ANNUITIES

Lincoln Individual Annuities

Guide for *Accessing Lincoln Fixed and Variable Annuity Training*

LIMRA and Kaplan Training Site

Product and features subject to state availability and firm approvals. Certain features may not be available at all times or on all products.

State variations apply.

Refer to Product Disclosure Statements, Rate Sheets, Client Guide and Fact Sheet for more information.

October 2020

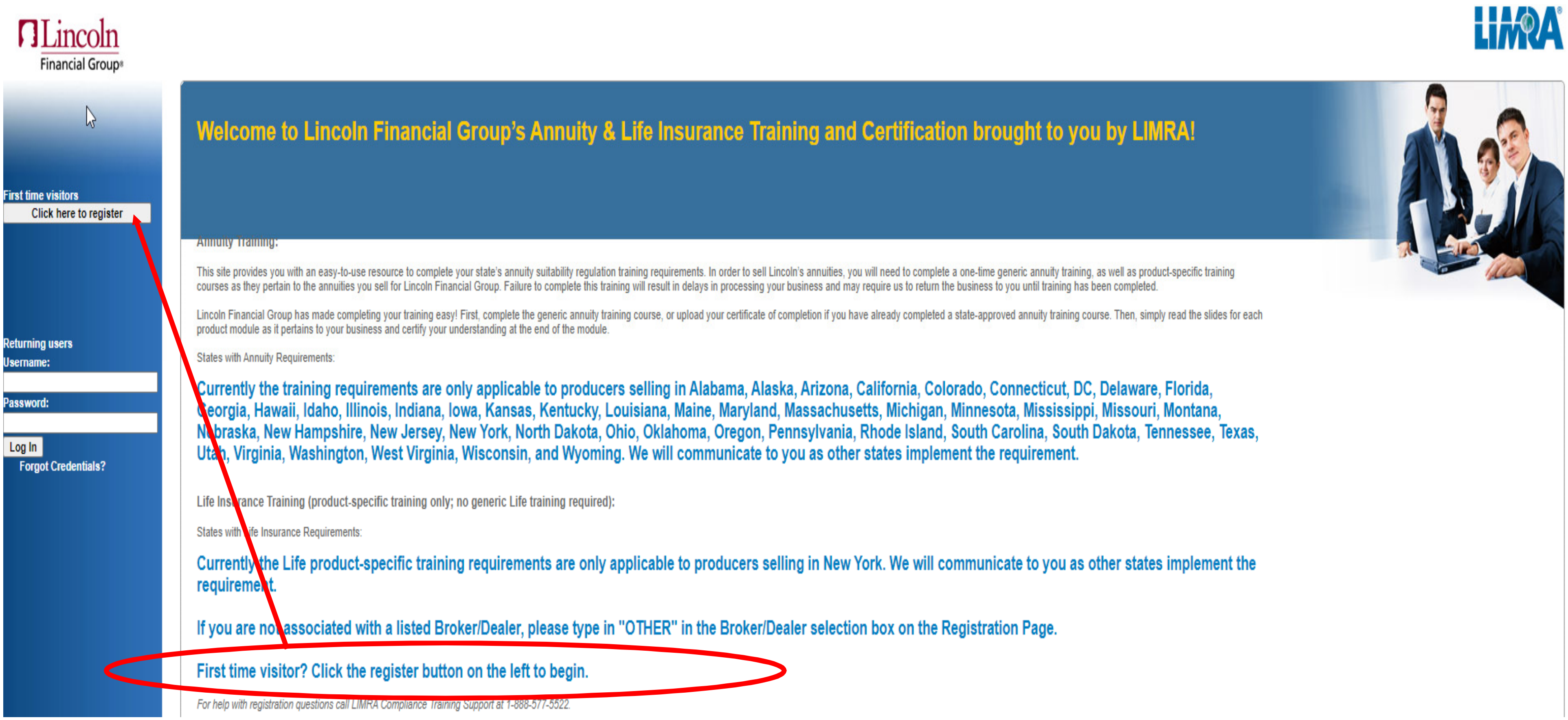
Products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

Producer Training Requirement for Individual Fixed, Variable, and Indexed Variable 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 and RegEd as a vendor to provide Lincoln's product-specific training for most distribution partners in accordance with the NAIC Annuity Suitability Model Regulation.
- If taking Lincoln's product-specific training through LIMRA, producers have the option to complete the general training through Kaplan via a link from the LIMRA 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:

https://naic.pinpointglobal.com/LincolnFinancial/apps/

Log in or register

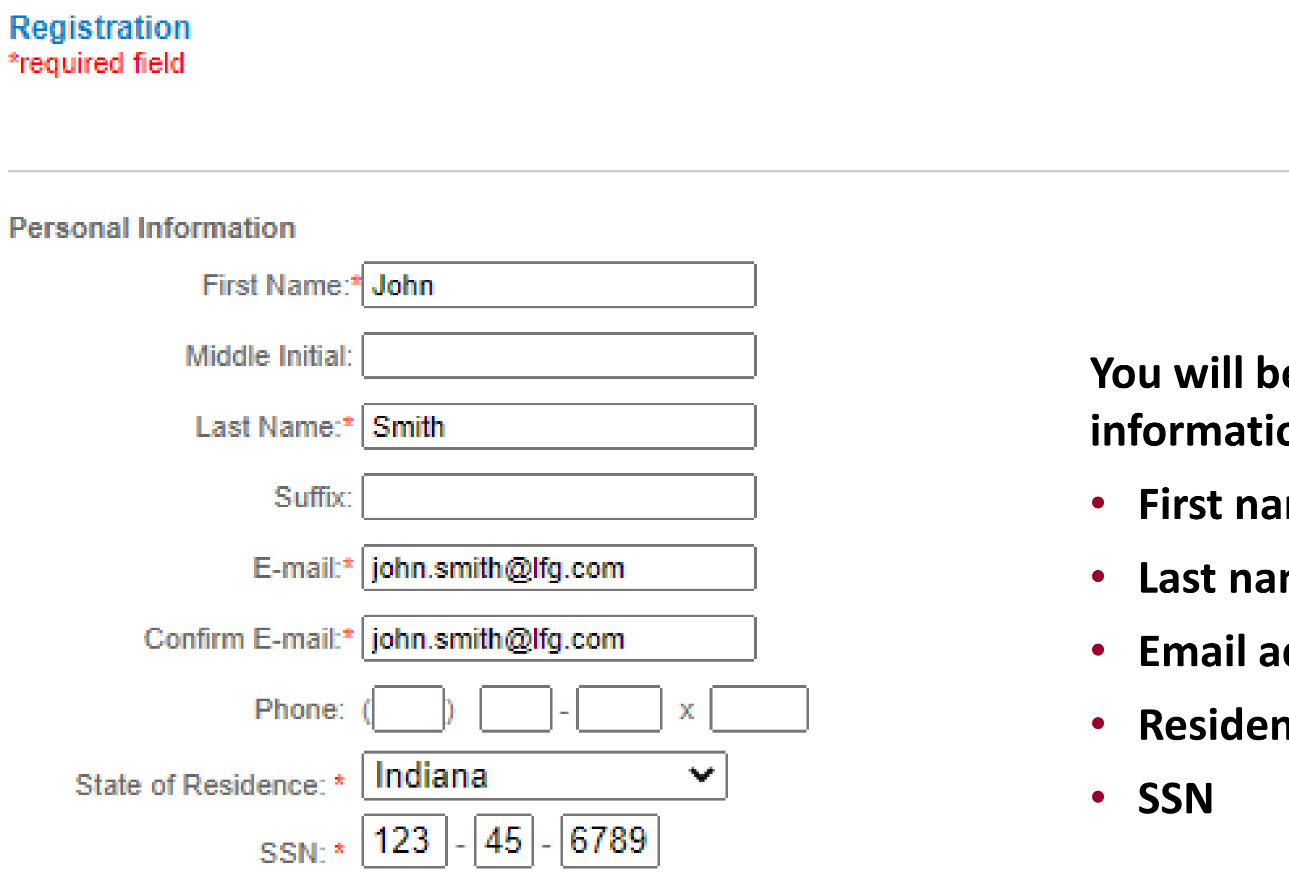


First time visitors must register for the program. Select "Click Here to Register" on the left.

For help with registration questions, call LIMRA Compliance Training Support at 1-888-577-5522

For financial professional use only. Not for use with the public.

Registration



Registration
*required field

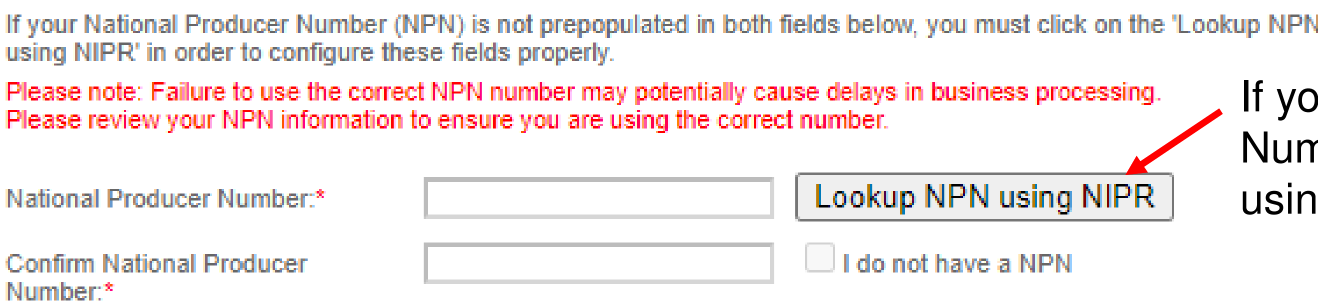
Personal Information

First Name:* John
Middle Initial:
Last Name:* Smith
Suffix:
E-mail:* john.smith@lfg.com
Confirm E-mail:* john.smith@lfg.com
Phone: ( ) - x
State of Residence: * Indiana
SSN: * 123 - 45 - 6789

You will be prompted to fill out information including your:

- **First name**
- **Last name**
- **Email address**
- **Resident state**
- **SSN**

Registration


If your National Producer Number (NPN) is not prepopulated in both fields below, you must click on the 'Lookup NPN using NIPR' in order to configure these fields properly.

Please note: Failure to use the correct NPN number may potentially cause delays in business processing. Please review your NPN information to ensure you are using the correct number.

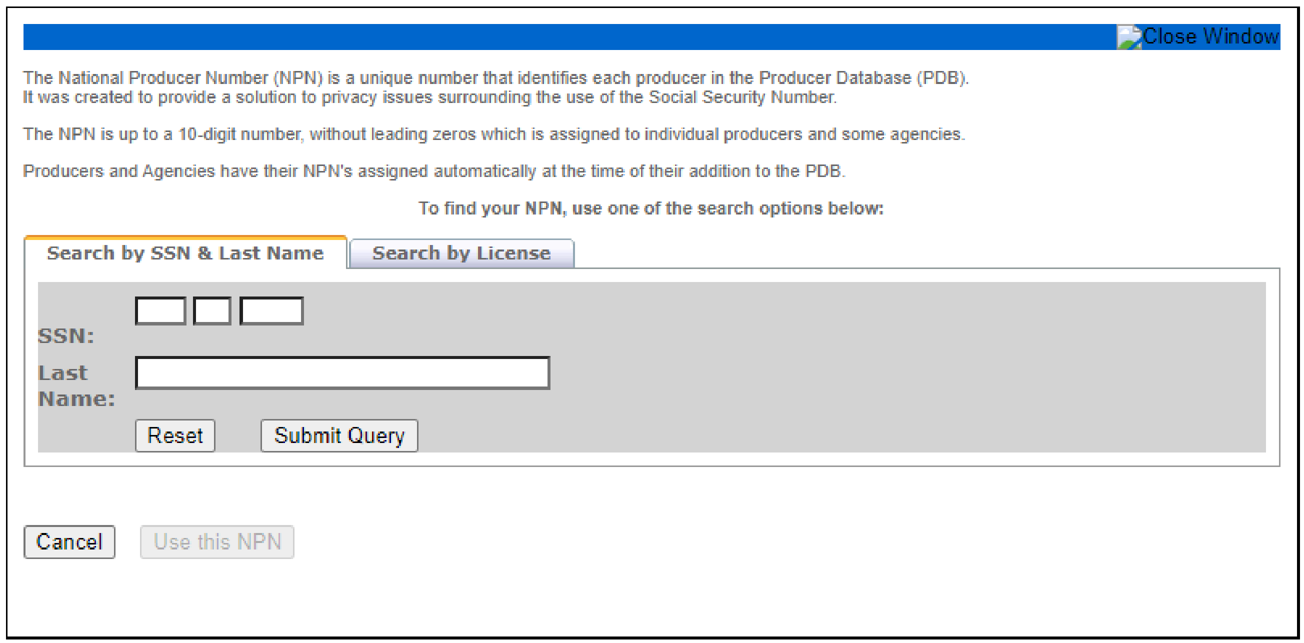
National Producer Number:* Lookup NPN using NIPR

Confirm National Producer Number:* I do not have a NPN

If you do not know your NPN Number, select “Lookup NPN using NIPR”.

