

## 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](mailto: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<br>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 <sup>1</sup> | X    | X      | 8 hours CA Approved LTC                                        | 8 hours biennially                                          | No                                               | 7/01/93        | <a href="https://www.insurance.ca.gov/0200-industry/0090-faq/lo-ahfaq.cfm">https://www.insurance.ca.gov/0200-industry/0090-faq/lo-ahfaq.cfm</a> |
| Colorado <sup>2</sup>   | X    |        | 16 hours - 8 hours LTC General and 8 hours partnership program | 5 hours every 2 years within the following licensing period | Resident – No<br>Non-Resident – Yes <sup>2</sup> | 1/01/09        | 10-19-113.6                                                                                                                                     |

<sup>1</sup> **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.

<sup>2</sup> **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 <sup>3</sup> | X    | X      | None                                                            | 3 hours in LTC (Resident Only)                                  | No                                                          | 3/01/06        | <a href="https://insurance.delaware.gov/wp-content/uploads/sites/15/2017/02/CE_FAQ.pdf">https://insurance.delaware.gov/wp-content/uploads/sites/15/2017/02/CE_FAQ.pdf</a> |
| 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 <sup>4</sup> | X    | X      | 8 hours                                                         | 4 hours every 2 years before each license renewal               | Yes                                                         | 1/2/14         | 50 Ill. Adm. Code 2012.121                                                                                                                                                |
| Indiana <sup>5</sup>  | X    |        | 8 hours (resident )                                             | 5 hours (resident) every 2 yr.                                  | Resident – No<br>NonResident – Yes                          | 7/01/93        | <a href="http://www.in.gov/iltcp/2400.htm">http://www.in.gov/iltcp/2400.htm</a>                                                                                           |
| Iowa                  | X    | X      | 8 credit one-time training course                               | 4 credits every 36 months                                       | Yes                                                         | 1/1/10         | <a href="http://www.legis.iowa.gov/docs/iac/rule/191.39.15.pdf">//www.legis.iowa.gov/docs/iac/rule/191.39.15.pdf</a>                                                      |
| 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                                                                                                                                                         |

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

<sup>4</sup> **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.

<sup>5</sup> **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 <sup>6</sup> | X    |                  | 8 hours                                                         | 4 hours every 2 years                                           | Yes                                                         | 7/1/14         | 176U:6          |
| Michigan <sup>7</sup>      | 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<br>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<br>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      |

<sup>6</sup> **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.

<sup>7</sup> **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 <sup>8</sup> | X    |        | 8 hours                                                         | 4 hours every 2 years                                           | Resident – Yes <sup>8</sup><br>NonResident- Yes <sup>8</sup>   | 7/01/08        | 20:06:21:74<br><br><a href="https://dlr.sd.gov/insurance/long_term_care/long_term_care_faq_agents.aspx#no_partnership">https://dlr.sd.gov/insurance/long_term_care/long_term_care_faq_agents.aspx#no_partnership</a>                            |
| Tennessee <sup>9</sup>    | X    |        | 8 hours                                                         | 4 hours every 2 years                                           | Yes                                                            | 7/01/09        | <a href="https://www.tn.gov/content/dam/tn/commerce/documents/insurance/forms/LTCTPartnershipTrainingGuidelines072408.pdf">https://www.tn.gov/content/dam/tn/commerce/documents/insurance/forms/LTCTPartnershipTrainingGuidelines072408.pdf</a> |
| 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 <sup>10</sup>     | X    |        | 8 hours                                                         | 4 hours every 2 years                                           | Yes <sup>10</sup>                                              | 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 <sup>11</sup>   | X    | X      | 8 hours                                                         | 4 hours every 2 years                                           | Resident – No <sup>11</sup><br>NonResident – Yes <sup>11</sup> | 1/01/09        | 628.348<br><br><a href="https://oci.wi.gov/Pages/Agents/ContinuingEducation.aspx">https://oci.wi.gov/Pages/Agents/ContinuingEducation.aspx</a>                                                                                                  |
| Wyoming                   | X    | X      | 8 hours                                                         | 4 hours every 2 years                                           | Yes                                                            | 9/9/2010       | Memorandum 02-2009                                                                                                                                                                                                                              |

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

<sup>9</sup> 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.

<sup>10</sup> 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.

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- <sup>11</sup> **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.

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