Accessing NY Regulation 187 training courses

Where to find the Best Interest and Lincoln product training modules

NY Regulation 187 will require producers and insurers to implement a process that ensures they're acting in the consumer's best interest when recommending an annuity or life insurance policy issued in New York. For Life Insurance, the regulation takes effect on **February 1, 2020.**

Part of the NY Regulation 187 requirements include two types of pre-sale training: NY Regulation Best Interest and carrier-specific product training courses. The producer will be responsible for course completion prior to soliciting business on or after February 1, 2020.

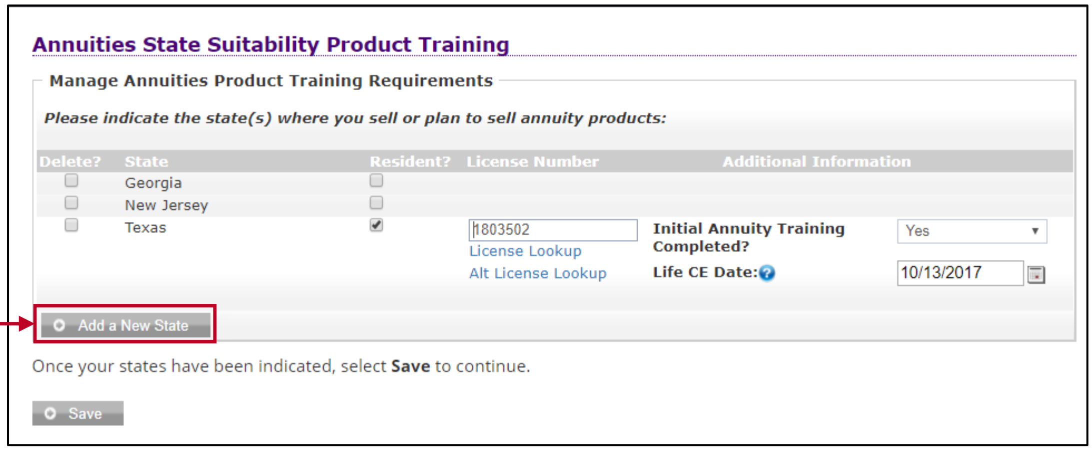
As part of Lincoln Financial Group's continued commitment to our partners, we have worked with five CE vendors to provide access to our three product training courses as well as the NY Regulation Best Interest training. Follow the steps below to access the NY Regulation 187 training requirements.

This training requirement has been in effect for Annuities since August 1, 2019. The Life training is being placed on the same platforms. These directions provided below are for life training even if the web pages that you are clicking through state annuity.

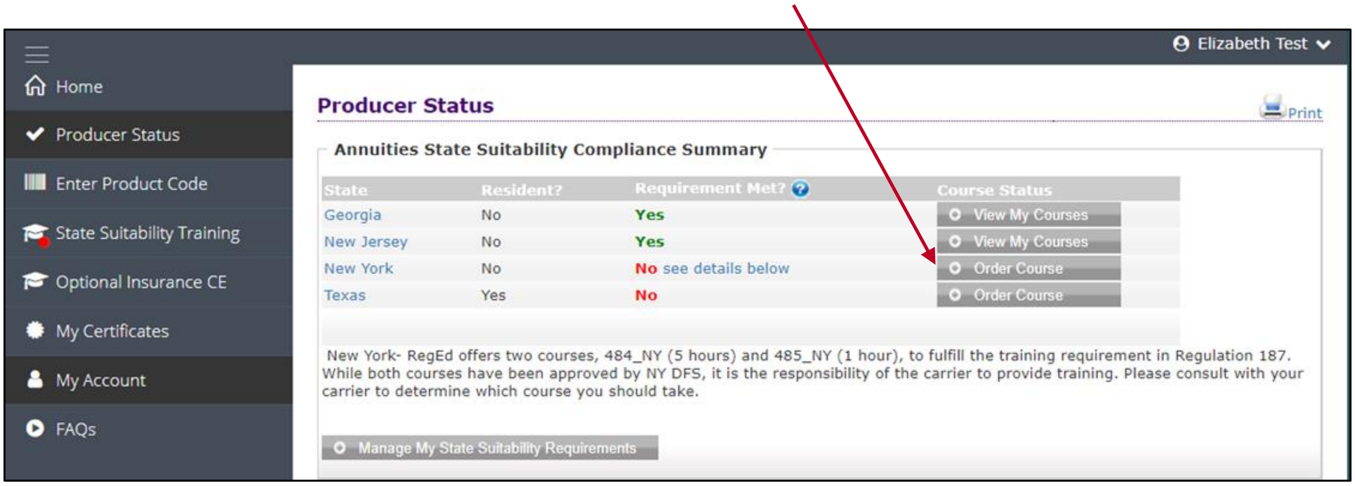
RegEd

NY Regulation 187 Best Interest Training	Lincoln Product Training
• NY Reg 187: Suitability and Best Interest of Clients in Life Insurance and Annuity Transactions (484_NY, a 4- to 5-hour CE course), or • Best Interest of Clients in Life Insurance or Annuity Transactions: NY Reg 187 – 1-hour Course (485_NY)	• Lincoln Fixed Individual Life Insurance Nov. 2019 • Lincoln Variable Individual Life Insurance Nov. 2019 • Lincoln MoneyGuard Dec. 2019

If you already have an account with RegEd, but need to add your NY license number, navigate to the **Producer Status** tab in the left-hand rail. Click “Manage My State Suitability Requirements” to access the page where you can add a new state. When initially registering, you will need to include your NY license number.

