

MoneyGuard[®] Suite of 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 the MoneyGuard[®] 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			LTC Training Requirement		Compliance Requirement
STATE	LIFE	HEALTH	LTC Pre-sale Hours	Education Hours & Frequency	Compliance Deadline
Alabama	X	X	No pre-sale requirement	No Education Requirement	
Alaska	X	X	No pre-sale requirement	No Education Requirement	
Arizona	X	X	No pre-sale requirement	No Education Requirement	
Arkansas	X	X	Partnership requirement-not applicable to MG	Partnership requirement-not applicable to MG	
California ¹ <i>UPDATE-see footnote</i>	X	X	8 hours of California-approved LTC credit	8 hours biennially	7/01/93
Colorado	X	X	16 Hours 8 hours LTC and 8 hours partnership program Until 1/1/09, existing law stands. Resident only must complete a one time 2 hour Colorado specific LTC course	5 hours every 2 years from the last course taken Until 1/1/09 No Education Requirement	1/01/09
Connecticut	X	X	Partnership requirement-Not Applicable to MG	Partnership requirement- Not applicable to MG	
Delaware ²	X	X	No pre-sale requirement	3 hours in LTC (Resident Only) within biennium period product is sold	3/01/06
DC	X	X	No pre-sale requirement	No Education Requirement	
Florida <i>UPDATE-insert web address into browser and follow directions in footnote</i>	X	X	8 hours	4 hours biennially	1/01/08 http://www.fldfs.com/Agents/ ³

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. **Please note that California is not a reciprocal state.**

² DELAWARE: LTC training is only required if an LTC policy is sold and must be completed in the same biennium the policy is sold.

³ FLORIDA: Click on Find an Education Course. At the bottom of the page, click on Perform an Advance Search. The search criteria is: "Show section will default to CE option and should not be changed". Under Course Authority,

State Licensing Requirements			LTC Training Requirement		Compliance Requirement
STATE	LIFE	HEALTH	LTC Pre-sale Hours	Education Hours & Frequency	Compliance Deadline
Georgia	X	X	Partnership requirement-not applicable to MG	Partnership requirement-not applicable to MG	
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 http://www.sircon.com/index.html 4
<i>UPDATE-insert web address into browser and follow directions in footnote</i>					
Illinois	X	X	6 Hours	No Education Requirement	7/01/95
Indiana	X	X	8 Hours (resident only)	5 hours (resident only) every 2 years	7/01/93
Iowa	X	X	4 credits	3 credits every 36 months	1/1/09 www.pearsonvue.com 5
<i>UPDATE-insert web address into browser and follow directions in footnote</i>					
Kansas	X	X	Partnership requirement-not applicable to MG	Partnership requirement-not applicable to MG	
Kentucky	X	X	No pre-sale requirement	No Education Requirement	
Louisiana	X	X	No pre-sale requirement	No Education Requirement	
Maine ⁶	X	X	8 Hours	4 hours every 2 years	7/01/08
<i>UPDATE-see footnote</i>					
Maryland ⁷	X	X	8 Hours Until 9/10/08, existing law stands. No Pre-sale requirement	4 hours every 2 years Until 9/10/08, (Resident only)-2 hours within biennium period product is sold	9/10/08
Massachusetts	X	X	No pre-sale requirement	No Education Requirement	

select **Health or Life & Health**. Search for **Special Courses**, select **Long-Term Care Partnership**. Under **Study Method**, select the classroom or self study method. Click **Provider name for contact information or course name for details**.

⁴ IDAHO: On the home page under **Producer Services** section, select **Approved courses Inquiry** and enter **Idaho**.

⁵ 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.

⁶ MAINE: The July 1, 2008 transition date applies only to licensed LTC producers who are actively selling, soliciting or negotiating LTC insurance as of the effective date of 9/20/2007. Producers who are not already actively engaged in those LTC activities as of that date must complete the one-time training course before they may legally begin such activities.

⁷ MARYLAND: LTC education is only required if a LTC policy is sold and must be completed in the same biennium the policy is sold.

