

What's needed to sell *MoneyGuard Fixed Advantage*® and *MoneyGuard*® II

Lincoln *MoneyGuard* II¹ and *MoneyGuard Fixed Advantage*® are universal life policies with a qualified long-term care (LTC) rider. You must be properly contracted to sell Lincoln *MoneyGuard* II, *MoneyGuard Fixed Advantage*, or LTC products, and both you and your firm must be licensed in the solicitation state before you meet with your client. Check with your firm for additional requirements before soliciting or submitting requests to Lincoln.

You must be licensed in the solicitation state before meeting with clients.

- If selling in a preappointment jurisdiction (Guam¹, Pennsylvania, and the U.S. Virgin Islands), you must also be appointed before meeting with your client.
- If your client is a resident of the Northern Mariana Islands,¹ Puerto Rico, or the U.S. Virgin Islands, you must be licensed there as well.
- If your client is a resident of Utah or Washington, the contract must be solicited, signed, and delivered in their resident state. No other state of situs will be allowed.
- If the application signature state is other than Washington, and either the insured/annuitant or the irrevocable beneficiary is a resident of Washington, the producer must be licensed and appointed in Washington and the application signature state through policy/contract delivery and payment of commissions.
- If you have questions about situs guidelines, please contact the Lincoln Licensing Call Center at 800-238-6252, option 1, or your firm's back office.

Selling *MoneyGuard* solutions requires life and health licenses lines except:

- Only a life license line is required in Alabama, Alaska, Arkansas, Colorado,² Hawaii, Indiana,³ Kentucky, Louisiana, Maine, Maryland, Massachusetts,⁴ Michigan, Minnesota,⁵ Montana, New Jersey, New Mexico, Ohio, Oklahoma, Oregon, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Vermont, or Virginia.
- Selling in North Carolina requires a life, health, and Medicare supplement/LTC line.

¹ Lincoln *MoneyGuard*® II is not sold in American Samoa, Guam, or the Northern Mariana Islands.

² CO: 16 hours presale for Colorado residents (8 hours LTC and 8 hours partnership). Colorado nonresidents only need 8 hours LTC training. Ongoing training: CO Residents – 5 hours within the following licensing renewal period; 4 hours for nonresidents within the following licensing period.

³ IN: If an Indiana resident misses the ongoing LTC training deadline for any period, they must retake the initial 8-hour training.

⁴ MA: Producers who complete an initial 8-hour course approved in another state must additionally complete a 2-hour MA MassHealth training (one-time training). If a producer takes a 4-hour MA LTC refresher course that includes MassHealth information, the 2-hour course is not needed.

⁵ MN: Minnesota residents must complete a state-approved course titled, "MA Eligibility & LTC Partnership program."

Selling a variable life product requires active variable life license line.

You must satisfy the following training requirements:

- LTC training currently is not required for *MoneyGuard II/MoneyGuard Fixed Advantage/LTC* in American Samoa,¹ Connecticut, District of Columbia, Georgia, Guam,¹ Hawaii, Kansas, Kentucky, Mississippi, Missouri, New Hampshire, New York, North Carolina, North Dakota, the Northern Mariana Islands,¹ Puerto Rico, Texas, the U.S. Virgin Islands, and Virginia.
- Eight presale hours and four ongoing hours every two years from the last course taken are required for Alabama, Arizona, Arkansas, Florida, Idaho, Maine, Maryland, Massachusetts,⁶ Michigan, Minnesota,⁷ Montana, Nebraska, Nevada, New Jersey, New Mexico, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Washington, and Wyoming.
- Residents of the following states must take a state-approved LTC CE course in their resident state: Arizona, California,² Colorado,³ Indiana,⁵ Minnesota,⁷ New Mexico, Ohio, Tennessee and Wisconsin.⁹
- In all other jurisdictions, please use the following chart:

