rule. The four additional credits must consist of information specifically related to the long-term care partnership program and Iowa's Medicaid program. If a producer completes the additional four credits on or before December 31, 2009, the credits may be completed using any Iowa approved method. Producers who have not completed a total of eight qualifying training credits on or before December 31, 2009 will be required to complete the entire one-time eight credit training requirement in a classroom setting.

⁶ **LOUISIANA:** Producers licensed to sell LTC insurance prior to the 8/15/10 effective date must complete the pre-sale training before 8/15/2011. Producers licensed on or after the effective date must complete the pre-sale requirement prior to selling LTC insurance. Resident and non-resident producers who complete these requirements in another state will satisfy the requirements in this state.



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State Licensing Requirements ¹			LTC Training Requirement ²		LTC Compliance Deadline
STATE	LIFE	HEALTH	Long-Term Care Pre-sale Hours	Long-Term Care Continuing Education Hours & Frequency	Date
Maryland	X	X	8 Hours	4 hours every 2 years	9/10/08
Massachusetts	X	X	No pre-sale requirement	No Education Requirement	
Michigan	X	X	8 hours	No Education Requirement	1/01/08
Minnesota	X	X	8 Hours	4 hours every 2 years	2/01/08
Mississippi	X	X	No pre-sale requirement	No Education Requirement	
Missouri	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	
Montana	X		8 Hours	4 hours every 2 years	7/01/08
Nebraska	X	X	8 Hours	4 hours every 2 years	8/01/08
Nevada	X	X	No pre-sale requirement	No Education Requirement	
New Hampshire	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	
New Jersey	X	X	8 hours	4 hours every 2 years	7/1/09
New Mexico	X	X	No pre-sale requirement	No Education Requirement	
New York	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	
North Carolina	X	X & Med Supp/LTC	10 & exam to get LTC authority (resident)	No Education Requirement	12/31/91
North Dakota	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	
Ohio	X		8 hours	4 hours every 2 years from last course taken.	9/01/08
Oklahoma	X	X	8 hours	4 hours every 2 years.	7/14/09
Oregon	X		8 hours	4 hours every 2 years.	2/1/08
Pennsylvania	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	
Rhode Island	X		8 hours	4 hours every 2 years	7/03/08
South Carolina	X	X	8 hours	4 hours every 2 years	7/01/09
South Dakota	X	X	8 hours	4 hours every 2 years	7/01/08
Tennessee	X	X	8 hours	4 hours every 2 years	7/01/09



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State Licensing Requirements ¹			LTC Training Requirement ²		LTC Compliance Deadline
STATE	LIFE	HEALTH	Long-Term Care Pre-sale Hours	Long-Term Care Continuing Education Hours & Frequency	Date
Texas	X	X	Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	1/1/09
Utah ⁷	X	X	No pre-sale requirement	No Education Requirement	
Vermont ⁸	X	X	8 hours	4 hours every 2 years	3/31/2011
Virginia	X		Partnership Requirement- Not Applicable to Lincoln LTC Products	Partnership Requirement- Not Applicable to Lincoln LTC Products	
Washington	X	X			
West Virginia	X	X	8 hours	4 hours every 2 years	7/1/2010
Wisconsin ⁹	X	X	8 hours	4 hours every 2 years	1/01/09
Wyoming	X	X	8 hours	4 hours every 2 years	7/1/2010

⁶**UTAH:** No Long-Term Care hybrid products are currently approved in UT.

⁸**VERMONT:** Producers issued a Vermont license after March 31, 2010, must complete training before they may sell, solicit or negotiate LTC sales. Producers licensed as of March 31, 2010, must complete the training on or before March 31, 2011. 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.

⁹**WASHINGTON:** No Long-Term Care hybrid products are currently approved in WA.



