What do I need to sell Lincoln *MoneyGuard*
*Market Advantage*?

Lincoln *MoneyGuard* *Market Advantage* is a variable universal life policy with a qualified
long-term care (LTC) rider. You must be properly contracted to sell Lincoln *MoneyGuard* *Market Advantage*. We’ve listed the requirements to help you prepare.

You and your firm must be licensed in the solicitation state before you meet with
your client
Please check with your firm for additional requirements before solicitation or submitting requests to Lincoln.

* If selling in a pre-appointment jurisdiction (Pennsylvania or the U.S. Virgin Islands), you must be appointed before meeting with your client.
* If your client is a resident of 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 your firm’s back office or the Lincoln Licensing Call Center at 800-238-6252, option 1.

| License line requirements | Jurisdiction |
| --- | --- |
| Life, Health, and Variable combination  | Arizona, California, Connecticut, District of Columbia, Georgia, Idaho, Illinois, Iowa, Kansas, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New York, North Dakota, Pennsylvania, the U.S. Virgin Islands, Utah, Wisconsin, and Wyoming |
| Life and Variable combination | Alabama, Arkansas, Colorado, Indiana, Kentucky, Lousiana, Maine, Massachusetts, Michigan, Montana, Rhode Island, South Carolina, South Dakota, Teneessee, Vermont, and Virginia |
| Life and Variable Annuity | Maryland, Minnesota, New Jersey, New Mexico, Ohio, Oklahoma, and Puerto Rico |
| Life, Health, and Variable Annuity | Delaware, Florida, Hawaii, Washington, and West Viriginia |

Additional jurisdiction information on page 2.

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| --- | --- |
| License line requirements (cont’d) | Jurisdiction |
| Life and Variable Life | Alaska and Oregon |
| Life, Health, Medicare Supplement/LTC, and Variable Annuity | North Carolina |
| General – Life, Accident, Health, and HMO | Texas |

You must satisfy all training requirements

* LTC training currently is not required for Lincoln *MoneyGuard*® *Market Advantage* in Connecticut, District of Columbia, Georgia, Hawaii, Kansas, Kentucky, Mississippi, Missouri, North Carolina, North Dakota, New Hampshire, New York, Puerto Rico, Texas, the U.S. Virgin Islands, or Virginia.
* Eight presale hours and four ongoing hours every two years from the last course taken are required in Alabama, Alaska, Arizona, Arkansas, Florida, Idaho, Maine, Maryland, Massachusetts, Michigan, Minnesota, Montana, Nebraska, Nevada, New Jersey, New Mexico, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Vermont, Washington, West Virginia, or Wyoming.
* For all other jurisdictions, use the LTC training reference table for additional details.

| Jurisdiction(s) | Presale training | Ongoing training |
| --- | --- | --- |
| California | 8 hours1 | 8 hours every 2 years from last course taken |
| Colorado | 16 hours | 5 hours within the license period |
| Delaware | N/A | 3 hours during the license period the policy is sold in |
| Illinois2, Louisiana, Ohio | 8 hours | 4 hours within the license period |
| Indiana | 8 hours | 5 hours every 2 years from last course taken |
| Iowa | 8 hours | 4 hours every 36 months from last course taken |
| Utah | 3 hours | 3 hours every 2 years from last course taken |
| Wisconsin | 8 hours3 | 4 hours every 2 years from last course taken |

1CA: Newly licensed financial professionals must complete eight hours of training in each of their first four years.

2IL: Illinois residents who don’t complete four hours of ongoing training during their license period have a 12-month grace period after their license expires. If they don’t complete their ongoing training within the grace period, they must retake the eight-hour presale training course to renew their license.

3WI: Residents must also complete the initial two-hour Wisconsin-specific Medicaid and LTC informational training.

FINRA registration with a broker-dealer is required

* State securities and FINRA registration are required when selling in the following jurisdictions: Hawaii, Iowa, Minnesota, Montana, Nevada, North Carolina, North Dakota, Oregon, Puerto Rico, Rhode Island, South Dakota, Utah, Vermont, Washington, and Wyoming.

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

* Anti-money laundering (AML) certification
* Lincoln Business Associate Agreement
* Lincoln Fair Credit Reporting Act Disclosure & Authorization (FCRA)
* Lincoln professional profile
* Lincoln Producer Agreement
* Proof of errors and ommissions 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 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, contact your firm’s back office or the Lincoln Licensing Call Center at 800-238-6252, option 1.
* Submit paperwork to Contracting@LFG.com.

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

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