

Guide to Accessing Lincoln Fixed and Variable Annuity Training

LIMRA Training Site

You're In ChargeSM

Producer Training Requirement for Fixed and Variable Individual Annuities

- The NAIC Suitability Model Regulation requires producers to complete four hours of general annuity training and ongoing product-specific training prior to submitting business .
- Lincoln has chosen LIMRA as the vendor to provide Lincoln's product-specific training for most distribution partners in accordance with the NAIC Annuity Suitability Model Regulation.
- Producers have the option to complete the general training on the site or upload a certificate of completion from another CE vendor
- The following pages provide information on accessing Lincoln's Annuity Training. To access LIMRA's training site go to:
<http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx>

LLA1301-0002

Welcome to Lincoln Financial Group's Annuity Training and Certification brought to you by LIMRA!



This site provides you with an easy-to-use resource to complete your state's annuity suitability regulation training requirements. In order to sell Lincoln's annuities, you will need to complete a one-time generic annuity training, as well as product-specific training courses as they pertain to the annuities you sell for Lincoln Financial Group. Failure to complete this training will result delays in processing your business and may require us to return the business to you until training has been completed.

Lincoln Financial Group has made completing your training easy! First, complete the generic annuity training course, or upload your certificate of completion if you have already completed a state-approved annuity training course. Then, simply read the slides for each product module as it pertains to your business and certify your understanding at the end of the module.

First time visitor? Click the register button on the left to begin.

First time visitors

[Click here to register](#)

Returning users

Username:

Password:

[Log In](#)

[Forgot credentials?](#)

First time visitors must register for the program.
Select "Click Here to Register" on the left.

LLA1301-0002

Registration

*required field

Personal Information

First Name: *

Middle Initial:

Last Name: *

Suffix:

E-mail: *

Confirm E-mail: *

Phone: () - x

State of Residence: * ▼

SSN: * - -

You will be prompted to fill out information including your first name, last name, e-mail address, resident state, and SSN.

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Phone (Optional): (ex. 999-999-9999 x 9999)

You must specify your NPN in order to register

National Producer Number:*

[Click here to lookup your NPN number through NIPP.](#)

Confirm National Producer Number:*

You will need either:
• SSN + Last Name
• License # + State

CRD Number:

[Click here to lookup your CRD number through FINRA.](#)

Confirm CRD Number:

Select all state(s) in which you are appointed to sell annuities.

Choose state(s)

- | | | | | |
|---------------------------------------|---|---------------------------------------|---|--|
| <input type="checkbox"/> Alabama | <input type="checkbox"/> Alaska | <input type="checkbox"/> Arizona | <input type="checkbox"/> Arkansas | <input type="checkbox"/> California |
| <input type="checkbox"/> Colorado | <input type="checkbox"/> Connecticut | <input type="checkbox"/> Delaware | <input type="checkbox"/> District of Columbia | <input type="checkbox"/> Florida |
| <input type="checkbox"/> Georgia | <input type="checkbox"/> Hawaii | <input type="checkbox"/> Idaho | <input type="checkbox"/> Illinois | <input type="checkbox"/> Indiana |
| <input type="checkbox"/> Iowa | <input type="checkbox"/> Kansas | <input type="checkbox"/> Kentucky | <input type="checkbox"/> Louisiana | <input type="checkbox"/> Maine |
| <input type="checkbox"/> Maryland | <input type="checkbox"/> Massachusetts | <input type="checkbox"/> Michigan | <input type="checkbox"/> Minnesota | <input type="checkbox"/> Mississippi |
| <input type="checkbox"/> Missouri | <input type="checkbox"/> Montana | <input type="checkbox"/> Nebraska | <input type="checkbox"/> Nevada | <input type="checkbox"/> New Hampshire |
| <input type="checkbox"/> New Jersey | <input type="checkbox"/> New Mexico | <input type="checkbox"/> New York | <input type="checkbox"/> North Carolina | <input type="checkbox"/> North Dakota |
| <input type="checkbox"/> Ohio | <input type="checkbox"/> Oklahoma | <input type="checkbox"/> Oregon | <input type="checkbox"/> Pennsylvania | <input type="checkbox"/> Puerto Rico |
| <input type="checkbox"/> Rhode Island | <input type="checkbox"/> South Carolina | <input type="checkbox"/> South Dakota | <input type="checkbox"/> Tennessee | <input type="checkbox"/> Texas |

Scroll down the page to select the state(s) in which you are licensed to sell annuities. You may also include your CRD number if you are appointed to sell Lincoln's variable annuities

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Phone (Optional): (ex. 999-999-9999 x 9999)

You must specify your NPN in order to register:

National Producer Number:* [Click here to lookup your NPN number through NIPR.](#)
 You will need either:
 • SSN + Last Name
 • License # + State

Confirm National Producer Number:*

CRD Number: [Click here to lookup your CRD number through FINRA.](#)

Confirm CRD Number:

Select all state(s) in which you are appointed to sell annuities.