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Approved Long-Term Care Courses		
State	Web Address	Reciprocity Notes
Alabama	https://sbs-al.naic.org/Lion-Web/jsp/extcellookup/ProviderLookup.jsp	All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.
Alaska		
Arizona	https://ceo.experioronline.com/default.asp?STATE=AZ	Resident must take Arizona approved course. Non-residents may take NAIC approved LTC course in any state, including California's & Indiana's 8 hour LTC training requirement.
Arkansas	https://a5w.insurance.arkansas.gov/Long_Term_Car/LTC.a5w	All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.
California ¹⁰	http://interactive.web.insurance.ca.gov/webuser/crsw_crs_srch\$.start up	Only a California LTC course meets compliance for residents and non-residents alike.
Colorado ¹¹	http://www.sircon.com/index.html	Residents must complete a Colorado course. Non-residents must take an 8 hr LTCP Pre-Sale course in his or her resident state or take a Colorado 8 hr LTC general course. Non-residents must also take a 4 hour LTCP course in his or her resident state or a Colorado 5 hr course every 2 years to satisfy the ongoing education requirement. Exception: Non-residents may also take both California's & Indiana's 8 hour training requirement and 8 hour partnership training requirement.
Connecticut		
Delaware		
DC		
Florida ¹²	http://www.myfloridacfo.com/Agents/Licensure/Education/index.htm	Lincoln will accept completion of another insurer's LTC training if it meets Florida's training requirements. All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.

¹⁰ **CALIFORNIA:** To navigate the website: Select License Type – Life agent, Education Type – Continuing Education, Category Type – LTC 2004, Instruction method - select “Contact” for classroom course or “Non Contact” for internet course.

¹¹ **COLORADO:** On the home page under Producer Services section, select Approved courses Inquiry and enter Colorado.



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Approved Long-Term Care Courses		
State	Web Address	Reciprocity Notes
Georgia		
Hawaii		
Idaho ¹³	http://www.sircon.com/index.html	Idaho residents must take ID approved course. Non-residents may take any NAIC approved LTC course in any state.
Illinois ¹⁴	http://www.idfpr.com/DOI/Producer/LTC_training.asp	Resident producers must complete the Illinois specific course # 25008. Non-resident producers can complete the Illinois course 25008 or an approved LTC Partnership course in another state.
Indiana	https://www.sircon.com/index.html	Resident must take Indiana approved LTC course.
Iowa ¹⁵	www.pearsonvue.com	All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.
Kansas		
Kentucky		
Louisiana ¹⁶		
Maine		All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.

¹² **FLORIDA:** Click on [Find an Education Course](#). Click [Perform an Advanced Search](#). In Show section leave defaulted to CE. Course Authority, select [Health or Life & Health](#). Search of Special Courses, select [Long Term Care Partnership](#). Study Method, select classroom or self study method. Click Search button. Click on Provider name for information or the course name for details.

¹³ **IDAHO:** On the home page under [Producer Services section](#), select [Approved courses Inquiry](#) and enter [Idaho](#).

¹⁴ **ILLINOIS:** This URL link outlines approved training information and serves as a link to LTC providers who are approved to offer the new 8 hour course 25008.

¹⁵ **IOWA:** Click the [Test Taker Services](#) tab at the top of the page. Click [Insurance](#) under [Select Your Category](#) in the left-hand column and [Iowa Insurance Division](#) under [Select Your Program](#) in the right-hand column. Under [CE-Licensee Services](#), select [Provider and Course Listing](#). Under [Approved Courses by Providers](#), click the [Subject Area](#) tab and select [Long Term Care](#). Leave the [Method](#) tab defaulted and both classroom & self study courses will show. [Type](#) can also be left defaulted to CE & PL. Click [submit](#). Note the provider number of course desired. Go back to the previous page under [Approved Providers Listing](#) and insert the Provider ID to obtain provider contact information.

¹⁶ **LOUISIANA:** The Department is currently developing a list of approved courses which will be posted on the Department's website.



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Approved Long-Term Care Courses		
State	Web Address	Reciprocity Notes
Maryland ¹⁷	https://ceo.experioronline.com/default.asp?STATE=MD	
Massachusetts		
Michigan ¹⁸	http://www.michigan.gov/documents/ce_providers_85662_7.pdf	Only a Michigan approved LTC course meets compliance. Lincoln will accept completion of another insurer's LTC training if it meets Michigan's training requirements.
Minnesota ¹⁹	http://www.sircon.com/resource/layout.jsp?page=home	Residents must take a MN approved LTC course. Non-residents may take any NAIC approved LTC course in any state.
Mississippi		
Missouri		
Montana ²⁰		All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.
Nebraska	http://www.doi.ne.gov/license/ce_index.htm	All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.
Nevada		
New Hampshire		
New Jersey ²¹	http://www.asivcs.com/indhome_fs.asp?CPCat=0000INS	All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.
New Mexico		
New York		

¹⁷ **MARYLAND:** Click on Approved Course List. Select Maryland as state. In Credit type section, select LTC

¹⁸ **MICHIGAN:** Click on the URL link. Scroll through lists of providers. Find one that offers a Course Type of LTC and 8 hours in length.

