

Long-Term Care Licensing and Training Requirements for Securian Products



Minnesota Life Insurance Company - a Securian Financial company
400 Robert Street North, St. Paul, MN 55101-2098

You must complete the state-required training and satisfy all state requirements before selling Securian Financial's long-term care (LTC) products. LTC training varies by state, so make sure you satisfy the specific requirements, including licensing, appointment and certification, in each state you plan to sell LTC products.

To confirm you've already completed the training requirements in a specific state or to start the process to satisfy them, please follow the steps below:

1. Log onto clearcert.com to find information on training requirements and approved training course providers. If you've completed the requirements for your state(s), contact the training provider to obtain a copy of your completion certificate. Fax it to our Central Licensing Team.
2. Find and complete an approved course from the ClearCert® website.
3. Notify our Central Licensing Team that you've completed the course. Fax the completion certificate to our Central Licensing Team at 651-665-7256.
4. Your licensing representative will confirm you are approved to sell Securian Financial's LTC products.

Please note:

- You must satisfy all state requirements before selling Securian Financial's LTC products and you must provide a copy of the training certificate for the state(s) in which you plan to do business in.
- Certificates of completion may be included with initial appointment paperwork or submitted when to the Central Licensing Team by email or fax. Note: We cannot accept a completion certificate from any course that is not on ClearCert's accepted list.

The table on the following page outlines each state's LTC training requirements and identifies the licensing lines of authority needed to sell LTC or linked-benefit products.

Contact us:

Email: centrallicensing@securian.com

Fax: 1-651-665-7256

Phone: 1-866-889-6107

| State | Licensing Requirements | | LTC Certification Requirements | |
|-------------------------|------------------------|--------|---|---|
| | Life | Health | Pre-Sale Hours ¹⁴ | On-Going Hours |
| Alabama | X | X | 8 hours | 4 hours every license renewal period |
| Alaska | X | X | 8 hours | 4 hours within 2 years of last LTC course |
| Arizona | X | X | 8 hours | 4 hours within 2 years of last LTC course |
| Arkansas | X | X | 8 hours | 4 hours within 2 years of last LTC course |
| California ¹ | X | | 8 hours CA specific LTC | 8 hours CA specific every license period |
| Colorado ² | X | | Resident - 16 hours Non-resident - 8 hours | 5 hours every 2 years of last LTC course |
| Connecticut | X | X | Not required | Not required |
| Delaware ³ | X | X | Not required | 3 hours - LTC |
| District of Columbia | X | X | Not required | Not required |
| Florida | X | X | 8 hours | 4 hours within 2 years of last LTC course |
| Georgia | X | X | Not required | Not required |
| Hawaii | X | X | Not required | Not required |
| Idaho | X | X | 8 hours | 4 hours within 2 years of last LTC course |