Choose state(s)

Alabama Alaska Arizona Arkansas California
 Colorado Connecticut Delaware District of Columbia Florida
 Georgia Hawaii Idaho Illinois Indiana
 Iowa Kansas Kentucky Louisiana Maine
 Maryland Massachusetts Michigan Minnesota Mississippi
 Missouri Montana Nebraska Nevada New Hampshire
 New Jersey New Mexico New York North Carolina North Dakota
 Ohio Oklahoma Oregon Pennsylvania Puerto Rico
 Rhode Island South Carolina South Dakota Tennessee Texas

NPN Search

Individual

SSN:

Last Name:

License

License #: State:

Agency

FEIN:

If you do not know your NPN Number, select “Click here to lookup your NPN number through NIPR.” You will need your SSN/Last Name or your License #/State or your agency FEIN to search for your NPN number.

The site will automatically populate the NPN number box.

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Firm or Broker/Dealer Selection

Please type the first few letters of the name of the firm or broker/dealer you are associated with, then select from the list presented.

To confirm your selection you must click on the "Select Firm or Broker/Dealer" button.

Current selection:

Create Your Password

Must be 8 characters and include 1 number (e.g. abcdefg4). Please make note of this password. You will need it the next time you access this site.

Password: *

Confirm Password: *

At the end of the page, select a firm or broker/dealer and a password to use and click "Register." If you are not affiliated with a broker/dealer or your broker/dealer is not found, please select "OTHER".

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Registration

Please note your username below. You will need this information for future logins to this site.
Your username is your National Producer Number (NPN).

Your username is: 987654342

Continue

The system will assign a username for you to use along with your password to log onto the site in the future.

LLA1301-0002

- Home
- My State Specific Training**
- My Product Training
- My Transcript
- Reporting
- Administration

Welcome to Lincoln Financial Group's Annuity Training and Certification brought to you by LIMRA!



This site provides you with an easy-to-use resource to complete your state's annuity suitability regulation training requirements. In order to sell Lincoln's annuities, you will need to complete a one-time generic annuity training, as well as product-specific training courses as they pertain to the annuities you sell for Lincoln Financial Group. Failure to complete this training will result delays in processing your business and may require us to return the business to you until training has been completed.

Lincoln Financial Group has made completing your training easy! First, complete the generic annuity training course, or upload your certificate of completion if you have already completed a state-approved annuity training course. Then, simply read the slides for each product module as it pertains to your business and certify your understanding at the end of the module.

Currently the training requirements are only applicable to producers selling in Alaska, Iowa, Indiana, Illinois, Wisconsin, Colorado, Oregon, Rhode Island, DC, Kentucky, Ohio, South Carolina, New York, Maryland, North Dakota, South Dakota, Texas, Hawaii, Connecticut, West Virginia, Washington, Nebraska, Louisiana, and California. We will communicate to you as other states implement the requirement.

If you are not associated with a listed Broker/Dealer, please type in "OTHER" in the Broker/Dealer selection box on the Registration Page.

My Training Status

State Specific Training

1 Course(s) Remaining 0% Completed

[View My State Specific Training](#)

Company Specific Product Training

2 Course(s) Remaining 0% Completed

[View My Product Training](#)

The first page after you log in contains a summary of your state and product training requirements. From this page click on "My State Specific Training" on the left menu or on "View My State Specific Training" towards the bottom of the page in the My Training Status section.

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My State Specific Training

Your state's annuity suitability regulation mandates that producers take a one-time four hour general annuity training. This training will include information on the general nature of annuities, appropriate sales practices, and suitable recommendations.