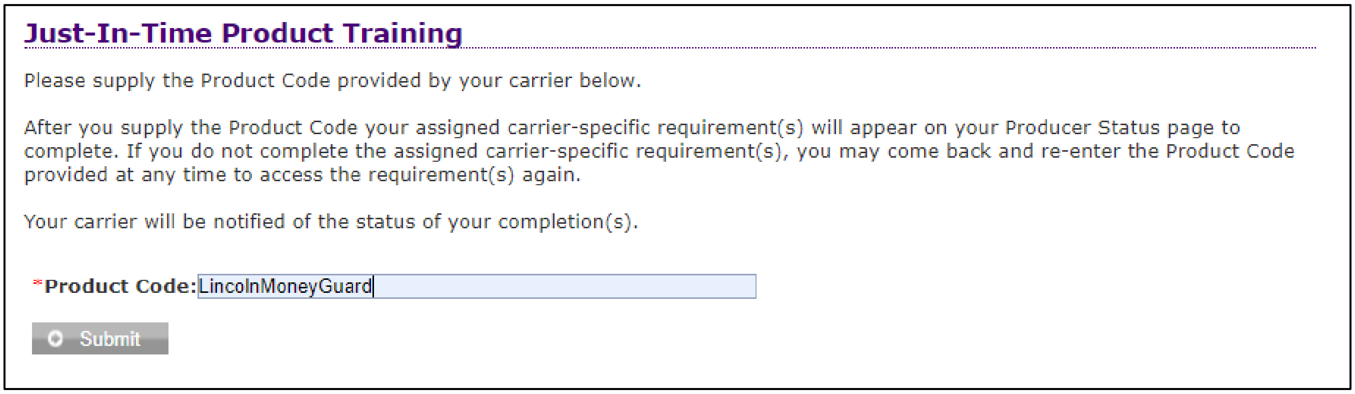


With your NY license number added to your account, the NY Regulation Best Interest training will automatically be populated under the **Producer Status** tab. Just click “Order Course” to get started.



To access Lincoln's product specific courses, you will need to use a product code. Click on the **Enter Product Code** tab in the left-hand rail. Enter the following codes to order the courses:

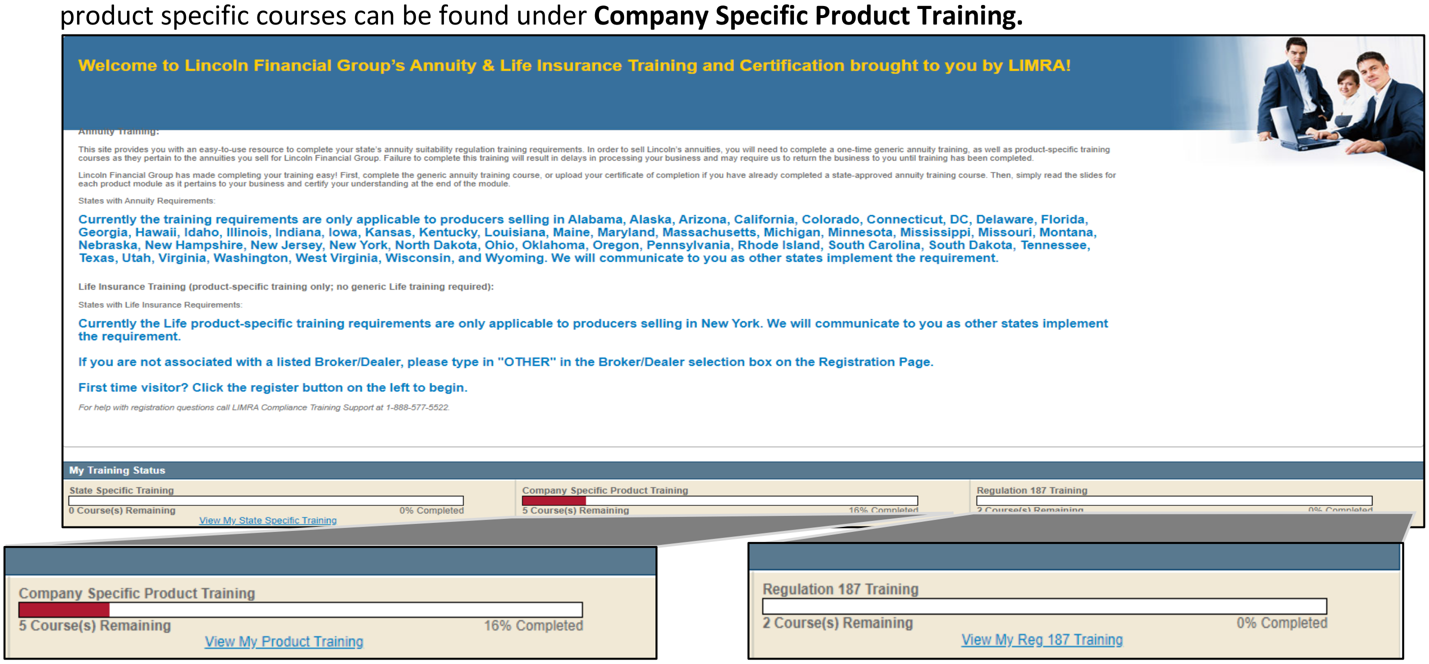
- Lincoln Fixed Individual Life Insurance Nov. 2019 - **LincolnFixedLife**
- Lincoln Variable Individual Life Insurance Nov. 2019 – **LincolnVariableLife**
- Lincoln MoneyGuard Dec. 2019 – **LincolnMoneyGuard**



LIMRA

NY Regulation 187 Best Interest Training	Lincoln Product Training
• Overview of State Best Interest Requirements	• Lincoln Fixed Individual Life Insurance Nov. 2019 • Lincoln Variable Individual Life Insurance Nov. 2019 • Lincoln MoneyGuard Dec. 2019