You will need your SSN and last name or your license # and resident state to search for your NPN number.

The site will automatically populate the NPN number box.


Close Window

The National Producer Number (NPN) is a unique number that identifies each producer in the Producer Database (PDB). It was created to provide a solution to privacy issues surrounding the use of the Social Security Number.

The NPN is up to a 10-digit number, without leading zeros which is assigned to individual producers and some agencies.

Producers and Agencies have their NPN's assigned automatically at the time of their addition to the PDB.

To find your NPN, use one of the search options below:

Search by SSN & Last Name | Search by License

SSN:

Last Name:

Reset Submit Query

Cancel Use this NPN

Registration

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

You may also include your CRD number if you are appointed to sell Lincoln's variable annuities.

Select all state(s) in which you are appointed to sell.
* Indicates which states are currently approved and available for training.

☐ 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 *
☐ Utah	☐ Vermont	☐ Virginia *	☐ Washington *	☐ West Virginia *
☐ Wisconsin *	☐ Wyoming *			

Next, select the state(s) in which you are licensed to sell annuities.

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Registration

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.

LINCOLN FINANCIAL ADVISORS CORP

Current selection:* LINCOLN FINANCIAL ADVISORS CORP

Select a firm or broker/dealer.

If you are not affiliated with a broker/dealer or your broker/dealer is not found, please select “OTHER”.

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.

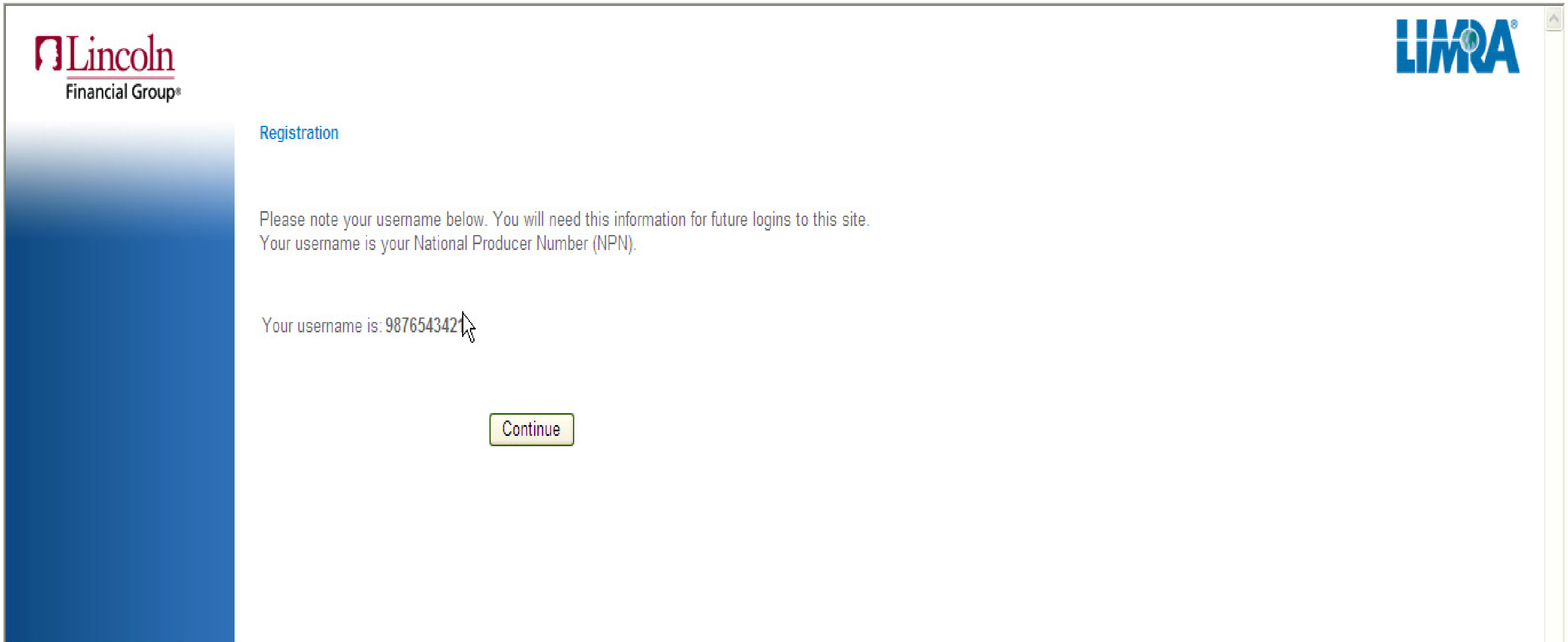
Password: * •••••••••••••

Confirm Password: * •••••••••••••

Register

At the end of the page, create a password to use and click “Register.”

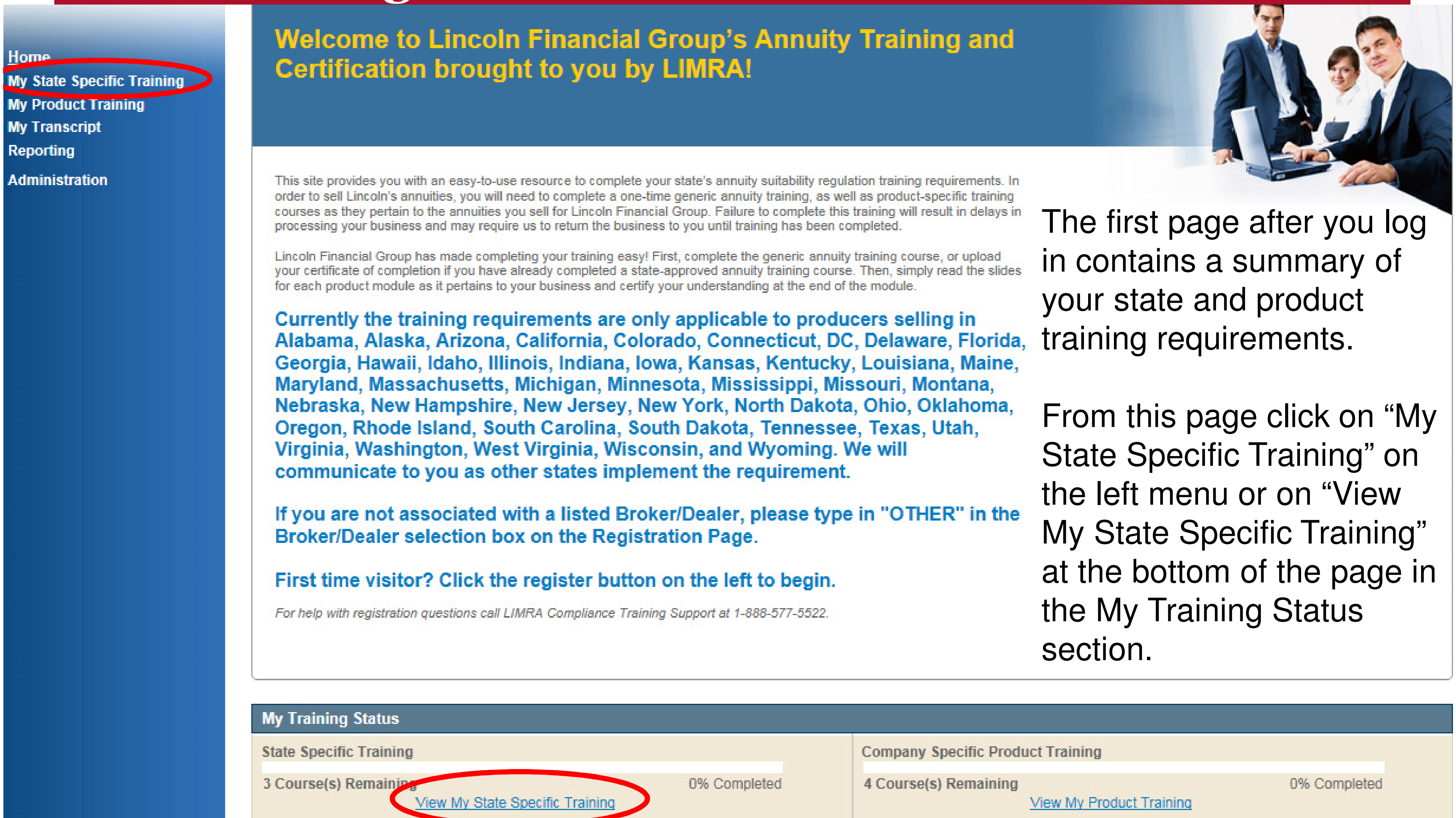
Registration complete



The system will assign a username, usually your NPN, to use when logging onto the site in the future.

Please remember your username and password.

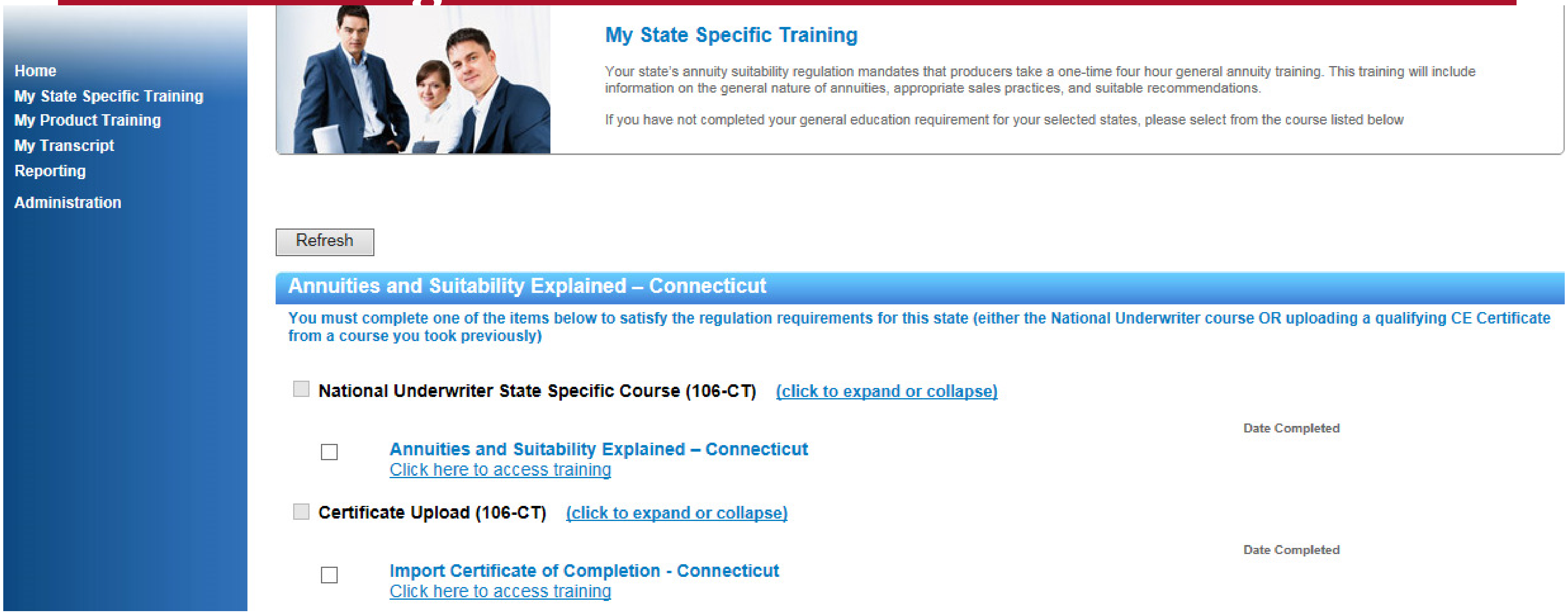
State training



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" at the bottom of the page in the My Training Status section.