If you have not completed your general education requirement for your selected states, please select from the course listed below

Annuities and Suitability Explained – Connecticut

You must complete one of the items below to satisfy the regulation requirements for this state (either the National Underwriter course OR uploading a qualifying CE Certificate from a course you took previously)

National Underwriter State Specific Course (106-CT) [\(click to expand or collapse\)](#)

Annuities and Suitability Explained – Connecticut
[Launch](#)

Date Completed

Certificate Upload (106-CT) [\(click to expand or collapse\)](#)

Import Certificate of Completion - Connecticut
[Launch](#)

Date Completed

The My State Specific Training page contains the “National Underwriter CE Course” and allows you to take the course and exam or to upload a certificate of completion if you have already completed the training.

Annuities and Suitability Explained – Connecticut

You must complete one of the items below to satisfy the regulation requirements for this state (either the National Underwriter course OR uploading a qualifying CE Certificate from a course you took previously)

National Underwriter State Specific Course (106-CT) [\(click to expand or collapse\)](#)

Date Completed

Annuities and Suitability Explained – Connecticut
[Launch](#)

Certificate Upload (106-CT) [\(click to expand or collapse\)](#)

Date Completed

Import Certificate of Completion - Connecticut
[Launch](#)

Lincoln is excited to announce that we now offer producers the ability to take their NAIC 4 hour general annuity training for FREE through Kaplan.

In order to access this service, click on the Kaplan link below that will transfer you to Kaplan's website. Once you are on the Kaplan website you must enter the Lincoln portal code: **LincolnFG** to receive the General Annuity training for free. Click on the Accessing Annuity Training Through Kaplan link for a walk-through for accessing the training.

[Kaplan](#)

[Accessing Annuity Training Through Kaplan](#)

If you have not completed your state annuity training, click “Launch” under “National Underwriter CE Course”. A pop up will appear to take you to Kaplan to complete the state annuity training. Click on the underlined word “Kaplan” in the pop up.

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[Portal Home](#)
Online Access
[Welcome Shopper](#)
[Login](#)

Portal Login

If you already have an account with Kaplan Financial Education, please log in below to continue. If you do not have an account, please enter your *Portal Code* under "New Users" below to start creating your account.

Current Users

Portal Code:

Identifier:




Log in




Login Help

New Users

Portal Code:

I want to: Browse Portal Catalog 

Create Account 



Submit

On the Kaplan log in page, enter LincolnFG for the portal code and the email address you provided LIMRA for the identifier.

Add questions and answers

Please select Challenge Question

Please select Challenge Question

Please select Challenge Question

Send

Please select Challenge Question

Please select Challenge Question

What is your father's first name?

What is your mother's first name?

What city were you born in?

What is your favorite hobby?

What is your favorite food?

What is your favorite vacation spot?

What was the name of your elementary / primary school?

Who was the best man at your wedding?

Who was the maid of honor at your wedding?

Who was your first employer?

Upon your first time logging into the site, you will be prompted to select and answer three challenge questions.

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- Online Access**
 - Welcome :
Kate Hudson
 - Portal Home
 - myAccount
 - Logout
- Reporting**
 - Transaction Reports
 - Enrollment Report
- Admin Tools**
 - Add User
 - Manage Users
- Portal Tools**
 - Order Now
 - Terms & Conditions
 - Resources
 - Class Schedules

Welcome Kate Hudson



Kaplan Financial Education is proud to partner with Lincoln Financial Group and LIMRA to offer courses that meet your Annuity Suitability and Insurance CE requirements.

To enroll, please read the copy below.

STATE-SPECIFIC ANNUITY TRAINING

[CLICK HERE](#) to enroll in your state-required annuity training course. After completing your course, you will be provided with a PDF certificate of completion.

ANNUITIES PRODUCT TRAINING

[CLICK HERE](#) to enroll in product-specific training courses. You will be directed to Lincoln Financial

TO ACCESS YOUR COURSES

To launch your **State-Specific Annuity** course, click on the button below.

STATE-SPECIFIC TRAINING | ▶

Click on the STATE-SPECIFIC TRAINING button.



FINANCIAL
EDUCATION

Portal Home

Online Access

Welcome :
John McMahon

Portal Home

myAccount

Logout

Portal Tools

Order Now

Terms & Conditions

Additional Info

Updates / Errors

Select Your Course State

You have assigned courses in the following states. Please select the state you wish to view your courses for.

Click on “Order Now” to add General Annuity training to your list of training courses.