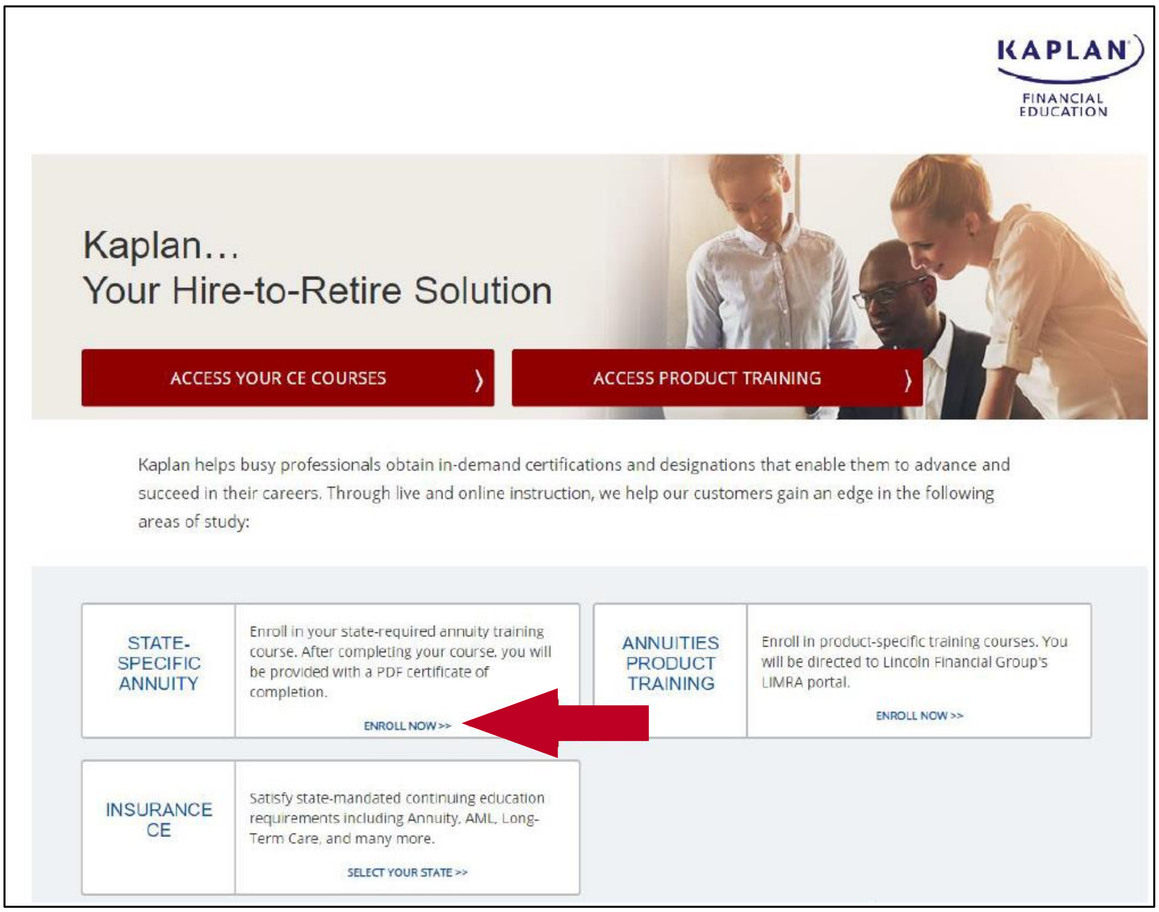
After logging-in/registering to your LIMRA account, the desired courses will be available at the bottom of the home page. The NY Regulation 187 Best Interest Training can be found under **Regulation 187 Training.** Lincoln's product specific courses can be found under **Company Specific Product Training.**



