

LIFE SOLUTIONS

The Lincoln Leader

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Now Available – *Lincoln WealthAccumulate® 2 IUL (2020)*

Effective November 16, 2020, subject to state availability, Lincoln is pleased to introduce the *Lincoln WealthAccumulate® 2 IUL (2020)* to our life insurance portfolio.

Lincoln WealthAccumulate® 2 IUL (2020) is an innovative Indexed UL built for clients who want death benefit protection plus growth opportunities through indexed accounts and access to cash value for today's and tomorrow's needs. It provides the flexibility to allocate to and move between five indexed accounts linked to the percentage change in the S&P 500® or Fidelity AIM® Dividend Index, that attempt to provide a balance between return potential and downside protection. This product will meet the new AG49-A illustration requirements at launch and will not initially be available in New York.

Product Highlights

Significant growth potential.

- Guaranteed Interest rate bonuses that begin in year 1. Depending on the account(s) chosen:
 - Index Credit Enhancement
 - Account Value Enhancement
- Choice of two high early cash value riders to provide options in business and premium finance cases. Subject to certain requirements.
- **Lincoln Enhanced ValueSM Rider**, allows 100%, 93% or 85% return of premium for 10 years, grading down after year 7, if funding requirements are met. Available at an additional cost.
- **Surrender Value Enhancement Endorsement** waives surrender charges. No additional rider charge, but higher monthly administrative charges apply for the first 11 years.

Provides Clients Choices Today and in the Future.

New! Choice of **five** indexed account options linked to the S&P 500® Index* (excluding dividends) or the Fidelity AIM® Dividend Index# designed to provide options to help meet clients' long-term goals based on return potential and downside protection preferences. Policy value can be allocated to one or more account options with the ability to make allocation changes in the future.

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	Maximum Illustrative Rate	Guaranteed Minimum Interest Rate (floor)	Current Participation Rate	Current Index Growth Cap	Guaranteed Interest Bonuses	Additional Cost
Fidelity AIM® Dividend Indexed Account ¹	5.92%	0.00% guaranteed minimum	165% [†] 25% guaranteed minimum	N/A	N/A	None
S&P 500® Multiplier Indexed Account ²	5.09%	0.00% guaranteed minimum	100% [†] guaranteed minimum	8.50% [†] 1.00% guaranteed minimum	50% [†] guaranteed minimum multiplier ⁶	2.0% guaranteed maximum asset based charge
S&P 500® Traditional Indexed Account ³	5.48%	0.25% guaranteed minimum	100% [†] guaranteed minimum	8.50% [†] 1.00% guaranteed minimum	N/A	None
S&P 500® Fixed Bonus Indexed Account ⁴	5.22%	0.25% guaranteed minimum	100% [†] guaranteed minimum	8.00% [†] 1.00% guaranteed minimum	0.25% [†] guaranteed minimum fixed bonus ⁷	None
S&P 500® Performance Trigger Indexed Account ⁵	4.71%	0.00% guaranteed minimum	N/A	6.50% ^{†*} 1.00% guaranteed minimum	N/A	None

† Non-Guaranteed Elements (NGE)

* Current Performance Trigger Rate. Rate is not included in Cap Reduction Protection

1 1 Year Point-to-Point Fidelity AIM Dividend Indexed Account

2 1 Year Point-to-Point S&P 500 Multiplier Indexed Account

3 1 Year Point-to-Point S&P 500 Traditional Indexed Account

4 1 Year Point-to-Point S&P 500 Fixed Bonus Indexed Account

5 1 Year Point-to-Point S&P 500 Performance Trigger Indexed Account

6 Index Crediting Enhancement (ICE)

7 Accumulation Value Enhancement (AVE)

Access to Cash Value

- 9-year surrender charge period
- Guaranteed cap reduction protection means surrender charges are waived if the indexed account cap is reduced to 4% or lower (Does not include the Performance Trigger Account)
- Tax-advantaged distribution potential that may provide an additional financial resource or supplement existing retirement income. Choices provide a competitive option in the accumulation/distribution Indexed Universal Life (IUL) marketplace:
 - Withdrawals
 - Fixed and Participating loan options with guaranteed loan charge rates for greater cash flow predictability

Secure the Added Protection of a Living Benefit

Choice of chronic care riders

- *Lincoln LifeAssure®* Accelerated Benefits Rider provides a no upfront cost benefit with a discounted benefit upon qualification of a permanent chronic illness
- *Lincoln Care Coverage®* Accelerated Benefits Rider (in approved states) provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness
- *Lincoln LifeEnhance®* Accelerated Benefits Rider provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness (Replaced by CCABR in approved states)

Product Availability

New business applications will be accepted on November 16, 2020 in approved states. [Click here](#) to view the current Indexed Universal Life Product Availability Grid.