State training



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.

Click here for instructions on taking the course on Kaplan.

Click here for instructions on uploading a certificate of completion.

Click here to skip state training and go to instructions for Lincoln's product-specific training.

STATE TRAINING ON KAPLAN

Skip this step if you have already completed your state required annuity training.

State training on Kaplan

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)

	Status	Date Completed
Annuities and Suitability Explained – Connecticut Click here to access training 1		

Certificate Upload (106-CT) (click to expand or collapse)

	Status	Date Completed
Import Certificate of Completion - Connecticut Click here to access training		

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.

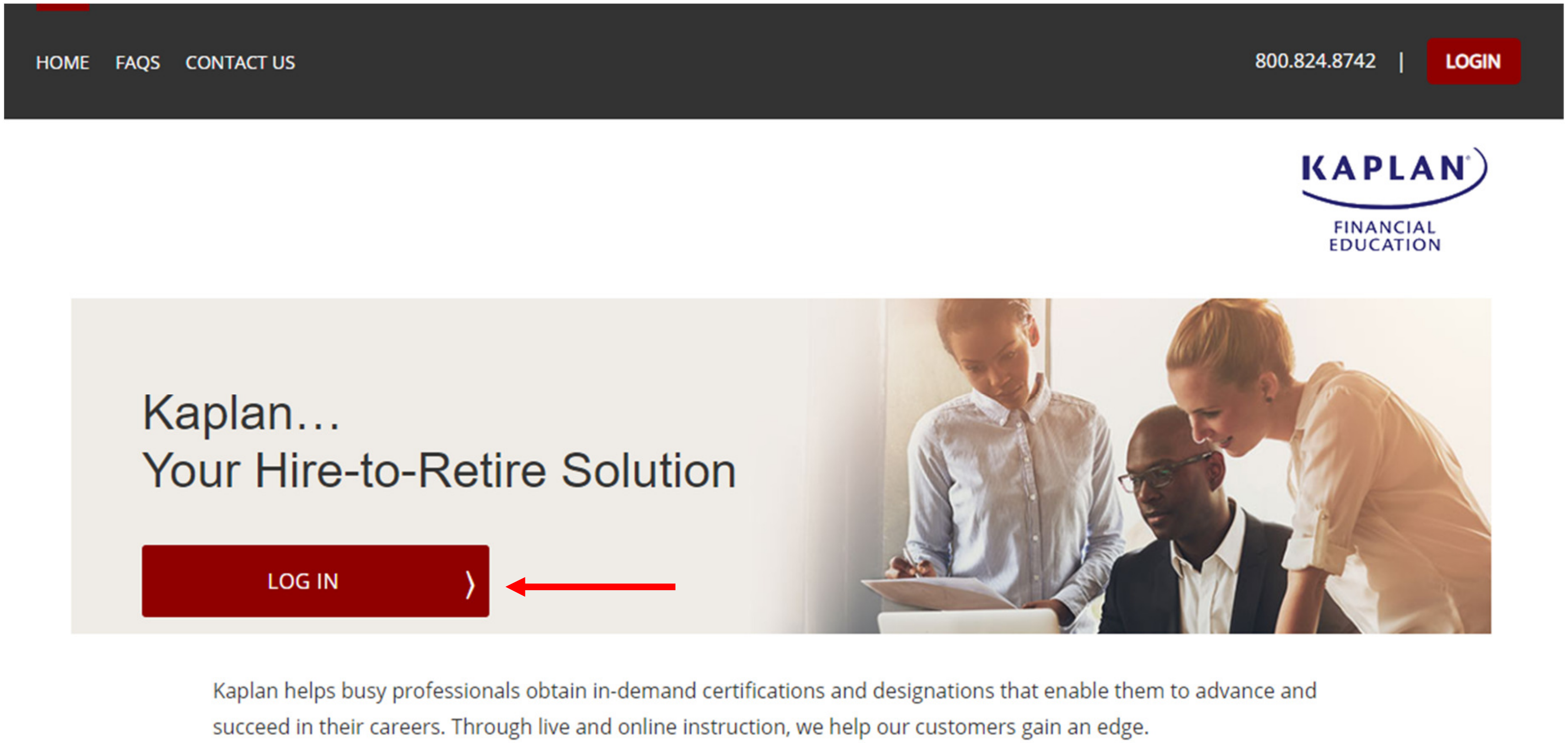
Kaplan 2

Accessing Annuity Training Through Kaplan

If you have not completed your state annuity training, click "Click here to access training" 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.

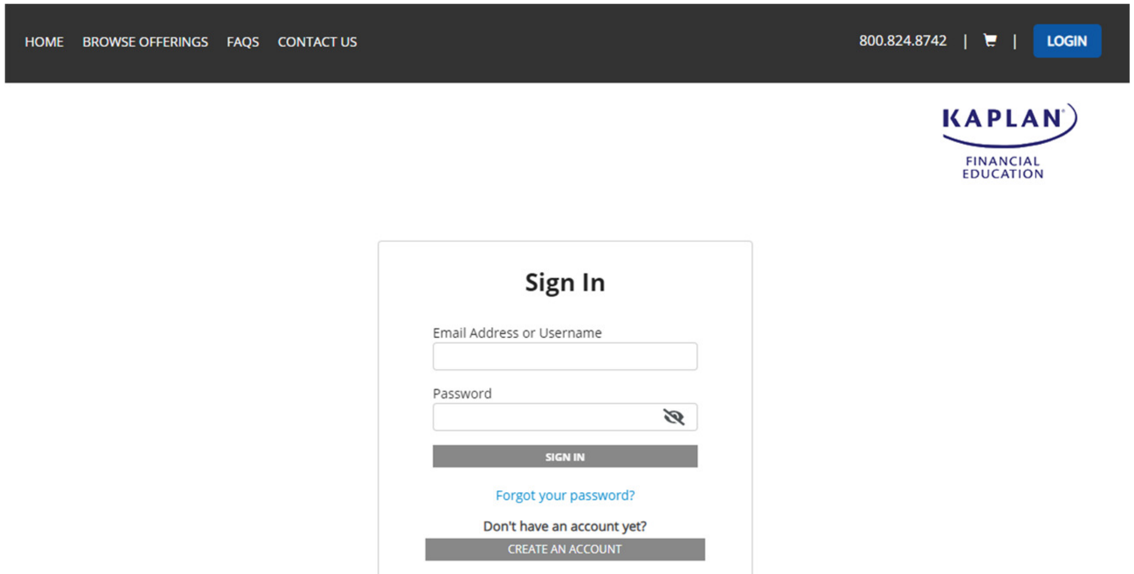
Please note: you will no longer be prompted to enter in a portal code. Instead, you will be directed to the log in screen (see next slide)

State training on Kaplan – log in or register



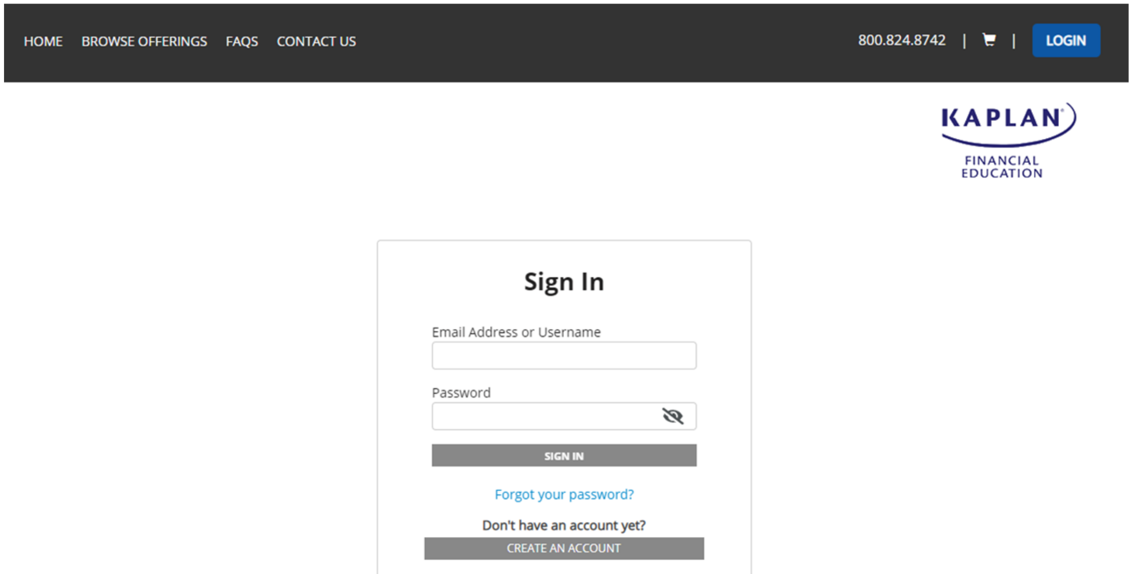
Both new and existing users, click on LOG IN

State training on Kaplan – log in & challenge questions



If you are an existing user, enter your email address and click SIGN IN.