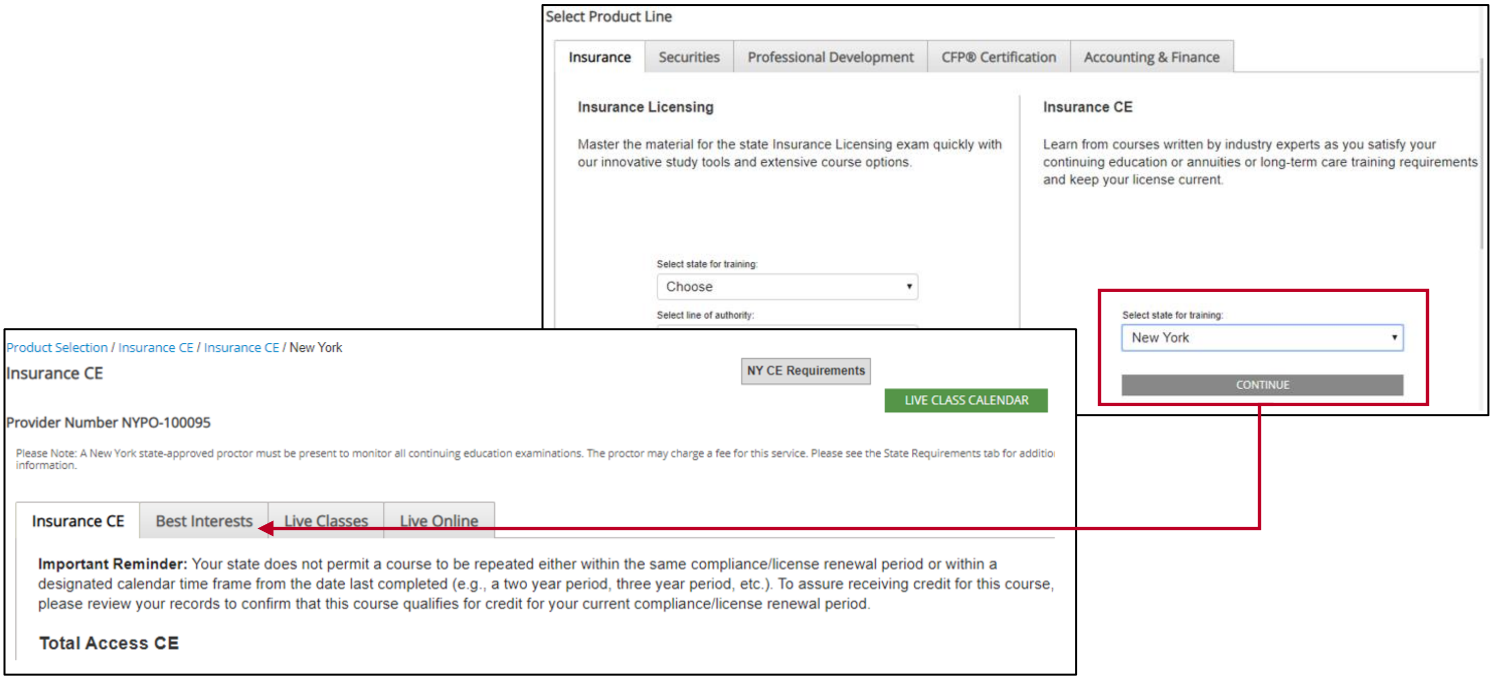
Kaplan

NY Regulation 187 Best Interest Training	Lincoln Product Training
• New York Suitability and Best Interests in Annuity Transactions (Annuity only), or • New York Suitability and Best Interests in Life Insurance and Annuity Transactions (combination course), or • New York Suitability and Best Interests in Life Insurance Transactions (Life only)	• Lincoln Fixed Individual Life Insurance Nov. 2019 • Lincoln Variable Individual Life Insurance Nov. 2019 • Lincoln MoneyGuard Dec. 2019

To access the NY Regulation 187 courses on Kaplan's platform you will need to login/register and then click on "Enroll Now" under the **State-Specific Annuity** tab.

