
***** Licensing & Appointment Bulletin *****
New NAIC Annuity Disclosure Model Regulation
Lincoln Annuity Products

New Annuity Suitability Requirements – Colorado, District of Columbia, Rhode Island

Colorado (Effective 4/1/11), Rhode Island (Effective 6/1/11), and the District of Columbia (Effective 6/24/11) have adopted the NAIC Suitability in Annuity Transactions Model Regulation.

General Annuity Training Requirement

This is a one time, four hour requirement which applies to both residents and non-residents. In order to take the general annuity training, please click on the link below. If a state approved course has already been taken through another provider, the certificate of completion can be uploaded on the site below:

<http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx>

Additionally, a similar general annuity course in other state will satisfy the general annuity course requirements in Colorado, Rhode Island, and the District of Columbia.

In Colorado: Producers who are licensed prior to 4/1/11 have until 10/1/11 to complete this requirement. Producers licensed on or after 4/1/11 will have to complete this requirement prior to selling annuities.

In Rhode Island: Producers who are licensed prior to 6/1/11 have until 12/1/11 to complete this requirement. Producers licensed on or after 6/1/11 will have to complete this requirement prior to selling annuities.

In the District of Columbia: Producers who are licensed prior to 6/24/11 have until 12/24/11 to complete this requirement. Producers licensed on or after 6/24/11 will have to complete this requirement prior to selling annuities.

Product Specific Training Requirement

The product specific training courses are required beginning on the following dates for each respective state:

- **Colorado** – 4/1/2011
- **Rhode Island** – 6/1/2011
- **District of Columbia** – 6/24/2011

These courses are provided on the LIMRA website. Please click on the link provided to take the Lincoln product specific course(s): <http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx>

There are four Lincoln annuity training modules provided. Producers can take one course or multiple courses as applicable to the type of annuity business solicited.

- Fixed Annuity
- Fixed Indexed Annuity
- Variable Annuity
- SPIA – Single Premium Immediate Annuity

Please know that the above is Lincoln's current interpretation of the NAIC Annuity Suitability Regulation. However, individual states review and revise requirements as deemed prudent and necessary. We welcome your inquiry should you have a question or desire to confirm a specific regulation.

The insurance companies of Lincoln Financial Group, referred to as Lincoln, strive to assist our distribution partners with information about regulatory changes and trends that may impact the sale of insurance products. As more states adopt annuity education requirements, there will be heightened scrutiny on the products and for requiring specific standards for the licensing and appointment of agents selling annuity products.

Please visit www.lfd.com to obtain the most up to date copy of all state specific training requirements.

www.lfg.com

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New Annuity Suitability Requirement – Wisconsin Effective 5/1/11

Wisconsin has adopted the NAIC suitability in annuity transactions model regulation.

Exemptions: The Annuity Suitability Requirement does not apply to employer sponsored products.

General Annuity Training Requirement

This is a one time, four hour requirement which applies to both residents and non-residents. In order to take the general annuity training, please click on the link below. If a state approved course has already been taken through another provider, the certificate of completion can be uploaded on the site below:

<http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx>

Additionally, a similar general annuity course in other state will satisfy the general annuity course requirements in Wisconsin.

Producers who are licensed prior to 5/1/11 have until 11/1/11 to complete this requirement. Producers licensed on or after 5/1/11 will have to complete this requirement prior to selling annuities.

Product Specific Training Requirement

The product specific training courses are required beginning 5/1/11 in the state of Wisconsin and are provided on the LIMRA website. Please click on the link below to take the Lincoln specific product course(s):

- <http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx>

There are four Lincoln annuity training modules provided. Producers can take one course or multiple courses as applicable to the type of annuity business solicited.

- Fixed Annuity
- Fixed Indexed Annuity
- Variable Annuity
- SPIA – Single Premium Immediate Annuity

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