State training on Kaplan – registration

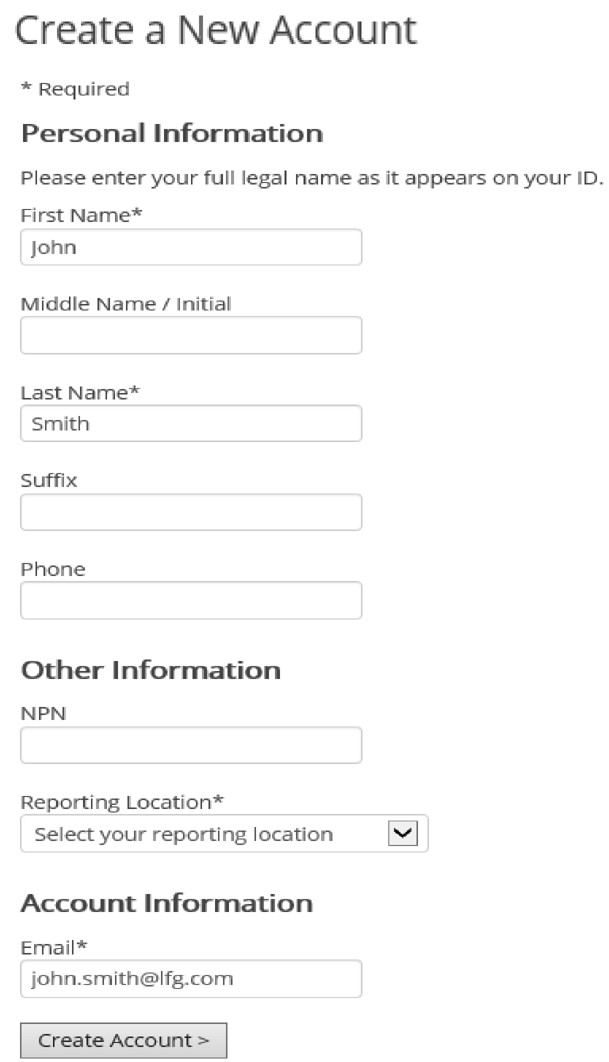


If you are a new user and have not registered, click on CREATE AN ACCOUNT

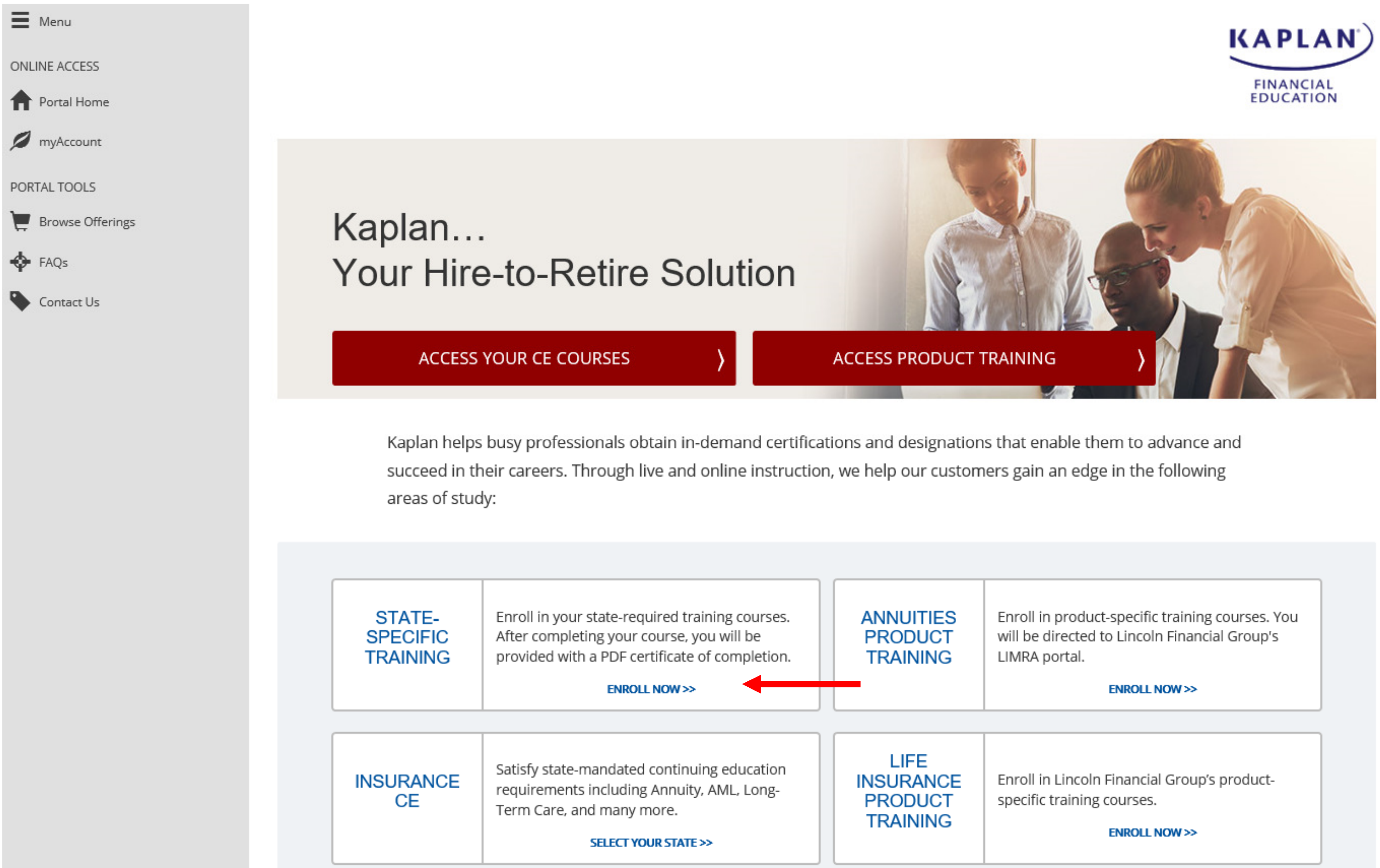
Complete the required fields:

- First name
- Last name
- Reporting Location
- Email address

Phone and NPN are optional.



State training on Kaplan – enrolling



First time users need to enroll in state-required annuity training. Click on the ENROLL NOW>> link under State-Specific Training.

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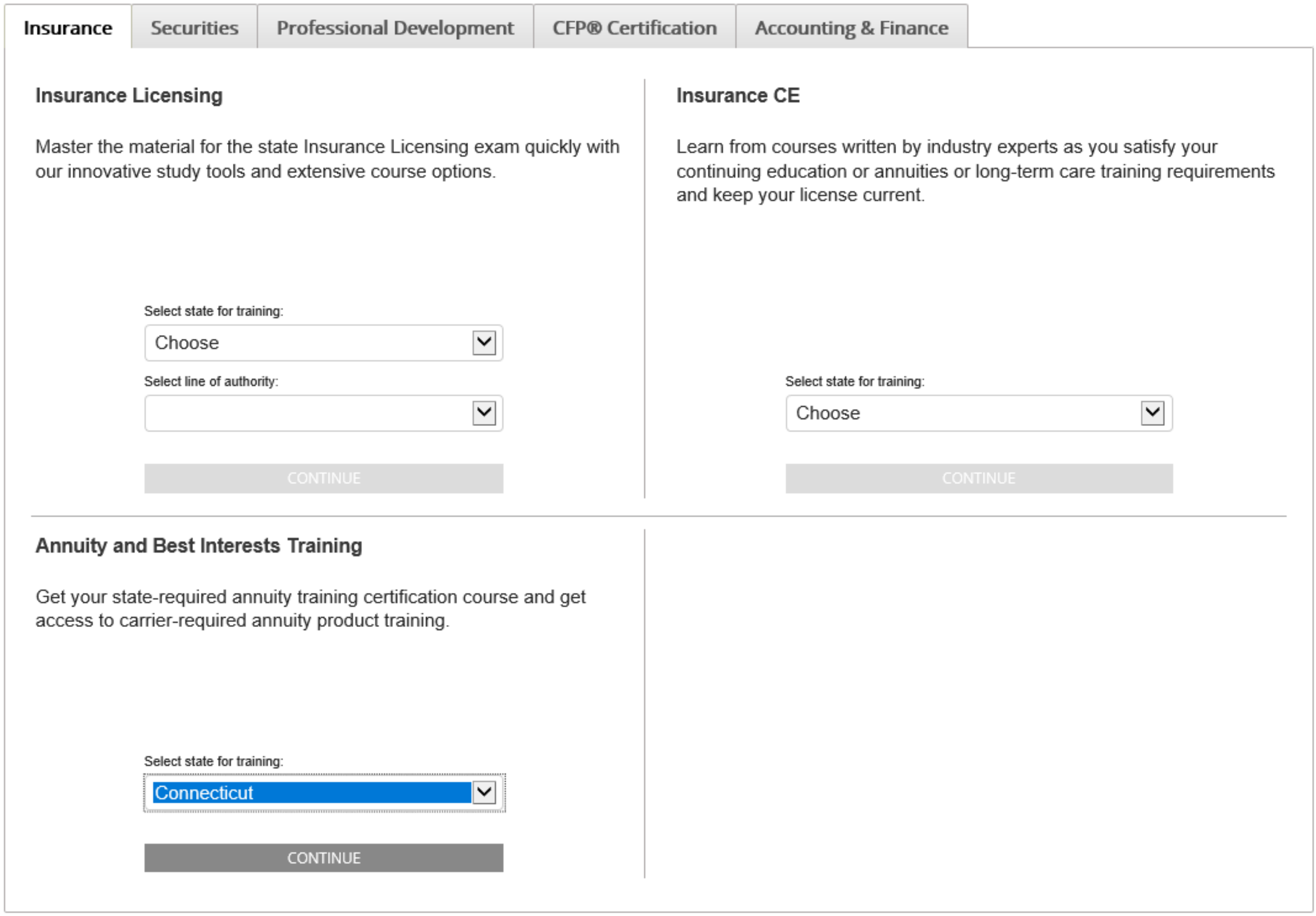
State training on Kaplan – enrolling



Select your state under the Annuities Training box and click CONTINUE.

Most states allow reciprocity, so even if you are licensed in multiple states, you likely will only need to take one course. If you are in a state that does not allow reciprocity, you will be able to add additional states on a later page.

State training on Kaplan – enrolling

Product Selection / Annuity Training / Connecticut

CT CE Requirements

Annuity Training

Annuities CE Courses | Annuity Suitability Product Training | Total Access CE

Important Reminder: Your state does not permit a course to be repeated either within the same compliance/license renewal period or within a designated calendar time frame from the date last completed (e.g., a two year period, three year period, etc.). To assure receiving credit for this course, please review your records to confirm that this course qualifies for credit for your current compliance/license renewal period.

In states subject to the NAIC Suitability in Annuity Transactions Model Regulation or similar rule, Advisors 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.

Product	Credit Hours	Price	
Annuity Suitability: 4-Hour Training Course, 2nd Edition [meets one-time annuity training requirement; ClearCert approved]	4.00	$0	ADD TO CART

Need Annuities Training in a different state?

Click on ADD TO CART to check out.
To see which states allow reciprocity, click on click here to see which states qualify.

State training on Kaplan – check out

Add Product

- To add more products to your cart, click **Continue Shopping**
- To complete your order, click **Proceed to Checkout**
- Click **Cancel** to return to the product page

CANCEL | CONTINUE SHOPPING | PROCEED TO CHECKOUT

If you are in a state that does not allow reciprocity, click on CONTINUE SHOPPING.

Otherwise, click on PROCEED TO CHECKOUT.

Review Your Order

×	Insurance CE **Annuity Suitability: 4-Hour Training Course, 2nd Edition (for CT credit)**	1	$0
×	Insurance CE **Annuity Suitability Transactions (for CA credit)**	1	$0
×	Insurance CE **California 8-Hour Annuity Training Course, 3rd Edition (for CA credit)**	1	$0

Subtotal: **$0**

Modify All Options

CONTINUE SHOPPING | PROCEED TO CHECKOUT

Once all desired courses are added, click on PROCEED TO CHECKOUT.
Here the user has added courses for 2 states because California does not have reciprocity.

State training on Kaplan – check out

Requirements and Information

Connecticut Continuing Education Completion Instructions

This document contains state-specific information. Please read the entire document prior to beginning your course. It is important to ensure all completion requirements are met, including completion and submission of any required forms, in order to complete your continuing education requirements.

This information includes the following:

1. Complete Your Online Course
2. Complete Your Final Certification Exam
3. State-Specific Information
4. Accessing your Course Completion Certificate
5. How to Contact Us

Thank you for choosing Kaplan Financial Education for your Insurance continuing education. As part of the Kaplan family of companies, we are committed to helping you achieve your educational and career goals. At Kaplan, we build futures one success story at a time.

We will do our very best to make the process of completing your continuing education requirements as simple as possible.

Please be aware that our Learning Management System runs in Central Standard Time (CST). Your course completion will be reported in CST and your course access will expire at 11:59 PM CST on the expiration date.

Read this entire page and then click CONTINUE.