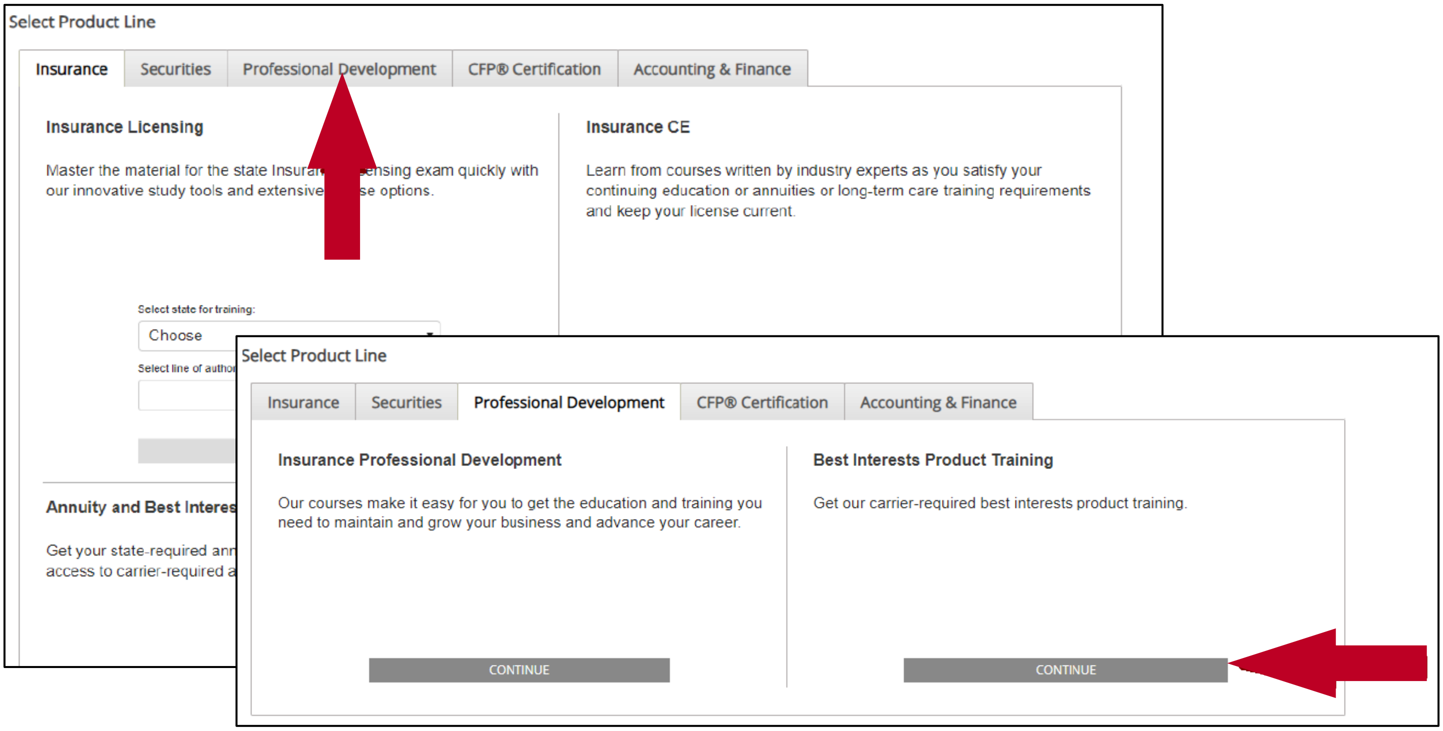


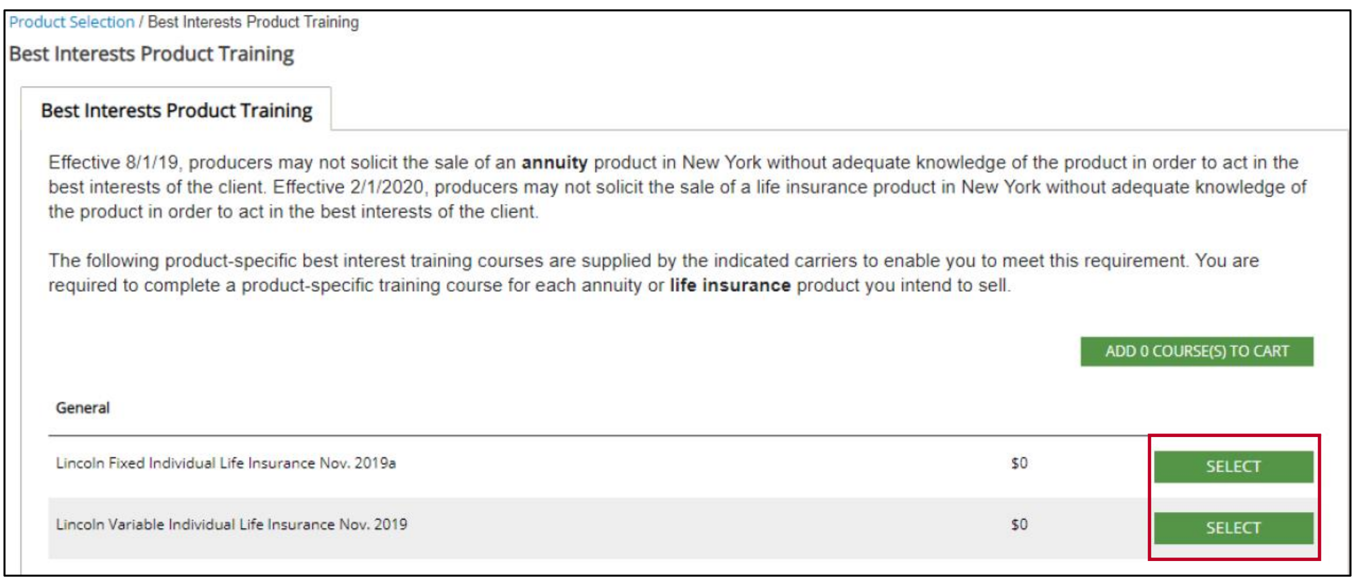
For the NY Regulation 187 Best Interest training, select “New York” under **Insurance CE,** then click continue. You will then need to click on the **Best Interests** tab to locate the appropriate class and add it to your cart.



Product	Credit Types		Price	
New York Suitability and Best Interests in Annuity Transactions - Internet (1166)	LA Life/Accident and Health Agents LB Life Brokers C1 Life Consultants LSB Life Settlement Brokers Eligible CFP® CE	4.00 4.00 4.00 4.00 3.00	$15.20	ADD TO CART
New York Suitability and Best Interests in Annuity Transactions Supplement, Revised - Internet (1696)	LA Life/Accident and Health Agents LB Life Brokers C1 Life Consultants LSB Life Settlement Brokers	3.00 3.00 3.00 3.00	$15.20	ADD TO CART
New York Suitability and Best Interests in Life Insurance and Annuity Transactions-INTERNET (1233)	LA Life/Accident and Health Agents LB Life Brokers C1 Life Consultants LSB Life Settlement Brokers Eligible CFP® CE	8.00 8.00 8.00 8.00 4.00	$15.20	ADD TO CART
New York Suitability and Best Interests in Life Insurance Transactions (1147)	LA Life/Accident and Health Agents LB Life Brokers C1 Life Consultants LSB Life Settlement Brokers Eligible CFP® CE	4.00 4.00 4.00 4.00 2.50	$15.20	ADD TO CART
Non-Resident New York Producer Course: New York Suitability and Best Interests in Annuity Transactions [not for CE credit]	Best Interests	0.00	$15.20	ADD TO CART
Non-Resident New York Producer Course: New York Suitability and Best Interests in Life Insurance and Annuity Transactions [not for CE credit]	Best Interests	0.00	$15.20	ADD TO CART
Non-Resident New York Producer Course: New York Suitability and Best Interests in Life Insurance [not for CE credit]	Best Interests	0.00	$15.20	ADD TO CART

For Lincoln's product specific courses, after clicking on **State-Specific Annuity's** "Enroll Now" you will then need to select the **Professional Development** tab. Click "Continue" under **Best Interests Product Training** to access courses.