State Licensing Requirements			LTC Training Requirement		Compliance Requirement
STATE	LIFE	HEALTH	LTC Pre-sale Hours	Education Hours & Frequency	Compliance Deadline
Michigan <i>UPDATE-Insert web address into browser and follow directions in footnote</i>	X	X	8 hours	4 hours	1/01/08 http://www.michigan.gov/documents/ce_providers_85662_7.pdf 8
Minnesota <i>UPDATE-Insert web address into browser and follow directions in footnote</i>	X	X	8 Hours	4 hours every 2 years	2/01/08 http://www.sircon.com/resource/layout.jsp?page=home 9
Mississippi	X	X	No pre-sale requirement	No Education Requirement	
Missouri	X	X	Partnership requirement-not applicable to MG	Partnership requirement-not applicable to MG	
Montana <i>UPDATE-see footnote</i>	X	X	8 Hours	4 hours every 2 years	7/01/08 ¹⁰
Nebraska <i>UPDATE-see link</i>	X	X	8 Hours	4 hours every 2 years	8/01/08 Nebraska List of Courses by Provider
Nevada	X	X	No pre-sale requirement	No Education Requirement	
New Hampshire	X	X	No pre-sale requirement	No Education Requirement	
New Jersey	X	X	No pre-sale requirement	No Education Requirement	
New Mexico	X	X	No pre-sale requirement	No Education Requirement	
New York	X	X	Partnership requirement-not applicable to MG	Partnership requirement-not applicable to MG	
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 MG	Partnership requirement-not applicable to MG	
Ohio <i>UPDATE-Insert web address into browser and follow directions in footnote</i>	X	X	8 hours	4 hours every 2 years from last course taken.	9/01/08 https://www.sircon.com/index.html 11

⁸ 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.

⁹ 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".

¹⁰ 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.

State Licensing Requirements			LTC Training Requirement		Compliance Requirement
STATE	LIFE	HEALTH	LTC Pre-sale Hours	Education Hours & Frequency	Compliance Deadline
Oklahoma	X	X	No pre-sale requirement	No Education Requirement	
Oregon	X	X	8 hours	4 hours every 2 years.	2/1/08
UPDATE					
Pennsylvania	X	X	Partnership requirement-not applicable to MG	Partnership requirement-not applicable to MG	
Rhode Island ¹²	X	X	8 hours	4 hours every 2 years	7/03/08
UPDATE-see deadline and footnote					
South Carolina	X	X	No pre-sale requirement	No Education Requirement	
South Dakota	X	X	8 hours	4 hours every 2 years	7/01/08 http://www.state.sd.us/drr2/reg/insurance/index.html 13
UPDATE-Insert web address into browser and follow directions in footnote					
Tennessee	X	X	No pre-sale requirement	No Education Requirement	
Texas	X	X	No pre-sale requirement	No Education Requirement	
Utah	X	X	No pre-sale requirement	No Education Requirement	
Vermont	X	X	No pre-sale requirement	No Education Requirement	
Virginia	X	X	Partnership requirement-not applicable to MG	Partnership requirement-not applicable to MG	
Washington	X	X	N/A	N/A	
West Virginia	X	X	No pre-sale requirement	No Education Requirement	
Wisconsin	X	X	8 hours	4 hours every 2 years	1/01/09
Wyoming	X	X	No pre-sale requirement	No Education Requirement	

¹¹ 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. Resident Ohio agents can sell LTC by completing an Ohio approved course or they can complete a course approved in a non-resident state, as long as the course follows the LTC Model content. The agent can not use the non-resident course toward their training compliance unless the Ohio DOI has approved the course prior to the agent taking the course. Non-resident agents can sell Ohio LTC by completing an approved course in a non-resident state where the course follows the LTC Model Content.

¹² RHODE ISLAND: Licensed producers who had not been selling LTC insurance on or before July 3, 2007 must undergo training on or before January 1, 2008. Licensed producers who had been selling LTC insurance on or before July 3, 2007 must undergo training before July 3, 2008.

¹³ 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.