CONTINUE

State training on Kaplan – check out

Shipping Policy | **Learn More**

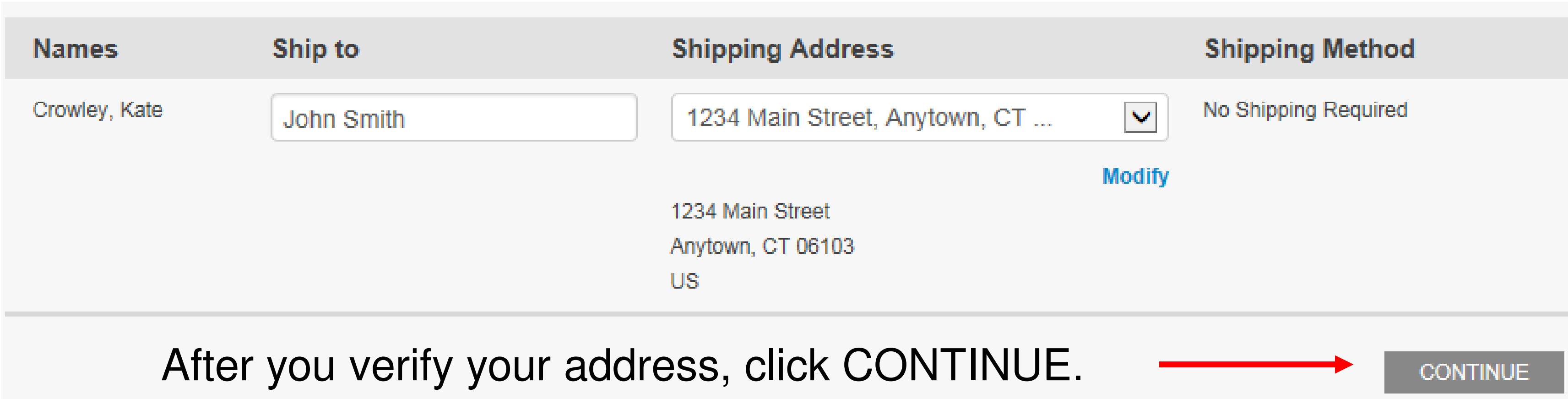
- Due to tax regulations and certificate compliance rules we are required to have a delivery address on file for all orders. This includes those orders with online-only products in them.
- We do not ship to P.O. boxes.

Names	Ship to	Shipping Address	Shipping Method
Crowley, Kate	John Smith	New address 1234 Main Street Address 2 / Apt Number / Suite Number Address 3 Company Name Anytown United States Connecticut 06103	

Even though this is an online product, you will need to enter your shipping address. Then click SAVE.

SAVE

State training on Kaplan – check out



After you verify your address, click CONTINUE.

On the next page, click PLACE ORDER.

You will get an email confirmation.

State training on Kaplan – accessing course

HOME ACCESS YOUR COURSES FAQS CONTACT US 800.824.8742 | | LOGOUT

KAPLAN FINANCIAL EDUCATION

Order Complete

Confirmation Number: **23006998**

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

Billing Summary

You Pay	$0
Shipping & Handling	$0
Estimated Tax	$0
Order Total	**$0**

On the order summary page, click ACCESS YOUR COURSES.

State training on Kaplan – accessing course

Annuity Suitability: 4-Hour Training Course, 2nd Edition
Organization: Connecticut | Access Ends On: February 17, 2021 | Credit Hours: View Details

Annuity Suitability Transactions
Organization: California | Access Ends On: September 21, 2021 | Credit Hours: 4

California 8-Hour Annuity Training Course, 3rd Edition
Organization: California | Access Ends On: March 31, 2021 | Credit Hours: 8

Click on the course you wish to take.

State training on Kaplan – accessing course

Completion Instructions

Connecticut Continuing Education Completion Instructions

This document contains state-specific information. Please read the entire document prior to beginning your course. It is important to ensure all completion requirements are met, including completion and submission of any required forms, in order to complete your continuing education requirements.

This information includes the following:

1. Complete Your Online Course
2. Complete Your Final Certification Exam
3. State-Specific Information
4. Accessing your Course Completion Certificate
5. How to Contact Us

☑ **I affirm.**

Submit

Read the completion instructions fully, check "I affirm" and click Submit.

State training on Kaplan – accessing course

Dashboard

Required For Completion (Click for Instructions)

PROCTORED

Annuity Suitability: 4-Hour Training Course, 2nd Edition Online Certification Exam

View Certificate

Click on the Annuity Suitability: 4-Hour Training Course on your dashboard.

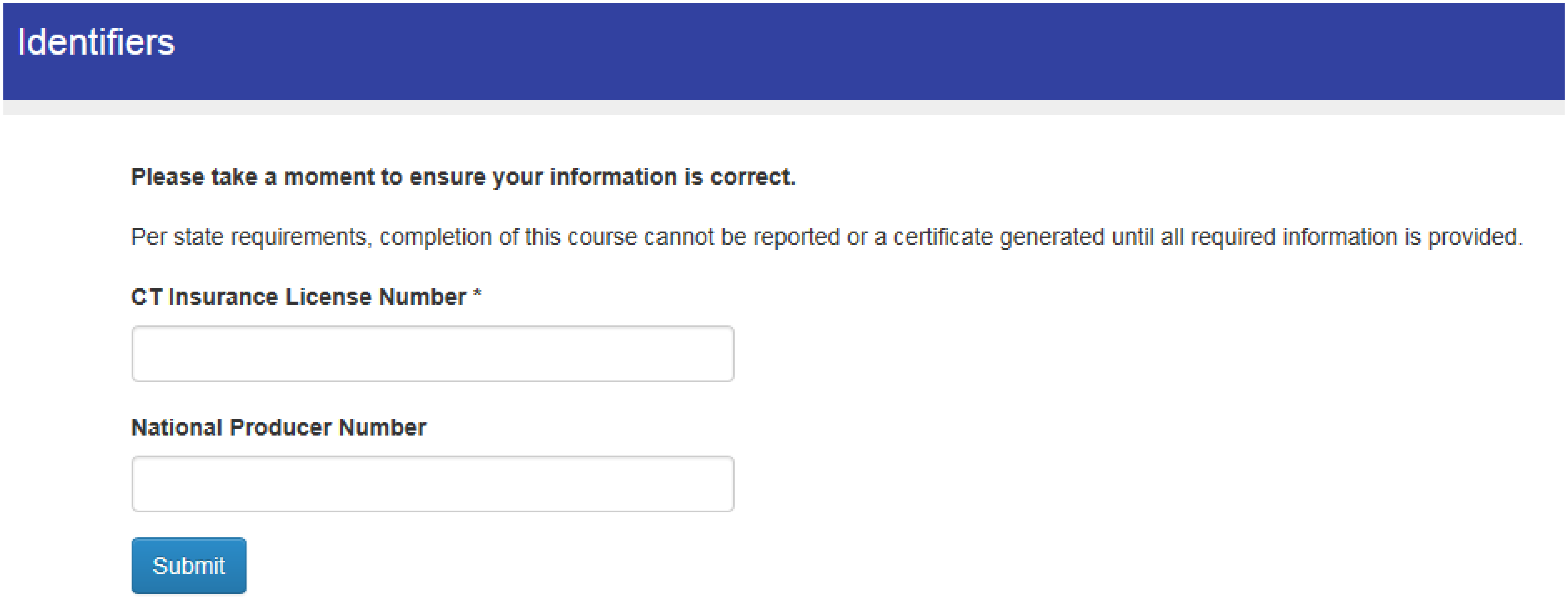
Study Tools

Annuity Suitability: 4-Hour Training Course, 2nd Edition Online Course

Student Support

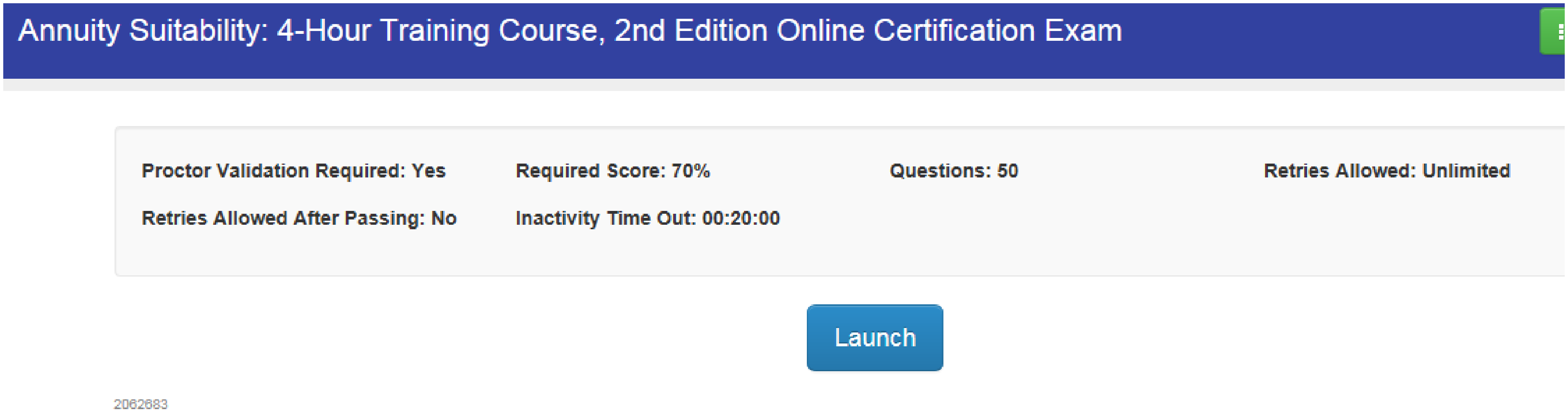
InstructorLink

State training on Kaplan – accessing course



Enter your state insurance license number (required) and national producer number (optional).

State training on Kaplan – accessing course



Click Launch.

State training on Kaplan – accessing course

Annuity Suitability: 4-Hour Training Course, 2nd Edition Online Certification Exam

Fees | Proctor / Monitor Form

This state requires a reporting fee, which is in addition to the course fee. The state reporting fee will only be charged to your credit card after you pass the certification exam.

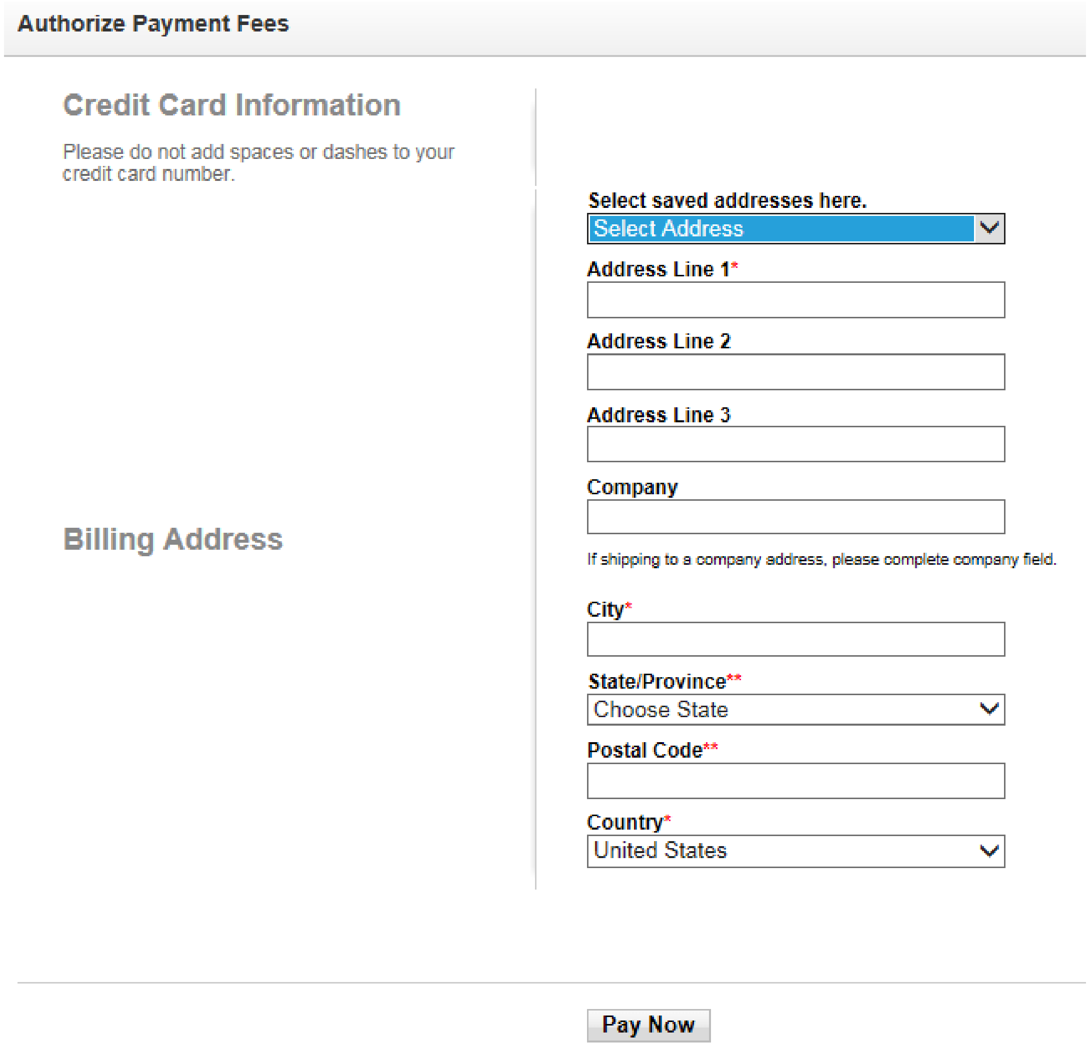
State Reporting Fees	**$3.75**
State reporting fees as required by the CONNECTICUT DEPARTMENT OF INSURANCE , for the state of CT.	
	Total: $3.75