Compliance Number



Select Products 1 User Details 2 Checkout 3

Select Product Line



Insurance

Insurance CE

Learn from courses written by industry experts as you satisfy your continuing education or annuities or long-term care training requirements and keep your license current.

Select state for training:

Choose

Select

Annuities Training

Get your state-required annuity training certification course and get access to carrier-required annuity product training.

Select state for training:

California

Select

Click on the drop down menu and select the state(s) for the required General Annuity Training.

Then click the “select” box to proceed to the next page.

Compliance Number

Select Products 1 User Details 2 Checkout 3



Product Lines > Insurance Annuities > California

Insurance Annuities Products

California CE Requirements



Annuities Courses

Total Access CE

In states subject to the NAIC Suitability in Annuity Transactions Model Regulation or similar rule, producers who sell annuities are required to complete a training course approved by the department of insurance. The following course(s) has been approved for annuity training purposes in the state you selected. If you have taken an approved annuity training course in another state, you may be eligible to use that course in this state by reciprocity: [click here to see which states qualify.](#)

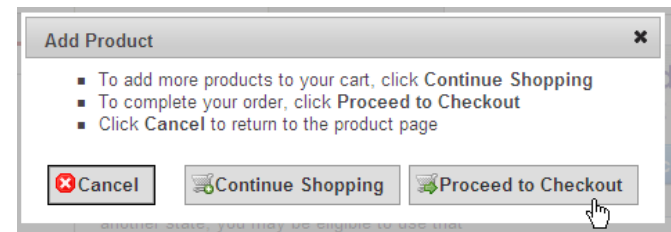
Need Additional Insurance CE Training?

[Get Total Access CE](#)

Product	Credit Hours	Price	
Annuity Sales Practices for California Insurance Agents - 4 Hour Training Course [meets ongoing annuity training requirement]	4.0	\$0	+ Order Now

Need Annuities in a [different state?](#)

Review your selection and click the “Order Now” button to proceed to checkout. A pop up will appear, click the “Proceed to Checkout” box.



Compliance Number



Select Shipping Address ?

Please select a shipping address for your order. Select one of the available addresses listed below or choose New Address to enter a different address.

Please note that all orders require a shipping address. If you are purchasing online only products, your address information is kept on file in the event Kaplan needs to ship an item or mail a completion certificate.

▼ McMahon, John -

Ship to Personal Profile Address:

Use New Address

Enter New Address:

Line 1

Line 2

Country

City

State

Zip

Confirm your mailing address to receive a hard copy of your Certificate of completion after completing your General Annuity Training. Then click "Continue"

Select Products 1 User Details 2 Checkout 3




Purchase Summary 

McMahon, John

Email: djm123412@yahoo.com

Shipping Address:
350 church street
Hartford, CT 06103
UNITED STATES


Insurance CE	Quantity	Remove
Annuity Sales Practices for California Insurance Agents - 4 Hour Training Course (for CA credit)	1	

 Edit All Options

 Checkout 

Click "Checkout" to review and complete your order.

Select Products 1 User Details 2 Checkout 3



Order Complete 

Confirmation Number: 668504

Thank you for ordering our products. Please print this page for your records.

Billing Summary


	Products	Tax**	Shipping	Total
Order Total	\$0	\$0	\$0	\$0

** Tax shown is based on current rates. Rates are subject to change.

Order Summary



Order Detail...	McmJ3396588_2	Tax:**	\$0	Shipping:	\$0	Subtotal:	\$0
-----------------	---------------	--------	-----	-----------	-----	-----------	-----

Total Price: \$0

 Refund / Cancellation / Product Return Policy

See our website for product availability.

 Place New Order

 Portal Home 



Kaplan Financial Education is proud to partner with Lincoln Financial Group and LIMRA to offer courses that meet your Annuity Suitability and Insurance CE requirements.

To enroll, please read the copy below.

STATE-SPECIFIC ANNUITY TRAINING

[CLICK HERE](#) to enroll in your state-required annuity training course. After completing your course, you will be provided with a PDF certificate of completion.

ANNUITIES PRODUCT TRAINING

[CLICK HERE](#) to enroll in product-specific training courses. You will be directed to Lincoln Financial Group's LIMRA portal.

INSURANCE CONTINUING EDUCATION

[CLICK HERE](#) to purchase Insurance Continuing Education (CE) courses that are approved in your state of residence. **You will receive a 20% discount.** Each course is written by industry experts and provides you with the skills necessary to meet mandatory requirements. After completing your course(s), you will be provided with a PDF certificate of completion.