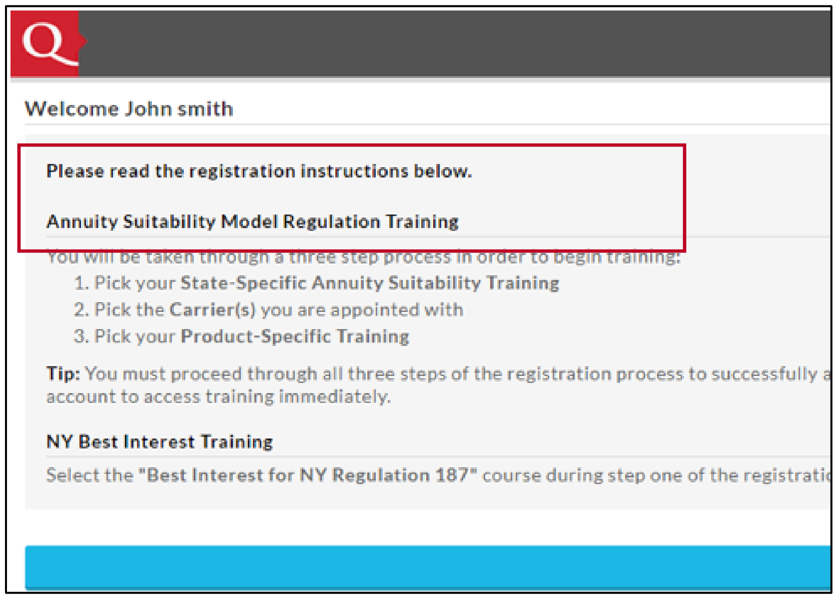


Quest CE

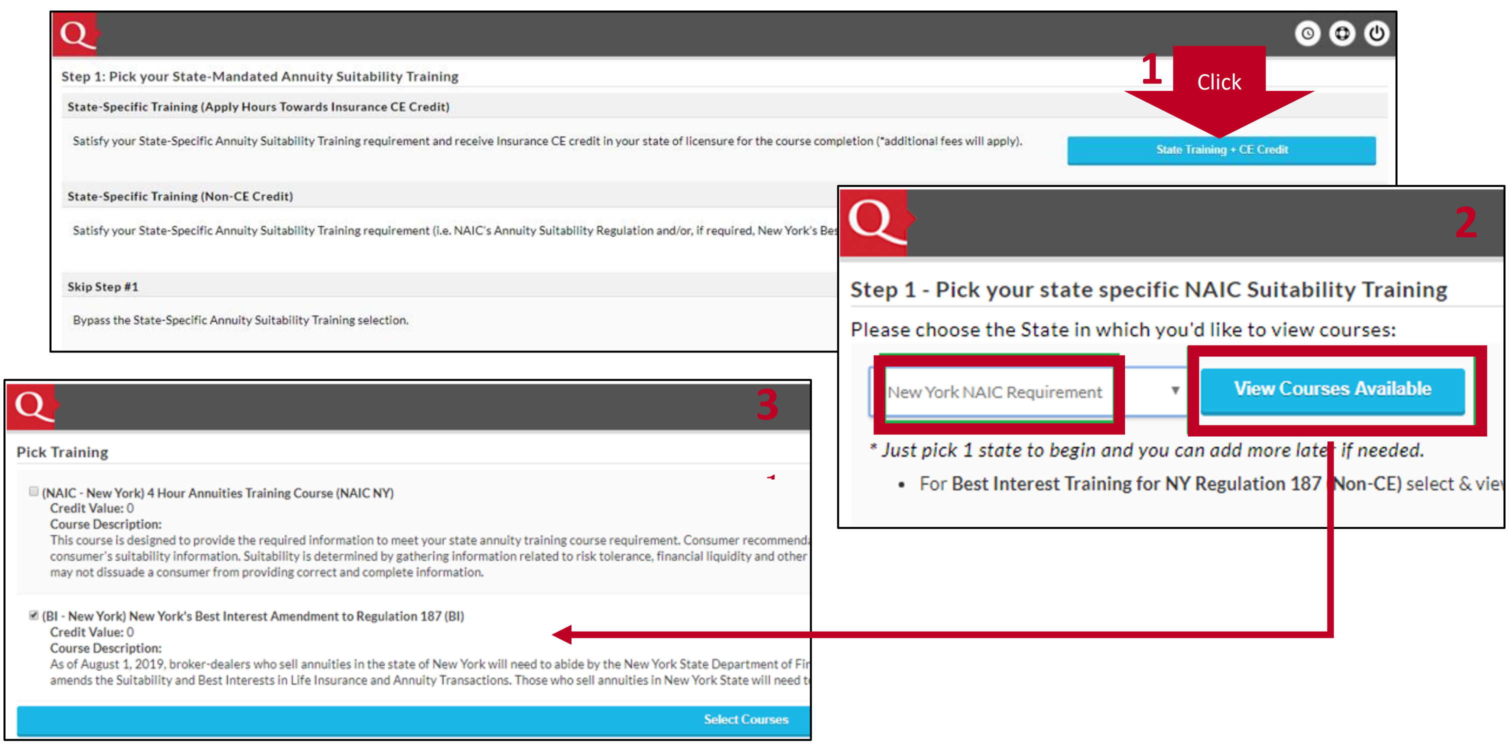
NY Regulation 187 Best Interest Training	Lincoln Product Training
• (NYCS-261350) New York's Best Interest Amendment to Regulation 187 (BI CE), or • (BI-New York) New York's Best Interest Amendment to Regulation 187 (BI)	• Lincoln Fixed Individual Life Insurance Nov. 2019 • Lincoln Variable Individual Life Insurance Nov. 2019 • Lincoln MoneyGuard Dec. 2019

If this is your first time registering with Quest CE, you will be able to register for your course while you develop your account.

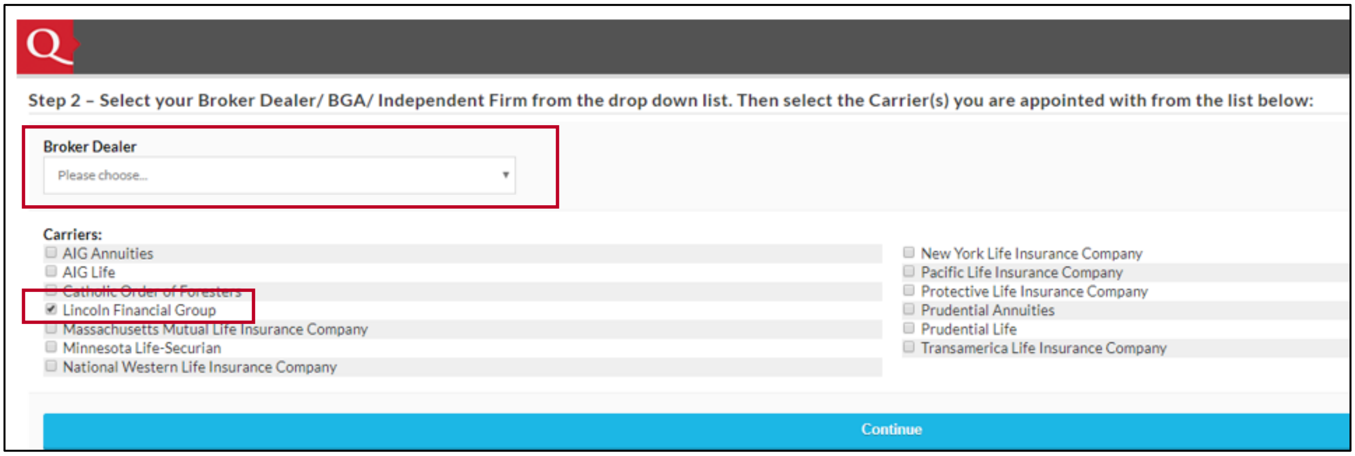
After entering your personal information, you will be presented with three-steps to access both the NY Regulation Best Interest and product trainings. Although Step 1 is titled **State-Specific Annuity Suitability Training**, it is conclusive of the life version of the Best Interest training.