Cancel | Continue to Authorize

If your state requires a reporting fee, you will be required to authorize the fee. You will only be charged after you pass the exam. Click Continue to Authorize.

LCN-3266042-100120

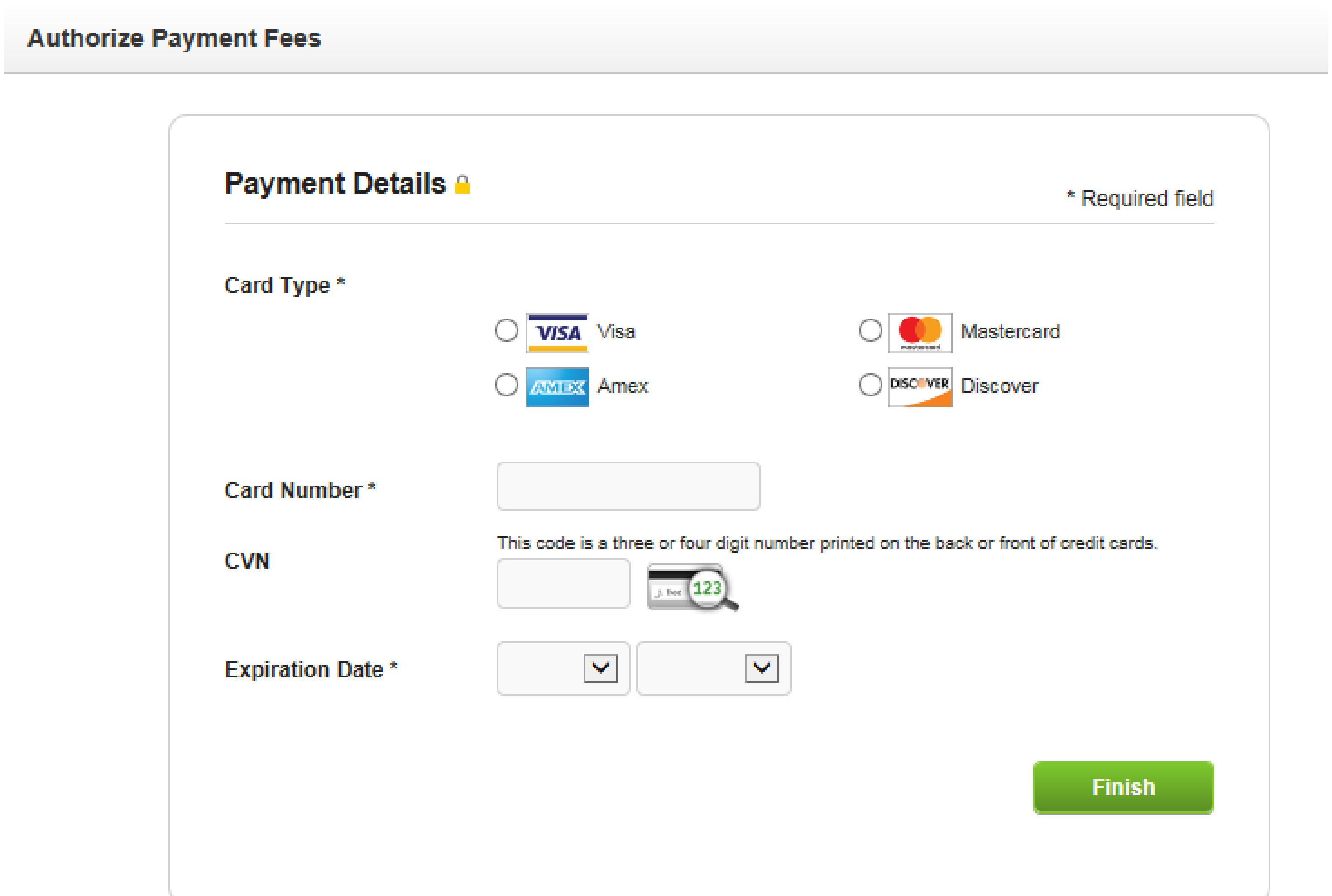
State training on Kaplan – accessing course



Select a saved address or enter a new address. If you enter a new address you will be asked to verify it.

Click Pay Now.

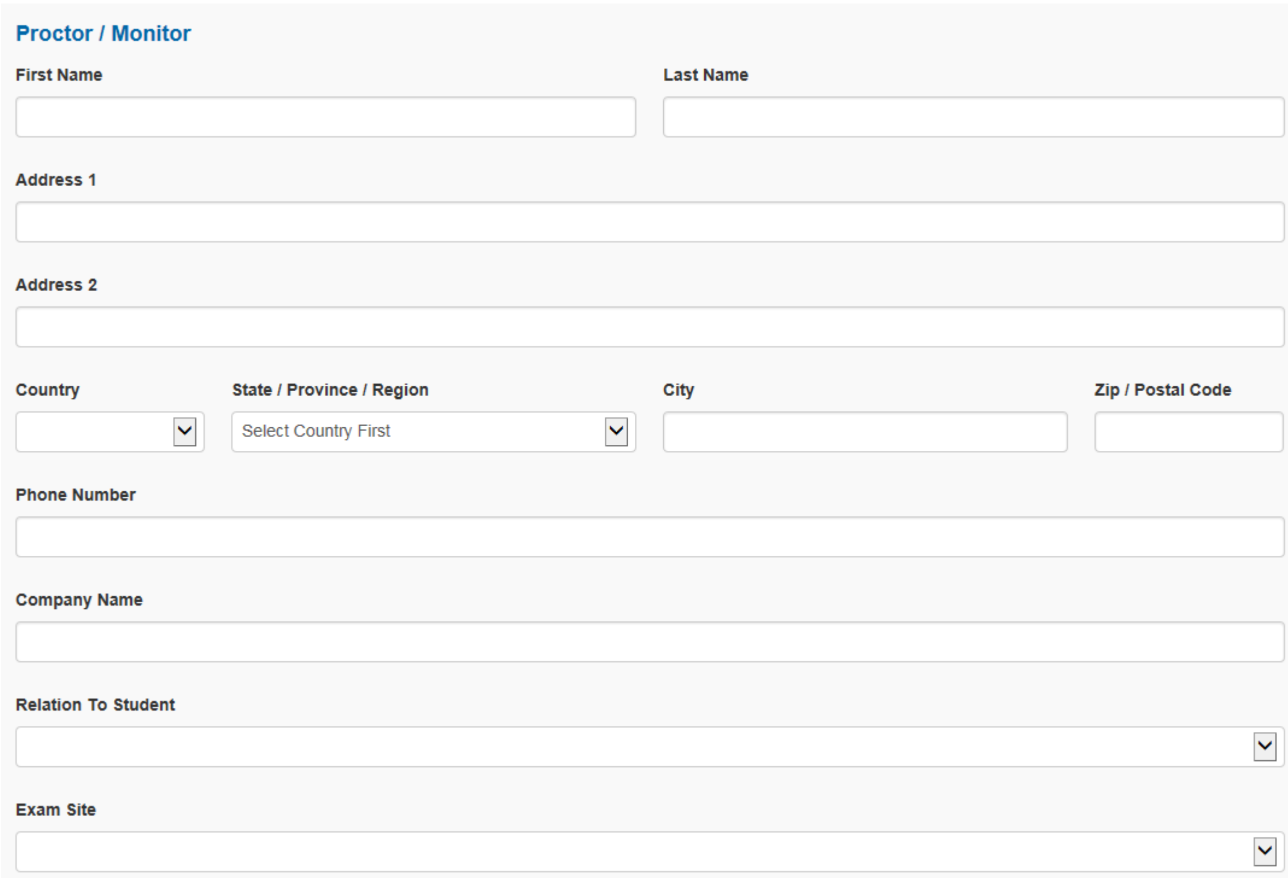
State training on Kaplan – accessing course



Enter payment details.

Click Finish.

State training on Kaplan – accessing course


Proctor / Monitor

First Name

Last Name

Address 1

Address 2

Country

State / Province / Region

Select Country First

City

Zip / Postal Code

Phone Number

Company Name

Relation To Student

Exam Site

Some states require a proctor or monitor, who must check your identity and make sure you complete the exam without any outside assistance.

If your state requires this, you will be asked to enter Proctor/Monitor information on this page.

Do NOT launch your exam until the proctor is present if one is needed.

State training on Kaplan – accessing course

To be completed by the Student:

I hereby affirm that:

- I personally completed the course material(s) in its entirety.
- I acknowledge a Proctor/Monitor is required and must be present for the duration of this exam.

☐ **I affirm.**

To be completed by the Proctor/Monitor:

I hereby affirm that:

- The identify of the student has been verified, per requirements.
- The exam must be completed by the student without access to the course materials, notes, or assistance of any kind.

