

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.

Annuities State Suitability Product Training

Manage Annuities Product Training Requirements

Please indicate the state(s) where you sell or plan to sell annuity products:

Delete?	State	Resident?	License Number	Additional Information
☐	Georgia	☐		
☐	New Jersey	☐		
☐	Texas	☒	11803502 License Lookup Alt License Lookup	Initial Annuity Training Completed? Yes Life CE Date: 10/13/2017

[Add a New State](#)

Once your states have been indicated, select **Save** to continue.

[Save](#)

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.

Producer Status

Annuities State Suitability Compliance Summary

State	Resident?	Requirement Met?	Course Status
Georgia	No	Yes	View My Courses
New Jersey	No	Yes	View My Courses
New York	No	No see details below	Order Course
Texas	Yes	No	Order Course

New York- RegEd offers two courses, 484_NY (5 hours) and 485_NY (1 hour), to fulfill the training requirement in Regulation 187. While both courses have been approved by NY DFS, it is the responsibility of the carrier to provide training. Please consult with your carrier to determine which course you should take.

[Manage My State Suitability Requirements](#)

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**

Just-In-Time Product Training

Please supply the Product Code provided by your carrier below.

After you supply the Product Code your assigned carrier-specific requirement(s) will appear on your Producer Status page to complete. If you do not complete the assigned carrier-specific requirement(s), you may come back and re-enter the Product Code provided at any time to access the requirement(s) again.

Your carrier will be notified of the status of your completion(s).

* Product Code:

 Submit

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**.

Welcome to Lincoln Financial Group's Annuity & Life Insurance Training and Certification brought to you by LIMRA!

Annuity training:

This site provides you with an easy-to-use resource to complete your state's annuity suitability regulation training requirements. In order to sell Lincoln's annuities, you will need to complete a one-time generic annuity training, as well as product-specific training courses as they pertain to the annuities you sell for Lincoln Financial Group. Failure to complete this training will result in delays in processing your business and may require us to return the business to you until training has been completed.

Lincoln Financial Group has made completing your training easy! First, complete the generic annuity training course, or upload your certificate of completion if you have already completed a state-approved annuity training course. Then, simply read the slides for each product module as it pertains to your business and certify your understanding at the end of the module.

States with Annuity Requirements:

Currently the training requirements are only applicable to producers selling in Alabama, Alaska, Arizona, California, Colorado, Connecticut, DC, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, and Wyoming. We will communicate to you as other states implement the requirement.

Life Insurance Training (product-specific training only; no generic Life training required):

States with Life Insurance Requirements:

Currently the Life product-specific training requirements are only applicable to producers selling in New York. We will communicate to you as other states implement the requirement.

If you are not associated with a listed Broker/Dealer, please type in "OTHER" in the Broker/Dealer selection box on the Registration Page.

First time visitor? Click the register button on the left to begin.

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



My Training Status

State Specific Training 0 Course(s) Remaining View My State Specific Training 0% Completed	Company Specific Product Training 5 Course(s) Remaining 16% Completed	Regulation 187 Training 2 Course(s) Remaining View My Reg. 187 Training 0% Completed
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Company Specific Product Training

5 Course(s) Remaining

16% Completed

[View My Product Training](#)

Regulation 187 Training

2 Course(s) Remaining

0% Completed

[View My Reg. 187 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.

KAPLAN
FINANCIAL
EDUCATION

Kaplan... Your Hire-to-Retire Solution

[ACCESS YOUR CE COURSES](#) [ACCESS PRODUCT TRAINING](#)

Kaplan helps busy professionals obtain in-demand certifications and designations that enable them to advance and succeed in their careers. Through live and online instruction, we help our customers gain an edge in the following areas of study:

STATE-SPECIFIC ANNUITY	Enroll in your state-required annuity training course. After completing your course, you will be provided with a PDF certificate of completion. ENROLL NOW >>	ANNUITIES PRODUCT TRAINING	Enroll in product-specific training courses. You will be directed to Lincoln Financial Group's LIMRA portal. ENROLL NOW >>
INSURANCE CE	Satisfy state-mandated continuing education requirements including Annuity, AML, Long-Term Care, and many more. SELECT YOUR STATE >>		

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.

Select Product Line

Insurance

Securities

Professional Development

CFP® Certification

Accounting & Finance

Insurance Licensing

Master the material for the state Insurance Licensing exam quickly with our innovative study tools and extensive course options.

Select state for training:

Choose

Select line of authority:

NY CE Requirements

LIVE CLASS CALENDAR

Insurance CE

Learn from courses written by industry experts as you satisfy your continuing education or annuities or long-term care training requirements and keep your license current.