Jurisdiction(s)	Presale training	Ongoing training
California	8 hours ²	8 hours within the following license ¹⁰ period
Colorado	16 hours ³	5 hours ³ within the following license ¹⁰ period
Delaware: Residents only	N/A	3 hours during the license ¹⁰ period in which the policy is sold
Alaska, Illinois, ⁴ Louisiana, Ohio, Oklahoma, Pennsylvania, Vermont, ⁸ West Virginia	8 hours	4 hours within the following license period ¹⁰
Indiana: Residents only	8 hours	5 hours ⁵ within the following license period ¹⁰
Iowa	8 hours	4 hours every 36-month license renewal period ¹⁰
Massachusetts	8 hours ⁶	4 hours every 2 years from last 4-hour or 8-hour course taken
Utah: Residents only	3 hours	3 hours within the following license period ¹⁰
Wisconsin	8 hours ⁹	4 hours ⁹ within the following license period ¹⁰

¹Lincoln *MoneyGuard*® II is not sold in American Samoa, Guam, or the Northern Mariana Islands.

²CA: Newly licensed financial professionals must complete eight hours of training in each of their first four years of licensure.

³CO: 16 hours presale for Colorado residents (8 hours LTC and 8 hours partnership). Colorado nonresidents only need 8 hours LTC training. Ongoing training: CO Residents – 5 hours within the following licensing renewal period; 4 hours for nonresidents within the following licensing period.

⁴IL: Illinois residents who do not complete four hours of ongoing training during their license period have a 12-month grace period after their license expires. If they do not complete their ongoing training within the grace period, they must retake the eight-hour presale training course to renew their license.

⁵IN: If an Indiana resident misses the ongoing LTC training deadline for any period, they must retake the initial 8-hour training.

⁶MA: Producers who complete an initial 8-hour course approved in another state must additionally complete a 2-hour MA MassHealth training (one-time training). If a producer takes a 4-hour MA LTC refresher course that includes MassHealth information, the 2-hour course is not needed.

⁷MN: Minnesota residents must complete a state-approved course titled, "MA Eligibility & LTC Partnership program."

⁸VT: Vermont residents and nonresidents, who take an approved LTC 8-hour course outside of Vermont, must also additionally complete a 2-hour Vermont Medicare course.

⁹WI: Residents can complete a single 8-hour WI-approved course or a 6-hour WI LTC and 2-hour Medicaid course. Nonresidents, who complete an 8-hour LTC course approved in another state, must additionally complete a 2-hour WI-specific Medicaid and LTC informational training. Ongoing training: Nonresident producers, who complete a 4-hour course approved in another state, must additionally complete the 1-hour or 2-hour Medicaid course.

¹⁰ License period is defined as license renewal period.

Selling a variable or registered product requires a FINRA registration with a broker-dealer in all jurisdictions.

- In addition to FINRA registration with a broker-dealer, the following jurisdictions have state securities requirements: Guam,¹ Hawaii, Iowa, Minnesota, Montana, Nevada, North Carolina, North Dakota, Oregon, Puerto Rico, Rhode Island, South Dakota, Utah, Vermont, Washington, or Wyoming.

If you haven't sold a Lincoln product in the last two years, you may need these documents along with requirements noted previously:

- Anti-money laundering (AML) certification
- Lincoln Business Associate Agreement
- Lincoln Fair Credit Reporting Act (FCRA) Disclosure and Authorization
- Lincoln professional profile
- Lincoln Producer Agreement
- Proof of errors and omissions coverage

General instructions

- In each solicitation state, appointment requests are reviewed and processed when the first new business application is received. Requests received from financial professionals residing in Guam,¹ Pennsylvania, or the U.S. Virgin Islands are processed immediately. Financial professionals may solicit in these jurisdictions after receiving appointment approval.
- If you have questions, please contact the Lincoln Licensing Call Center at 800-238-6252, option 1, or your firm's back office.
- Submit paperwork to Contracting@LFG.com.

¹Lincoln MoneyGuard® II is not sold in American Samoa, Guam, or the Northern Mariana Islands.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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LCN-6401887-021424

PDF ADA 3/24 **Z02**

Order code: MG-SELL-FLI002



Issuer:

The Lincoln National Life Insurance Company, Fort Wayne, IN

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Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Policies: Lincoln *MoneyGuard*® II is a universal life insurance policy issued on policy form LN880. For use in CA only. *MoneyGuard Fixed Advantage*® is a universal life insurance policy issued on policy form ICC19-MG890/19-MG890. *MoneyGuard Market Advantage*® is a variable universal life insurance policy issues on policy form ICC20-MGV892/20-MGV89. For use in all states except NY.

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