TO ACCESS YOUR COURSES

To launch your **State-Specific Annuity** course, click on the button below.

STATE-SPECIFIC TRAINING 

To launch Lincoln's **Product Training** through LIMRA, click on the button below.


PRODUCT TRAINING 

To launch **Insurance CE** courses, click on the button below.


INSURANCE CE 

After receiving your confirmation, click "Portal Home".
 After returning to the homepage, click the "State-Specific Training" box.

Compliance Number

 Expand All



Fully expand the following line(s) of authority to proceed in launching your desired course and/or exam. A proctor or monitor may be required in your state BEFORE you launch an exam; click on State Requirements to see if this applies to you.

Courses with an asterisks (*) in the Total Credits column can satisfy continuing education requirements for multiple lines of authority. For credit hour details, please click on the information icon  next to the course name.

▶ State Requirements

▼ Annuities

▼ Annuity Certification Training

Course	License Type	Credit Hours	Access Expires	Start Work
 Annuity Sales Practices for California Insurance Agents - 4 Hour Training Course [meets ongoing annuity training requirement]	Annuity Certification Training	4.00	01/29/2014	 Start Work

Under “Annuities”
click on “Start
Work” to take
your General
Annuity Training.

Verify Account Information

McMahon, John:

Please take a moment to ensure your information is correct.

Completion of this course cannot be reported until all required information is correctly provided.

Required Identifiers

CA Insurance License Number

SSN Last 4

Social Security Number

 [Edit](#)

Confirm Carriers for Completion Reporting

[Click Here to Select All Carriers](#)

Lincoln Financial
SSN Required

I do NOT want this course completion reported

Continue to Course

Remind Me Later

In providing this information, you authorize Kaplan to send current and historical completion data to your employer, the annuity carrier, broker/dealer and/or a centralized data warehouse, indicating that you have completed annuities product training.

[General Terms & Conditions](#)

[DTCC Terms & Conditions](#)

Security: Personal Information is sent and received over secure HTTPS channels.

To report the completion to Lincoln, enter your Insurance License number and your Social Security number. When completed, click “Continue to Course” to take the training.

Compliance Number

Welcome Kate Hudson



My State Specific Training

Your state's annuity suitability regulation mandates that producers take a one-time four hour general education course on the general nature of annuities, appropriate sales practices, and suitable recommendations.

If you have not completed your general education requirement for your selected states, please select a course to complete.

Refresh

Annuities and Suitability Explained – Connecticut

You must complete one of the items below to satisfy the regulation requirements for this state (either the National Underwriter course you took previously)

National Underwriter State Specific Course (106-CT) [\(click to expand or collapse\)](#)

Annuities and Suitability Explained – Connecticut
[Launch](#)

Certificate Upload (106-CT) [\(click to expand or collapse\)](#)

Import Certificate of Completion - Connecticut
[Launch](#)

When you have completed your state annuity training through Kaplan, return to the browser window that has the LIMRA website open.

Click on “My Product Training” located on the left menu.

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My Training

Here you can access all the required training and courses to satisfy your state's annuity suitability regulations. Please check back often as the train will be updated as required by state regulatory changes and product line-up changes. Product-specific training as mandated by regulation must be updated when product availability and features are updated, and producers must complete the updated training in order to continue selling annuities

Click on the course name to launch a course. You must click the "Refresh" button to view completion checkmarks.

Refresh

Lincoln Financial Product Specific Training *Broker: Lincoln Financial*

Completion of the following product courses is required for producers who sell our annuity products. This training includes information and product features unique to Lincoln Financial Group's specific annuity products. You need only complete the courses associated with the product lines you sell.

Variable Annuities [\(click to expand or collapse\)](#)

Date Completed

Variable Annuities Course (VA.3.0)
[Launch](#)

Fixed Annuities [\(click to expand or collapse\)](#)

Date Completed

Fixed Annuities Course (FA.2.0)
[Launch](#)

On the product-specific training page, select the product line(s) with which you are affiliated to take the required course(s).

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Variable Annuity Training

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.



LCN: 201210-2072914

For Broker Dealers Only - Not for Use with the General Public

Slide 1 / 16



The PowerPoint training course will open for the product line you selected. Read each slide carefully. When the training is complete, you will be certified to sell your lines of authority!

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You're In Charge™