Select state for training:

New York

CONTINUE

Product Selection / Insurance CE / Insurance CE / New York

Insurance CE NY CE Requirements LIVE CLASS CALENDAR

Provider Number NYPO-100095

Please Note: A New York state-approved proctor must be present to monitor all continuing education examinations. The proctor may charge a fee for this service. Please see the State Requirements tab for additional information.

Insurance CE Best Interests Live Classes Live Online

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.

Total Access CE

Product	Credit Types		Price	
<u>New York Suitability and Best Interests in Annuity Transactions - Internet (1166)</u>	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
<u>New York Suitability and Best Interests in Annuity Transactions Supplement, Revised - Internet (1696)</u>	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
<u>New York Suitability and Best Interests in Life Insurance and Annuity Transactions-INTERNET (1233)</u>	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
<u>New York Suitability and Best Interests in Life Insurance Transactions (1147)</u>	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
<u>Non-Resident New York Producer Course: New York Suitability and Best Interests in Annuity Transactions [not for CE credit]</u>	Best Interests	0.00	\$15.20	ADD TO CART
<u>Non-Resident New York Producer Course: New York Suitability and Best Interests in Life Insurance and Annuity Transactions [not for CE credit]</u>	Best Interests	0.00	\$15.20	ADD TO CART
<u>Non-Resident New York Producer Course: New York Suitability and Best Interests in Life Insurance [not for CE credit]</u>	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.

The top screenshot shows the 'Select Product Line' interface with tabs for Insurance, Securities, Professional Development, CFP® Certification, and Accounting & Finance. The 'Professional Development' tab is highlighted with a red arrow. Below the tabs, there are sections for 'Insurance Licensing' and 'Insurance CE'. The 'Insurance Licensing' section includes a dropdown for 'Select state for training' and a 'Choose' button. The 'Insurance CE' section includes a description of continuing education courses.

The bottom screenshot shows the 'Select Product Line' interface with tabs for Insurance, Securities, Professional Development, CFP® Certification, and Accounting & Finance. The 'Professional Development' tab is highlighted. Below the tabs, there are sections for 'Insurance Professional Development' and 'Best Interests Product Training'. The 'Best Interests Product Training' section includes a description of carrier-required best interests product training and a 'CONTINUE' button, which is highlighted with a red arrow.

Product Selection / Best Interests Product Training

Best Interests Product Training

Best Interests Product Training

Effective 8/1/19, producers may not solicit the sale of an **annuity** product in New York without adequate knowledge of the product in order to act in the best interests of the client. Effective 2/1/2020, producers may not solicit the sale of a life insurance product in New York without adequate knowledge of the product in order to act in the best interests of the client.

The following product-specific best interest training courses are supplied by the indicated carriers to enable you to meet this requirement. You are required to complete a product-specific training course for each annuity or **life insurance** product you intend to sell.

[ADD 0 COURSE\(S\) TO CART](#)

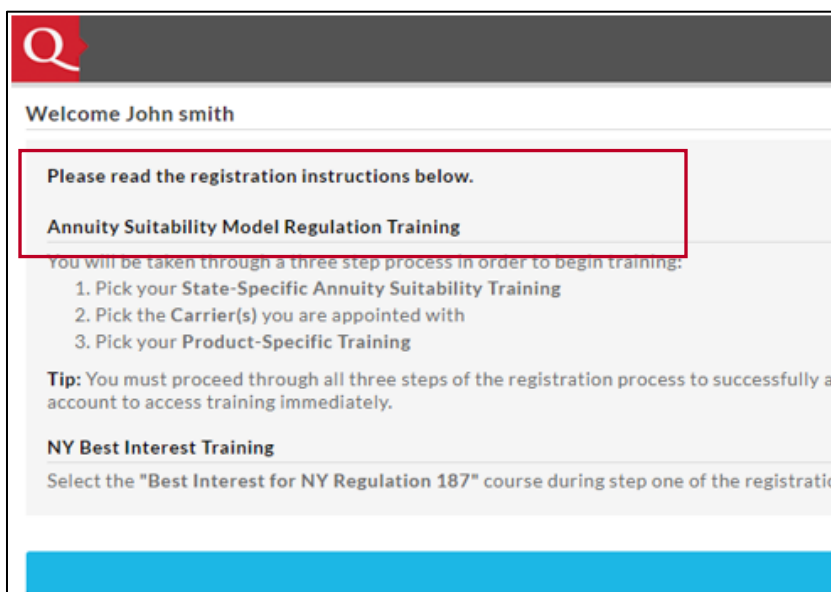
General		
Lincoln Fixed Individual Life Insurance Nov. 2019a	\$0	SELECT
Lincoln Variable Individual Life Insurance Nov. 2019	\$0	SELECT