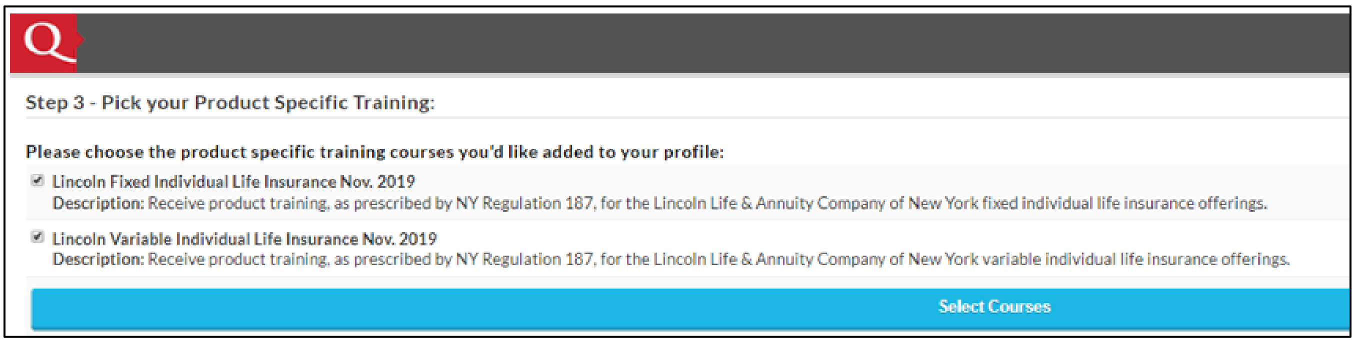


Both the CE Credit and Non-CE Credit options under "**State-Mandated Annuity Suitability Training"** provide courses that meet the criteria for the NY Regulation Best Interest training. Select "New York NAIC Requirement" to view courses.

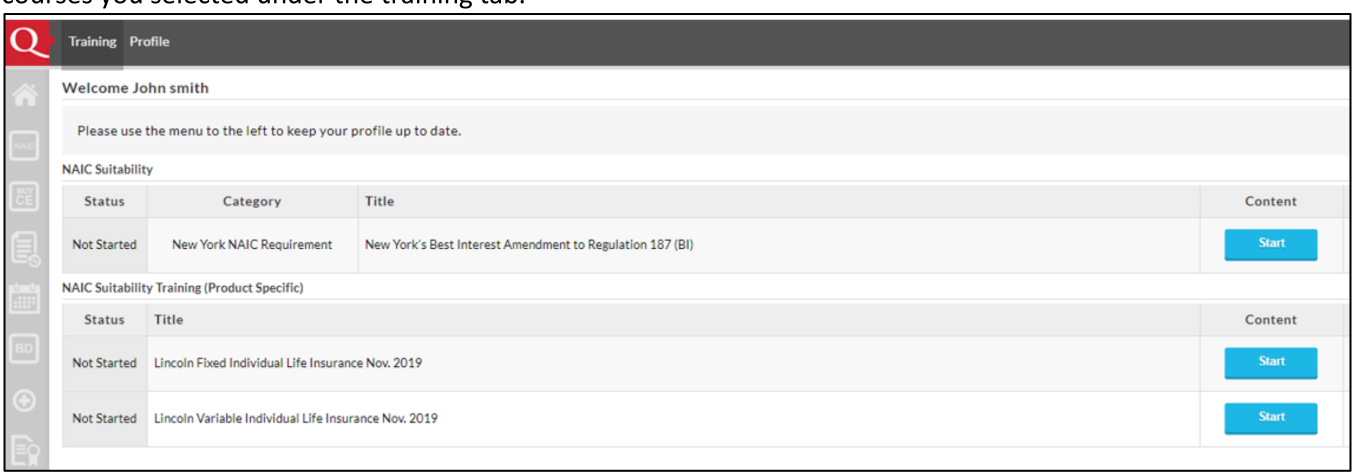


To get access to Lincoln's product specific training, you will need to select Lincoln as a Carrier that you are appointed with in Step 2. Continuing into Step 3 will allow you to select the Lincoln product training courses that cover the various products you recommend to clients.





A Personal Profile Security Setup is the last part of your registration. Once complete, you will be able to find the courses you selected under the training tab.



