

MONEYGUARD® PRODUCT
STATE INSURANCE LICENSING AND TRAINING REQUIREMENTS

State Licensing Requirements			LTC Training Requirement		
STATE	LIFE	HEALTH	Pre-sale Hours	Continuing Ed Hours	Frequency
Alabama	X	X			
Alaska	X	X			
Arizona	X	X			
Arkansas	X	X			
California ¹	X	X	8	8	Biennially
Colorado	X	X	2 (Resident Only)		
Connecticut	X	X			
Delaware ²	X	X		3 (Resident Only)	Biennially
DC	X	X			
Florida	X	X			
Georgia	X	X			
Hawaii	X	X			
Idaho	X	X			
Illinois ³	X	X	6		
Indiana ³	X	X	8 (Resident Only)	5 (Resident Only)	Biennially
Iowa	X	X			
Kansas	X	X			
Kentucky	X	X			
Louisiana	X	X			
Maine	X	X			
Maryland ²	X	X		2 (Resident Only)	Biennially
Massachusetts	X	X			
Michigan	X	X			
Minnesota	X	X			
Mississippi	X	X			
Missouri	X	X			
Montana	X	X			
Nebraska	X	X			
Nevada	X	X			
New Hampshire	X	X			
New Jersey	X	X			
New Mexico	X	X			
New York	X	X			
North Carolina	X	X & Med Supp/LTC	10 & exam to get LTC authority		
North Dakota	X	X			
Ohio	X	X			
Oklahoma	X	X			
Oregon	X	X			
Pennsylvania	X	X			
Rhode Island	X	X			
South Carolina	X	X			
South Dakota	X	X			
Tennessee	X	X			
Texas	X	X			
Utah	X	X			
Vermont	X	X			
Virginia	X	X			
Washington	X	X			
West Virginia	X	X			
Wisconsin	X	X			
Wyoming	X	X			

¹In CA during the first 4 years a producer holds a life license, the LTC needs to be completed annually. After the first 4 years it is biennially.

²In DE and MD the LTC CE requirement is only required if a LTC policy is sold and must be completed in the biennium.

³In IL and IN a copy of the CE Certificate must be received by Producer Solutions (Fort Wayne) before authority to sell MoneyGuard products can be granted.