Quest CE

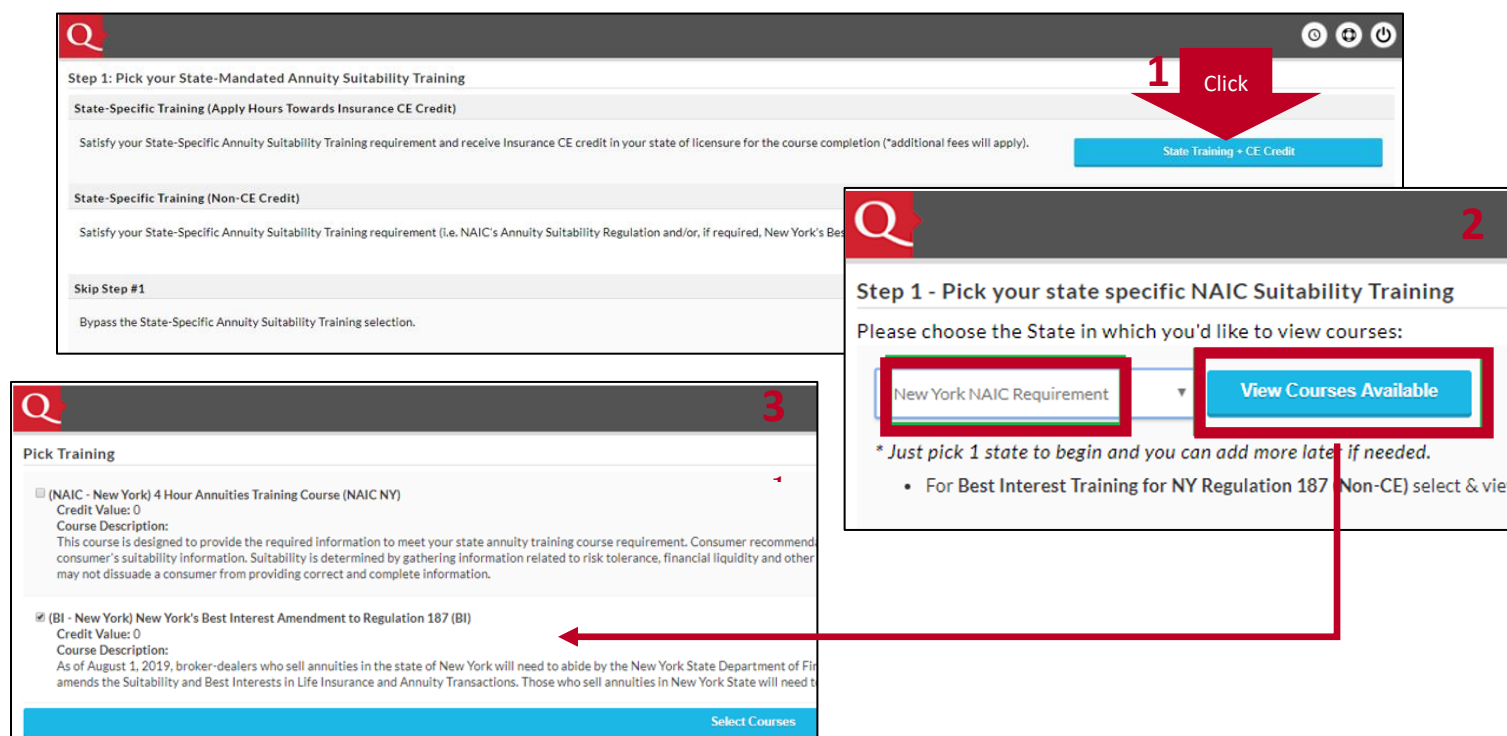
NY Regulation 187 Best Interest Training	Lincoln Product Training
(NYCS-261350) New York's Best Interest Amendment to Regulation 187 (BI CE), or (BI-New York) New York's Best Interest Amendment to Regulation 187 (BI)	- Lincoln Fixed Individual Life Insurance Nov. 2019 - Lincoln Variable Individual Life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

Step 2 - Select your Broker Dealer/ BGA/ Independent Firm from the drop down list. Then select the Carrier(s) you are appointed with from the list below:

Broker Dealer
Please choose...