| State | Licensing Requirements | | LTC Certification Requirements | |
|------------------------------|------------------------|--------|--------------------------------|--|
| | Life | Health | Pre-Sale Hours ¹⁴ | On-Going Hours |
| Illinois ⁴ | X | X | 8 hours | 4 hours every license renewal period |
| Indiana ⁵ | X | X | 8 hours | 5 hours every license renewal period |
| Iowa | X | X | 8 hours | 4 hours every license renewal period |
| Kansas | X | X | Not required | Not required |
| Kentucky | X | | Not required | Not required |
| Louisiana | X | X | 8 hours | 4 hours every license renewal period |
| Maine | X | | 8 hours | 4 hours within 2 years of last LTC course |
| Maryland | X | | 8 hours | 4 hours within 2 years of last LTC course |
| Massachusetts ⁶ | X | | 8 hours | 4 hours within 2 years of last LTC course |
| Michigan | X | | 8 hours | 4 hours within 2 years of CE compliance period |
| Minnesota | X | | 8 hours | 4 hours within 2 years of last LTC course |
| Mississippi | X | X | Not required | Not required |
| Missouri | X | X | Not required | Not required |
| Montana | X | | 8 hours | 4 hours within 2 years of last LTC course |
| Nebraska | X | X | 8 hours | 4 hours within 2 years of last LTC course |
| Nevada | X | X | 8 hours | 4 hours within 2 years of last LTC course |
| New Hampshire | X | X | Not required | Not required |
| New Jersey | X | X | 8 hours | 4 hours within 2 years of last LTC course |
| New Mexico ⁷ | X | X | 8 hours | 4 hours every license renewal period |
| New York | X | X | Not required | Not required |
| North Carolina ⁸ | X | X | Not required | Not required |
| North Dakota | X | X | Not required | Not required |
| Ohio | X | X | 8 hours | 4 hours every license renewal period |
| Oklahoma | X | X | 8 hours | 4 hours every license renewal period |
| Oregon | X | | 8 hours | 4 hours within 2 years of last LTC course |
| **Pennsylvania** | X | X | 8 hours | 4 hours every license renewal period |
| Rhode Island | X | X | 8 hours | 4 hours within 2 years of last LTC course |
| South Carolina | X | X | 8 hours | 4 hours within 2 years of last LTC course |
| South Dakota ⁹ | X | | 8 hours | 4 hours by July 1 st of even-numbered years |
| Tennessee ¹⁰ | X | X | 8 hours | 4 hours every license renewal period |
| Texas | X | X | Not required | Not required |
| Utah ¹¹ | X | X | 3 hours | 3 hours every license renewal period |
| Vermont ¹² | X | X | 8 hours | 4 hours within 2 years of last LTC course |
| Virginia | X | X | Not required | Not required |
| Washington | X | X | 8 hours | 4 hours within 2 years of last LTC course |
| West Virginia | X | X | 8 hours | 4 hours every license renewal period |
| **Wisconsin ¹³ ** | X | X | 8 hours | 4 hours every license renewal period |
| Wyoming | X | X | 8 hours | 4 hours within 2 years of last LTC course |

- 1 **California:** A new licensee must complete eight hours of California-specific LTC training annually for the first four years of licensure. After the first four years, education is required biennially.
- 2 **Colorado:** Non-resident can take the 8 hours LTC course in Colorado or their resident state and must also take a four-hour on-going LTC course in his or resident state or a Colorado 5-hour course every two years. Residents must complete an eight-hour Part 1 course (General) and an eight-hour part course (LTC1 Partnership).
- 3 **Delaware:** LTC training is only required if an LTC policy is sold and must be completed the same biennium the policy is sold.
- 4 **Illinois:** If producer fails to complete subsequent ongoing training prior to license renewal, the producer will have 12 months from that license renewal date to complete the ongoing training without having to complete the eight-hour course again.
- 5 **Indiana:** Residents; non-compliance with the five-hour renewal requirement will require completion of the eight-hour basic LTC class again. Non-Residents; no training requirements.
- 6 **Massachusetts:** Initial training - if the resident or non-resident producer completes an initial or refresher LTC course in another state, the producer must additionally complete the two-hour Massachusetts supplemental training course which includes MassHealth Information.
- 7 **New Mexico:** Producers licensed on 2/27/18 have until 2/27/19 to complete the initial training. Producers licensed after that date must complete initial training before representing LTC insurance.
- 8 **North Carolina:** In addition to a Life and Health license, agent is also required to hold a North Carolina Medicare Supplement/Long-Term Care license.
- 9 **South Dakota:** If initial or refresher training is completed in another state, a one-hour South Dakota Medicaid course must also be completed.
- 10 **Tennessee:** Residents are except from the four-hour continuing education if at the time of the license renewal for this period the agent has been continuously licensed since 1/1/94.
- 11 **Utah:** No requirement for non-residents
- 12 **Vermont:** Resident and non-resident producers may complete a Vermont eight-hour course, which includes the two-hour Vermont Medicaid, or they may complete an eight-hour LTC approved course in any state, along with the separate two-hour Vermont Medicaid course.
- 13 **Wisconsin:** Non-Resident producers may complete a Wisconsin specific eight-hour initial or four-hour on-going course. Agents may also complete an eight-hour or four-hour on-going LTC approved course in any state, along with the completion of the Wisconsin specific two-hour initial or one-hour on-going Medicaid course.
- 14 **Pre-Sale Hours:** All LTC Certification training must take place before the sale of any LTC products.

INSURANCE PRODUCTS ARE ISSUED BY MINNESOTA LIFE INSURANCE COMPANY in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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**** Preappointment States:**

- **PA** is a restricted state, requiring the producer to be appointed BEFORE soliciting any type of business
- **WI** requires an appointment BEFORE soliciting annuity and LTC products