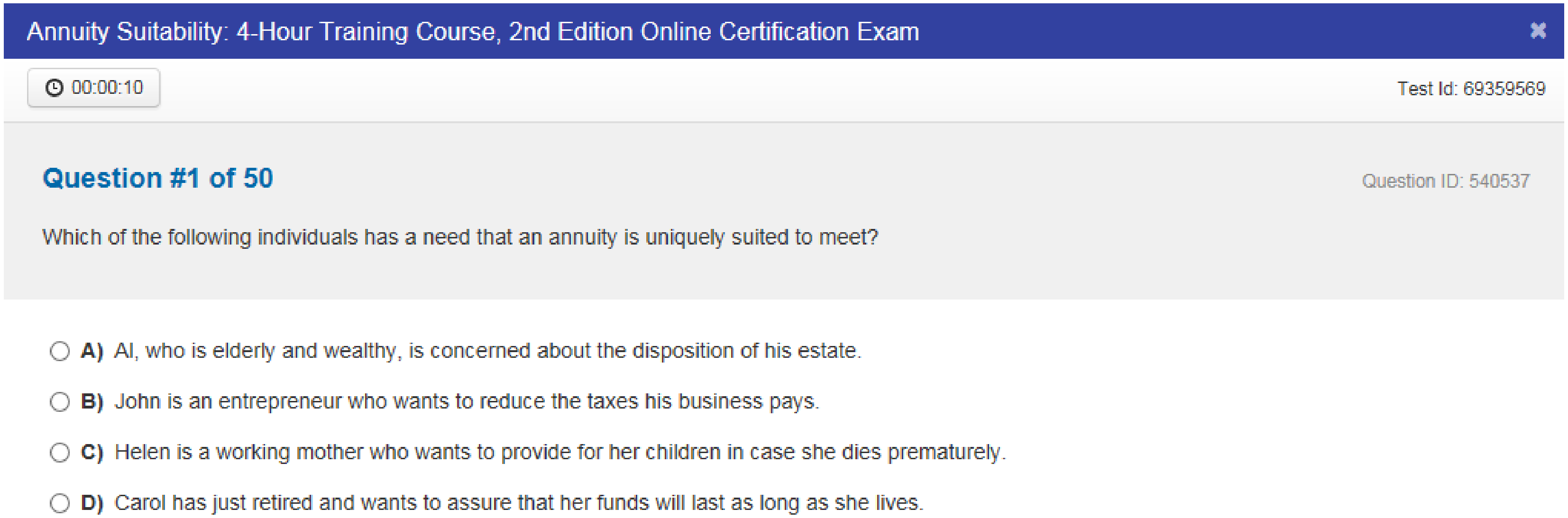
☐ **I affirm.**

Cancel | Start Exam

Both you (Student) and your Proctor/Monitor must affirm and then click Start Exam.

Remember that ALL exams must be completed in one sitting with no breaks.

State training on Kaplan – complete the exam



The exam will begin.

You will receive a certificate of completion upon passing the exam.

Because the Kaplan site opened in a new window, you should still have the LIMRA site open in another browser window to complete Lincoln's product-specific training. Depending on the time that has elapsed, you may need to log into LIMRA again.

UPLOADING A CERTIFICATE OF COMPLETION TO LIMRA

Skip this step if state training was completed on Kaplan.
Kaplan completions automatically feed to LIMRA and Lincoln Financial.

State training – certificate upload

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)

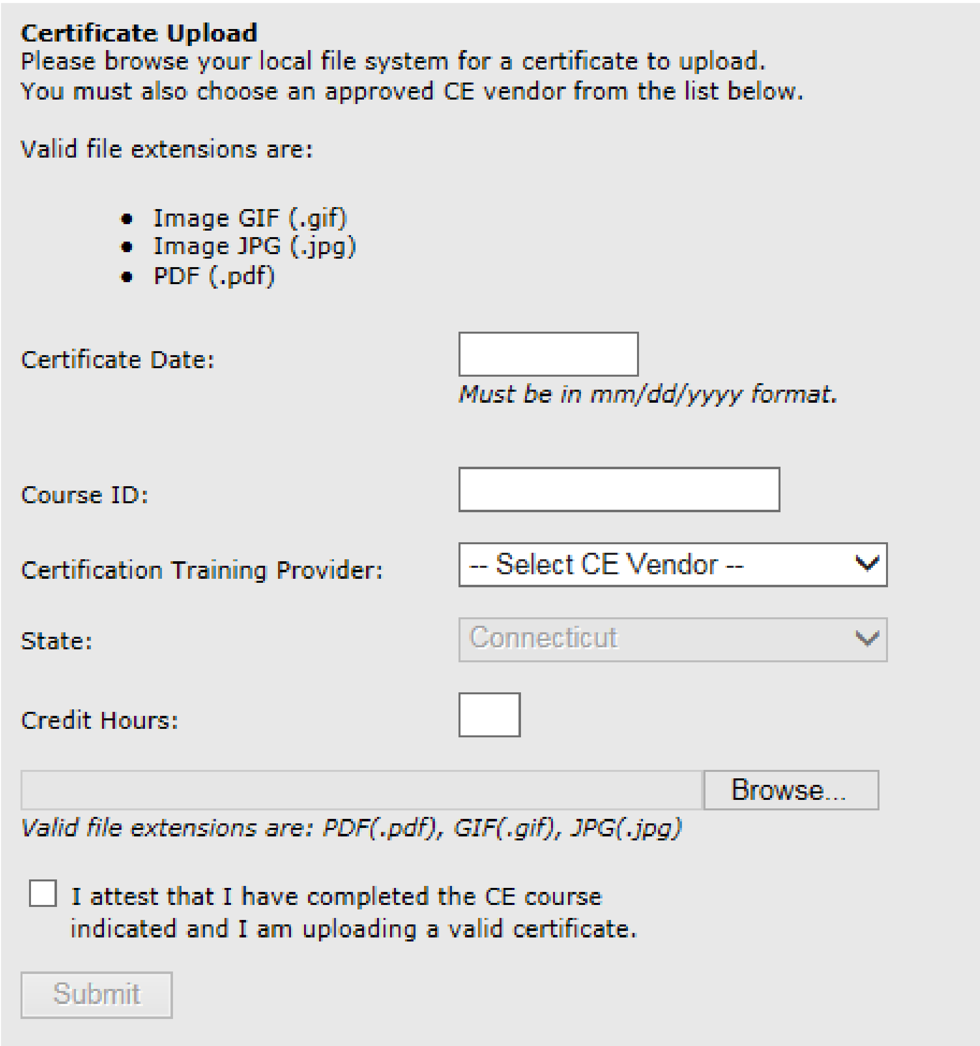
	Status	Date Completed
☐ Annuities and Suitability Explained – Connecticut Click here to access training		

☐ Certificate Upload (106-CT) (click to expand or collapse)

	Status	Date Completed
☐ Import Certificate of Completion - Connecticut Click here to access training		

If you have previously completed your state annuity training, click “Click here to access training” under “Import Certificate of Completion”.

State training – certificate upload



Certificate Upload
Please browse your local file system for a certificate to upload.
You must also choose an approved CE vendor from the list below.

Valid file extensions are:

- Image GIF (.gif)
- Image JPG (.jpg)
- PDF (.pdf)

Certificate Date:
Must be in mm/dd/yyyy format.

Course ID:

Certification Training Provider: -- Select CE Vendor --

State: Connecticut

Credit Hours:

Browse...
Valid file extensions are: PDF(.pdf), GIF(.gif), JPG(.jpg)

I attest that I have completed the CE course indicated and I am uploading a valid certificate.

Submit

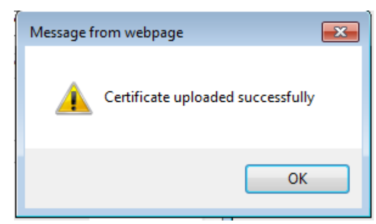
1) Enter the following information:
   - Certificate date
   - Course ID
   - CE vendor
   - Number of credit hours

2) Attached your certificate of completion.

3) Attest that you have completed the CE course.

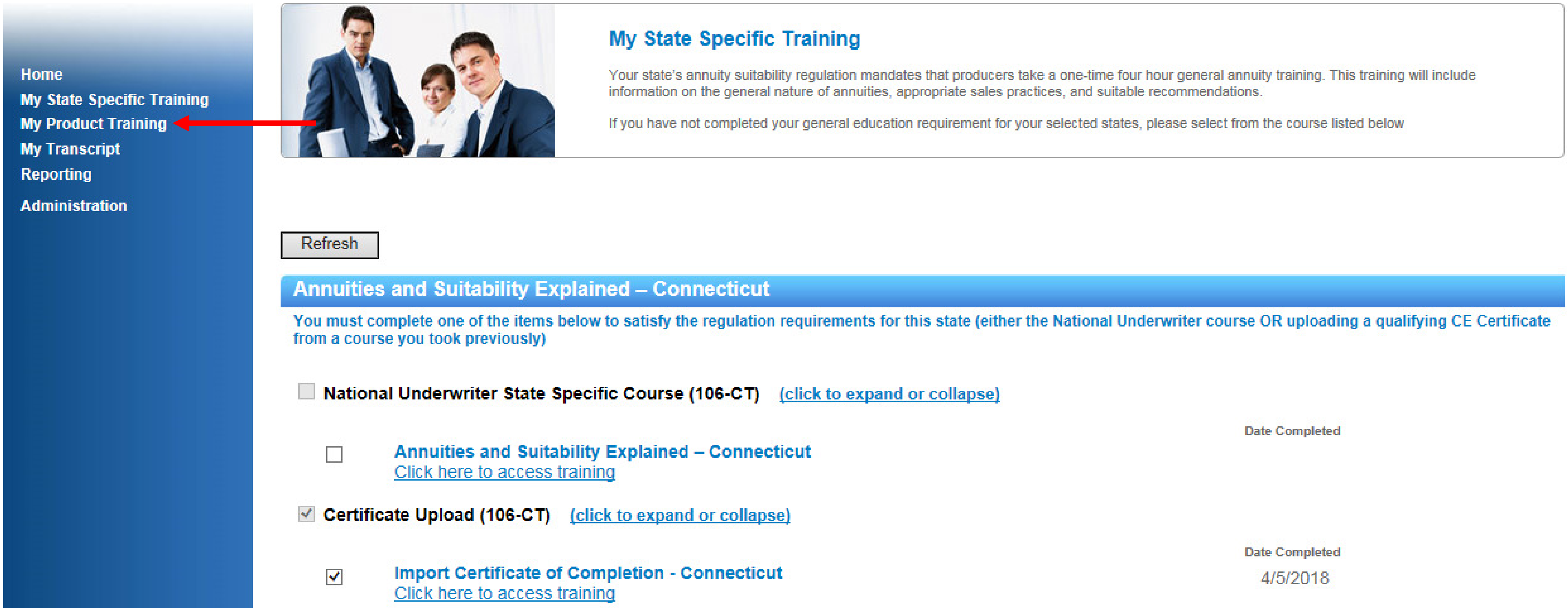
4) Click Submit.

You should get a confirmation that your certificate uploaded successfully.



LINCOLN'S PRODUCT-SPECIFIC TRAINING

Lincoln's product training



Once you have completed state training on either Kaplan or uploaded a certificate, you will see a completion date populated on the state training page.

You are now ready to complete Lincoln's product training.

Click on "My Product Training" on the left menu.