Carriers:

- ☐ AIG Annuities
- ☐ AIG Life
- ☐ Catholic Order of Foresters
- ☒ Lincoln Financial Group
- ☐ Massachusetts Mutual Life Insurance Company
- ☐ Minnesota Life-Securian
- ☐ National Western Life Insurance Company
- ☐ New York Life Insurance Company
- ☐ Pacific Life Insurance Company
- ☐ Protective Life Insurance Company
- ☐ Prudential Annuities
- ☐ Prudential Life
- ☐ Transamerica Life Insurance Company

[Continue](#)

Step 3 - Pick your Product Specific Training:

Please choose the product specific training courses you'd like added to your profile:

- ☒ Lincoln Fixed Individual Life Insurance Nov. 2019
Description: Receive product training, as prescribed by NY Regulation 187, for the Lincoln Life & Annuity Company of New York fixed individual life insurance offerings.
- ☒ Lincoln Variable Individual Life Insurance Nov. 2019
Description: Receive product training, as prescribed by NY Regulation 187, for the Lincoln Life & Annuity Company of New York variable individual life insurance offerings.

[Select Courses](#)

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.

Training Profile

Welcome John smith

Please use the menu to the left to keep your profile up to date.

NAIC Suitability

Status	Category	Title	Content
Not Started	New York NAIC Requirement	New York's Best Interest Amendment to Regulation 187 (BI)	Start

NAIC Suitability Training (Product Specific)

Status	Title	Content
Not Started	Lincoln Fixed Individual Life Insurance Nov. 2019	Start
Not Started	Lincoln Variable Individual Life Insurance Nov. 2019	Start

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.

MEMBER INFO

Account Information

Change Password

Purchase Courses

Redeem Your CE Card/CE Voucher

Your Rewards points

Logout

Contact Us

Welcome Angel Smith

NEW CONTINUING EDUCATION REQUIRED TO SELL ANNUITIES

Click Here for Your State Annuity CE Requirements

FEATURES

Home

Getting Started

Browse Course Catalog

Purchase Individual

Select Your State

for Your State Insurance, CFP, Professional Recertification Program (CLU/ChFC), and CIMA/CPWA/IMCA Continuing Education Courses

All the online self-study courses and hours needed for license renewal

just \$35.95*

*not including state fees if applicable

1. CLICK ON YOUR STATE

2. CHOOSE YOUR LICENSE TYPE

3. SELECT YOUR CE COURSES

United States

Canada

The Success Family of Continuing Education Companies provides this information as a courtesy to individuals who are subject to insurance continuing education requirements. Due to regulatory requirements we suggest that you contact your state department of insurance to insure that no

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

Select License Category:

- Life, Annuity, AML, Long Term Care and Health Insurance CE
Several of these courses are eligible for CFP, CLU/ChFC and CIMA CE. Check for CFP reciprocity under each course number. Extra Certificates can be selected in the Shopping Cart.
- Property & Casualty Insurance CE
- Claims Adjuster CE
- CFP (only) CE (plus covers AAMS, ADPA, APMA, AWMA, CMFC, CRPC, CRPS, MPAS, RP)
- CIMA, CPWA, & IMCA CE
- Professional Recertification Program only CE (and covers CLU/ChFC, RHU, REBC, CASL, CLF, CAP, FSCP, ChHC, ChSNC)
- AML (Anti-Money Laundering)

Special package pricing offer! All the online self-study courses and hours you need for renewal for only \$ 35.95*
(you have one year to complete your courses)

1) All Package Pricing Discounts are Automatically Applied When You Checkout
2) CE Vouchers/Coupons are Also Applied At Checkout

Click on Boxes on the Right to Select Your Courses

State Specific Insurance Continuing Education Courses
Includes Initial and Followup Ethics, LTC, Suitability and Annuity training

Click box to select

Suitability & Best Practices in Life Insurance & Annuity Transactions (Reg 187) 4 Hours Meets the NY Reg 187 8/01/2019 Requirement for Best Interests in Annuities and the 02/01/2020 Req for Life Insurance Products	Pkg or \$9.95 ☐
N.Y. Regulation 187 and NAIC Suitability 9 Hours Meets the NY Reg 187 8/01/2019 Requirement for Best Interests in Annuities and the 02/01/2020 Req for Life Insurance Products Meets NAIC Req for NY only	Pkg or \$19.95 ☐

Residential Licensees will have NY 187 Courses that look like these

Suitability & Best Practices in Life Insurance & Annuity Transactions (Reg 187) 4 Hours Meets the NY Reg 187 8/01/2019 Requirement for Best Interests in Annuities and the 02/01/2020 Req for Life Insurance Products	Pkg Price ☐
N.Y. Regulation 187 and NAIC Suitability 9 Hours Meets the NY Reg 187 8/01/2019 Requirement for Best Interests in Annuities and the 02/01/2020 Req for Life Insurance Products Meets NAIC Req for NY only	Pkg Price ☐

Non-Residential Licensees will receive this option

Suitability & Best Practices in Life Insurance & Annuity Transactions (Reg 187) - NY Non-Resident Requirement Course Number: NY Reg 187 Non-Resident (NO CE CREDIT) 0 Hours	Pkg or \$9.95 ☐
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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.

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