¹⁹ **MINNESOTA:** On the home page under Producer Services section, select Approved courses Inquiry and enter Minnesota. Select General and enter "8" in course hours and submit. The Public column will indicate "Y" if the course is available to all producers. Click on provider name for contact information. Approved courses are named "MA Eligibility & the LTC Partnership Program".

²⁰ **MONTANA:** There is no site available to find approved courses. It is suggested that the producers contact the provider they used to complete their Life & Health CE requirement to determine if they have filed and received approval for the LTC Partnership course or search the website of other providers.

²¹ **NEW JERSEY:** Select New Jersey & click go. Click on "Provider & Course Listings". In subject area, select LTCP.



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Approved Long-Term Care Courses		
State	Web Address	Reciprocity Notes
North Carolina		
North Dakota		
Ohio ²²	https://www.sircon.com/index.html	Ohio residents must complete an Ohio approved LTC training course. Nonresidents may satisfy Ohio's training requirement by completing LTC training in any state, provided the course is approved for CE in that state.
Oklahoma ²³	https://www.sircon.com/ComplianceExpress/NonSscrbEducation/index.jsp?nonSscrb=Y&sscrbid=9999	All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.
Oregon		All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.
Pennsylvania		
Rhode Island		All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.
South Carolina	http://www.experioronline.com/default.htm	All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.
South Dakota ²⁴	http://www.state.sd.us/drr2/req/insurance/index.html	All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.

²² **OHIO:** On the Sircon home page under the Quick Start for Agents column, click Look up Education Courses/Credits. Select Approved Courses Inquiry and enter Ohio. Click on Long Term Care 8. Click submit. Click on the provider name for contact information.

²³ **OKLAHOMA:** On the Sircon home page, select Approved Courses Inquiry and enter Oklahoma. Click submit. Click Long Term Care and Long Term Care Partnerships in the course category section of the page. Enter "8" into the Course Hours section. Click submit. Click on the provider name for contact information.

²⁴ **SOUTH DAKOTA:** On the South Dakota Department of Insurance home page, select Long-Term Care in the column to the right. Click Approved 8-Hour Training Courses in the middle column. This will take you directly to the list of courses and contact information. Each of the courses listed will meet the requirement to sell MoneyGuard. The courses noted as SD Specific Medicaid Training are courses an agent must take if they will sell a Partnership policy.



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Approved Long-Term Care Courses		
State	Web Address	Reciprocity Notes
Tennessee ²⁵	www.pearsonvue.com	Tennessee residents must complete a Tennessee approved LTCP course to satisfy the Pre-sale hours requirement. 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. Non-residents must complete an 8 hour NAIC LTCP course in any state to satisfy the Pre-sale hours requirement and must also complete a 4 hour NAIC LTCP course in any state to satisfy the education hours requirement.
Texas		
Utah		
Vermont	https://www.sircon.com/index.html	
Virginia		
Washington		
West Virginia	https://ceo.experionline.com/default.asp?STATE=WV	All states without footnotes allow both non-residents and residents to satisfy continuing education requirements by completing an approved NAIC LTC course in any state.
Wisconsin ²⁶	https://www.sircon.com/ComplianceExpress/NonSscrbEducation/index.jsp?nonSscrb=Y&sscrbid=9999	Wisconsin residents must complete a Wisconsin approved 8 hour LTCP course which includes the 2 hr WI specific Medicaid training. If a 6 hour LTCP course is taken the agent must also complete the separate 2 hour WI specific Medicaid course. Non-residents who took an 8 hour LTC course in another state are offered reciprocity. However, they must also take the 2 hr Wisconsin Medicaid specific course.
Wyoming ²⁷	https://www.sircon.com/index.html	Resident producers must complete a WY course which includes Wyoming-specific Medicaid content. Non-residents may complete a NAIC LTC course in any state to satisfy the requirement.

²⁵ **TENNESSEE:** To navigate the website: Select Test Taker Services. Category: TN Insurance Division. Select - Provider & Course Listing. Select - LTC Partnership.

²⁶ **WISCONSIN:** On the Sircon home page, select Approved Courses Inquiry and enter Wisconsin. Click submit. Under approved courses inquiry, select LTC Partnerships and click submit.



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