ANNUITY PRODUCT TRAINING ACCESS AND SUPPORT

Lincoln Financial Group

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.

1. To access LIMRA's training site go to:
http://naic.pinpointglobal.com/LincolnFinancial/Apps/default.aspx

First-Time Users

1. On the Welcome Screen, select "Click Here to Register" on the left.
2. Fill in the required fields. You will be prompted to include information including: first name, last name, e-mail address, resident state, and SSN.
3. 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.

4. 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.
5. 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."
6. The system will assign a username for you to use along with your password to log onto the site in the future.

How to Complete the Product Specific Training

1. Click on "My Product Training" located on the left menu.
2. On the product-specific training page, select the product line(s) with which you are affiliated to take the required course(s).
3. The PowerPoint training course will open for the product line you selected:

a. Read each slide carefully.
b. Be sure to not close the window during training – may have to restart.
c. On the last slide, be sure to close the tab after the slide below and wait until the LIMRA site refreshes with the completion date.

4. When the training is complete, you will be certified to sell your lines of authority.

NFI SOLUTIONS
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How to Complete the State Specific Training

1. Click on “My State Specific Training” located on the left menu.

2. 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.

3. 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.

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

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

6. Click on the STATE-SPECIFIC TRAINING button.

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

8. 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.

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

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

11. Click "Checkout" to review and complete your order.

12. After receiving your confirmation, click "Portal Home."

13. After returning to the homepage, click the "State-Specific Training" box.

14. Under "Annuities" click on "Start Work" to take your General Annuity Training.

15. 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.

Important Disclosures

Fixed and variable annuities and state variations are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, distributed by Lincoln Financial Distributors, Inc., a broker/dealer. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.

Contracts sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, nc. The contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York. Product and features subject to state availability. Limitations and exclusions may apply. Variable products are sold by prospectus. Consider the investment objectives, risks, charges, and expenses of the variable product and its underlying investment options carefully before investing. The prospectus contains this and other information about the variable product and its underlying investment options. A prospectus is available on www.LincolnFinancial.com or you may request one from a registered representative. Read it carefully before investing.