Lincoln's product training

- Home
- My Reg 187 Training
- My State Specific Training
- My Product Training
- My Transcript
- Reporting
- Administration

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 training 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: 1ST DISCOUNT BROKERAGE INC*

Variable Annuities (click to expand or collapse)

	Status	Date Completed
Lincoln American Legacy Target Date Income January 2020 (TDI_1.0) Click here to access training	Incomplete	
Lincoln Level Advantage Indexed Variable Annuity Course July 2020 (IVA.4.0) Click here to access training	Incomplete	
Lincoln Variable Annuities Course Sept 2020 (VA.17.0) Click here to access training	Incomplete	

Fixed Annuities (click to expand or collapse)

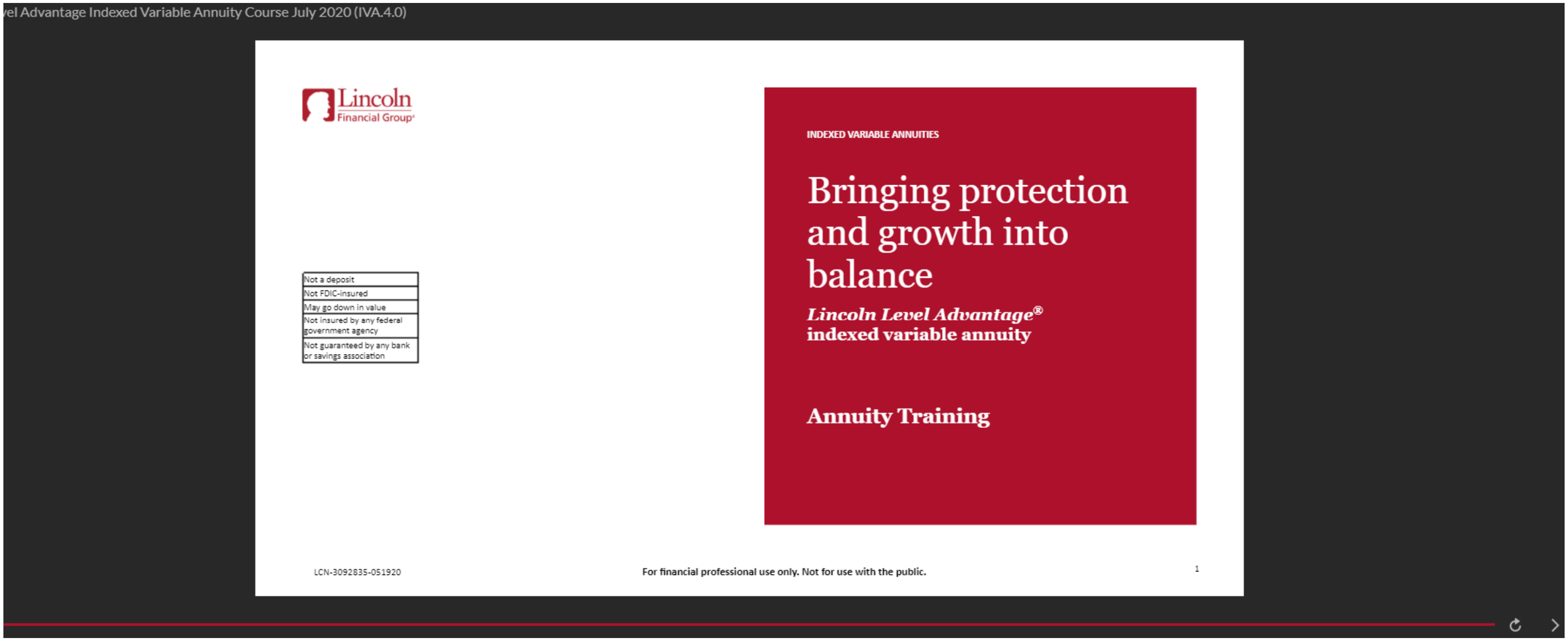
	Status	Date Completed
Fixed Annuities Course May 2020 (FA.14.0) Click here to access training	Incomplete	

Life Product Training (click to expand or collapse)

	Status	Date Completed
Lincoln Fixed Individual Life Insurance Nov. 2019 (LFIL 11.19) Click here to access training	Incomplete	
Lincoln Variable Individual Life Insurance Nov. 2019 (LVIL 11.19) Click here to access training	Incomplete	
Lincoln MoneyGuard Dec. 2019 (LMG_12.19) Click here to access training	Incomplete	

Click on the training for the products you are interested in. After you complete the course you will be able to take additional product courses.

Lincoln's product training

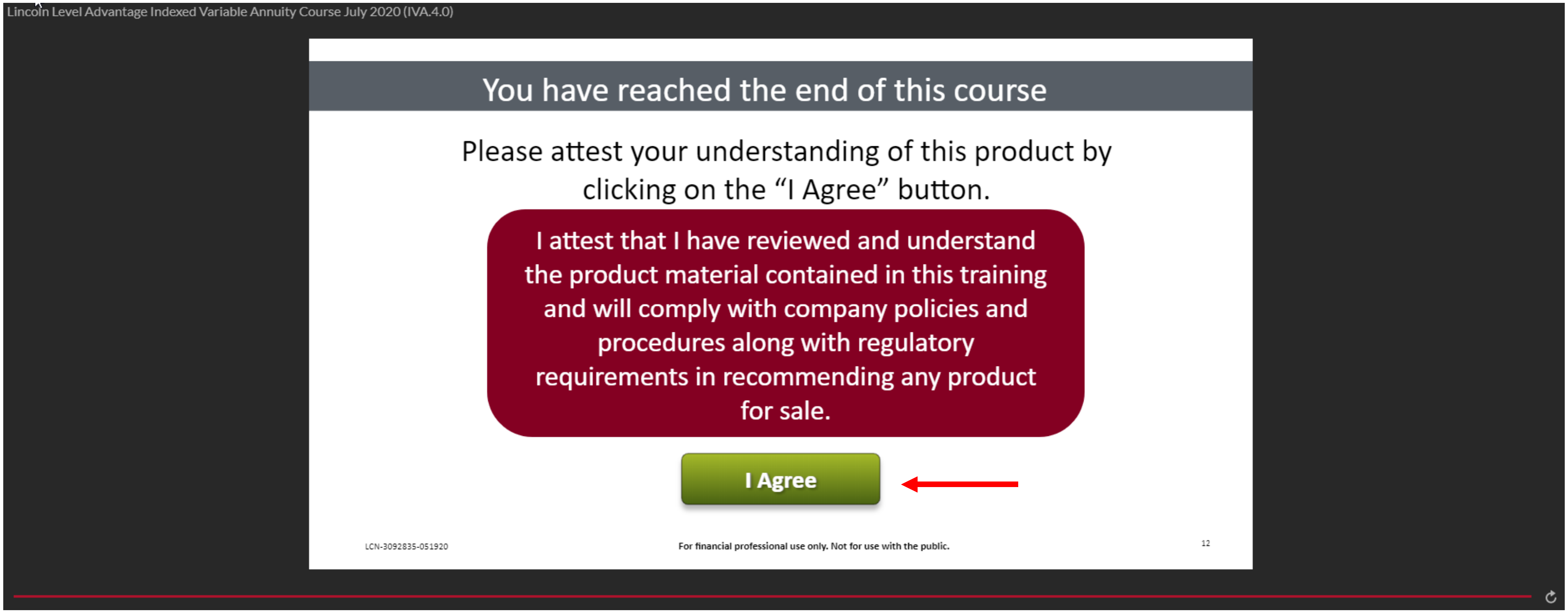


The course will open in a new window.

Click the gray arrow in the bottom right to advance to the next slide.

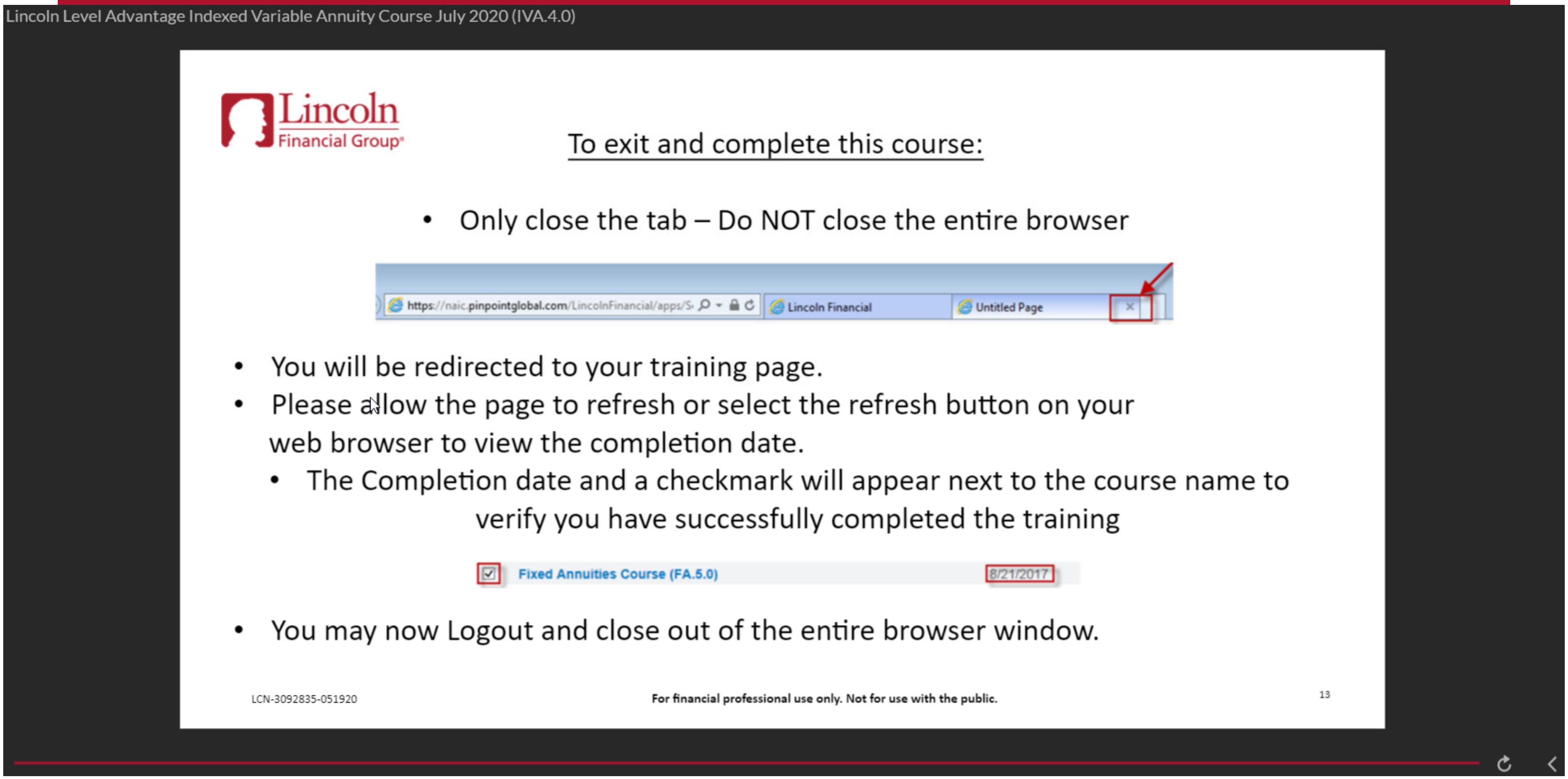
There is a 5 second delay on each slide.

Lincoln's product training



At the end of the course click "I Agree" to attest that you understand the material.

Lincoln's product training



The final slide provides instructions on exiting the course.
Close the tab and return to the LIMRA My Training page.

Lincoln's product training

- Home
- My Reg 187 Training
- My State Specific Training
- My Product Training
- My Transcript
- Reporting
- Administration

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 training 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: 1ST DISCOUNT BROKERAGE INC*

Variable Annuities (click to expand or collapse)

Course	Status	Date Completed
☐ Lincoln American Legacy Target Date Income January 2020 (TDI_1.0) Click here to access training	Incomplete	
☑ Lincoln Level Advantage Indexed Variable Annuity Course July 2020 (IVA.4.0) Click here to access training	Complete (OL)	9/21/2020
☑ Lincoln Variable Annuities Course Sept 2020 (VA.17.0) Click here to access training	Complete (OL)	9/21/2020

Fixed Annuities (click to expand or collapse)

Course	Status	Date Completed
☑ Fixed Annuities Course May 2020 (FA.14.0) Click here to access training	Complete (OL)	9/21/2020

Life Product Training (click to expand or collapse)

Course	Status	Date Completed
☐ Lincoln Fixed Individual Life Insurance Nov. 2019 (LFIL 11.19) Click here to access training	Incomplete	
☐ Lincoln Variable Individual Life Insurance Nov. 2019 (LVIL 11.19) Click here to access training	Incomplete	
☐ Lincoln MoneyGuard Dec. 2019 (LMG_12.19) Click here to access training	Incomplete	

Click Refresh and you should see your completion checkmarks and completion date. Take additional product courses as needed by repeating these steps.

QUESTIONS?

LINCOLN'S LICENSING CALL CENTER: 1-800-238-6265, OPTION 1

OR LICENSINGSTATUS@LFG.COM

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Contracts sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY.

Contractual obligations are subject to the claims-paying ability of the issuing insurance company.

Variable annuities are sold by prospectus; the prospectus contains investment objectives, risks, charges and expenses of the variable product and its underlying investment options. Read carefully.

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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