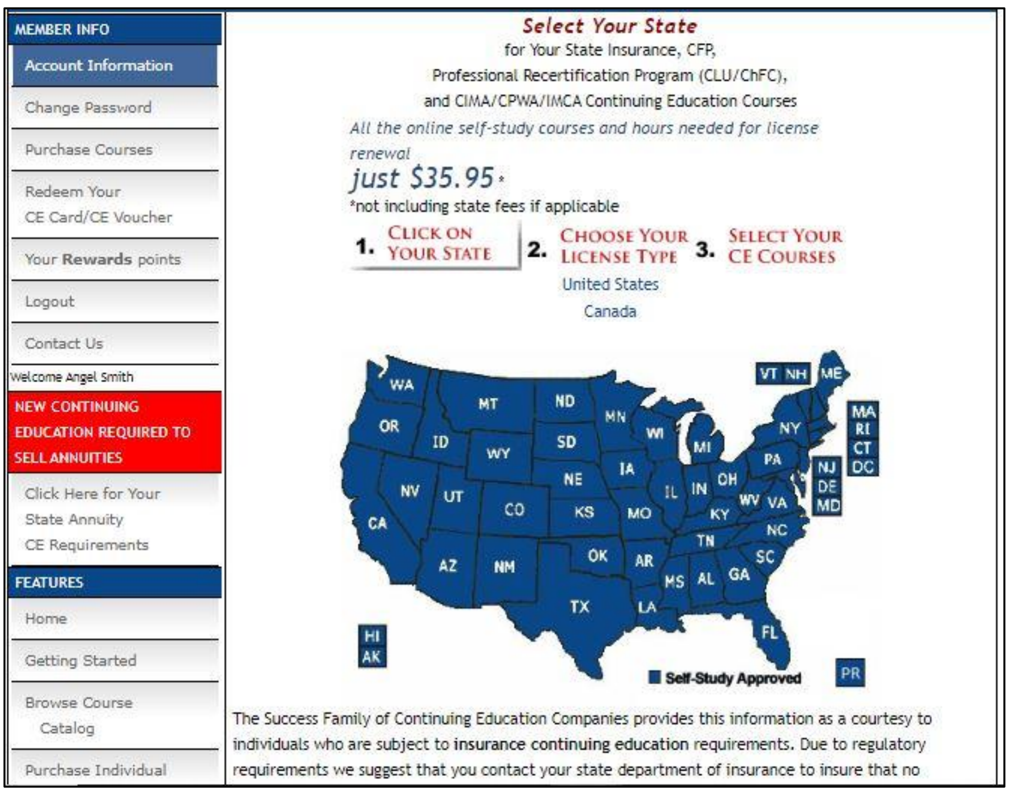
For users that already have accounts, after logging in you can add the NY Best Interest training by hovering over the left-hand menu and clicking on **State Specific NAIC Annuity CE** tab. If you choose **State Training + CE Credit** from the options, you will need to select "New York" from the drop-down menu. If you choose **State Training Only** from the options, select "New York NAIC Requirement" from the drop-down.

To access Lincoln's product courses, click the **Add Product Specific** tab on the left-hand side of your screen. If the Lincoln courses do not appear, you will need to click on the **Manage Appointments** tab within the menu on the left to verify the Carrier(s) listed in your account. You can add Lincoln at this time.

Success CE

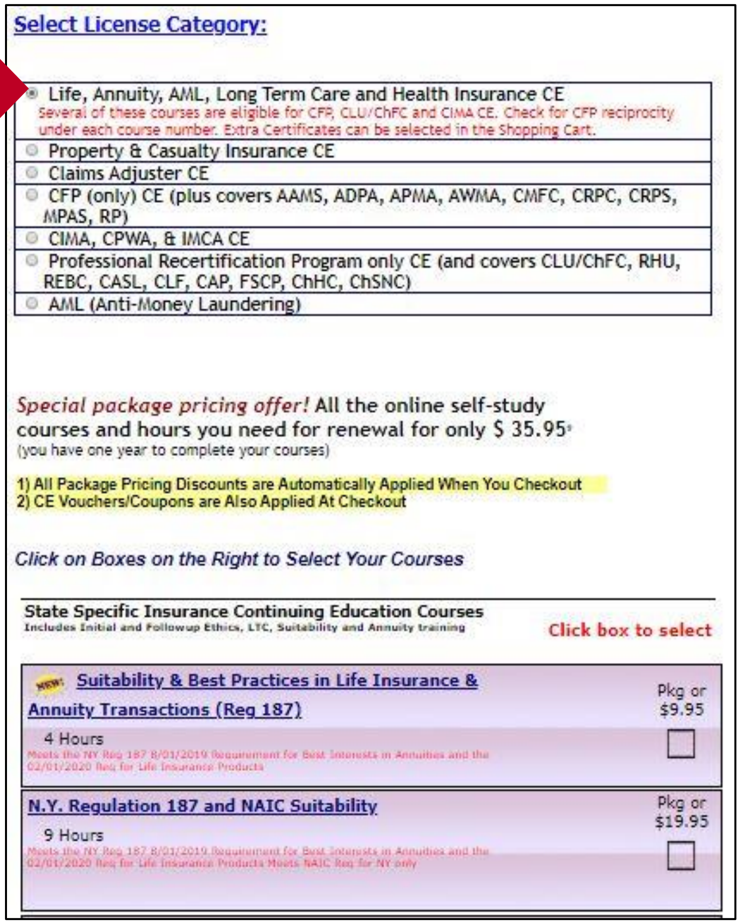
NY Regulation 187 Best Interest Training	Lincoln Product Training
• NY Regulation 187 and NAIC Suitability	• Lincoln Fixed Individual Life Insurance Nov. 2019 • Lincoln Variable Individual Life Insurance Nov. 2019 • Lincoln MoneyGuard Dec. 2019

After logging-in/registering to your account, you can gain access to both the NY Best Interest and product trainings by clicking on **the Purchase Courses** tab in the left-hand rail. To find courses for either your "Resident NY" or "Non-Resident" license, click on the state that you hold your "Resident License" in. If you have a Non-Resident license for New York, you will need to make sure that information is updated in your account.



Next, click on **"Life, Annuity, AML, Long Term Care and Health Insurance CE"** to populate the NY Regulation 187 required courses. Finally, scroll down to select the ones you need.

Click & Scroll



Residential Licensees will have NY 187 Courses that look like these

Non-Residential Licensees will receive this option

This product is a life insurance policy with a rider that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement policy.