Transition Guidelines

Lincoln WealthAccumulate® IUL 2 (2020) will **replace** *Lincoln WealthAccumulate®* IUL (2019) -09/16/19. For states that are approved at rollout there is a 60-day transition period which begins on November 16, 2020 and ends on January 15, 2021.

- **For the replaced product**, formal applications must be signed, dated and received in-good-order in Lincoln's home office by the end of the transition period to qualify. **For LincXpress® Tele-App Cases**, a complete ticket and required solicitation forms must be received.
- **For pending business or policies already issued**, Lincoln will accept a written request and a revised illustration to change to the *Lincoln WealthAccumulate® 2 IUL (2020)*.
- **For policies already placed**, normal internal replacement guidelines apply. Rewrites will not be allowed.
- **For states approved after rollout**, the above will automatically apply based on the availability date.

Rider Availability

The following riders will be available, subject to state availability, on *Lincoln WealthAccumulate® 2 IUL (2020)*

- Accelerated Benefits Rider (with critical illness)
- Accelerated Benefits Rider
- *Lincoln Care Coverage®* Accelerated Benefits Rider
- *Lincoln LifeAssure®* Accelerated Benefits Rider
- *Lincoln LifeEnhance®* Accelerated Benefits Rider
- *Lincoln Enhanced ValueSM* Rider (LEVR)
- Change of Insured Rider
- Children's Term Insurance Rider
- Disability Waiver of Monthly Deductions Benefit Rider
- Overloan Protection Rider
- Supplemental Term Insurance Rider on Primary Insured
- Supplemental Term Insurance Rider on Other Insured
- Surrender Value Enhancement Endorsement (SVEE)

Illustrations

Illustrations for *Lincoln WealthAccumulate® 2 IUL (2020)* will be run on the *Lincoln DesignItSM* Illustration System (v51.0). If you have an active internet connection, the software will automatically update to include the new product version on November 16, 2020. If you need to download the *Lincoln DesignItSM* Illustration System, it will be available on the Lincoln producer websites or from Field office Technicians.

Reference Materials

The following reference materials are available from the Lincoln Producer websites, *Lincoln WealthAccumulate® 2 IUL (2020)* Product details tab or click on the names of the piece below.

Technical Training Guide

- [Lincoln WealthAccumulate® 2 IUL \(2020\) Product Reference Guide](#)

Side-by-side Comparison

- [Lincoln WealthAccumulate® 2 IUL \(2020\) vs Lincoln WealthAccumulate® IUL \(2019\)](#)

Specimen Contract

- [Lincoln WealthAccumulate® 2 IUL \(2020\) \(ICC20UL6092\)](#)

Marketing Materials

Marketing materials for this product are available for viewing on the various Lincoln websites and for order from the Lincoln Literature Fulfillment Center. Materials will be updated and available on November 16, 2020 or shortly thereafter.

Materials	Audience	Order Code
<i>Lincoln WealthAccumulate</i> ® 2 IUL (2020) Client Guide	Client	WA-CLT-BRC001
<i>Lincoln WealthAccumulate</i> ® 2 IUL (2020) Fact Sheet	Client	WA-FACT-FST005
<i>Lincoln WealthAccumulate</i> ® 2 IUL (2020) SVEE Fact Sheet	Client	WA-SVEE-FST003
<i>Lincoln WealthAccumulate</i> ® 2 IUL (2020) LEVR Fact Sheet	Client	WA-LEVR-FST002
Fidelity AIM® Dividend Index Microsite		Microsite

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*The Fidelity AIM® Dividend Index (the "Index") is a product of Fidelity Product Services LLC ("FPS") and has been licensed for use by The Lincoln National Life Insurance Company and its affiliates and reinsurers ("Lincoln"). Fidelity is a registered trademark of FMR LLC. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs of Lincoln or any Lincoln life insurance owner. Lincoln exercises sole discretion in determining whether and how the life insurance will be linked to the value of the Index. FPS does not provide investment advice to owners of the life insurance, and in no event shall any Lincoln life insurance policy owner be deemed to be a client of FPS. Neither FPS nor any third party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, Index or market performance, life insurance generally or the Lincoln life insurance in particular, and Lincoln life insurance is not sold, sponsored, endorsed or promoted by FPS or any other third party involved in, or related to, making or compiling the Index (including the Index calculation agent, as applicable). FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular use; does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto; and assumes no liability for errors, omissions, or interruptions of the Fidelity AIM® Dividend Index.

Now Available – *Lincoln WealthPreserve*® 2 IUL (2020)

Effective November 16, 2020, Lincoln is pleased to introduce another addition to our life insurance portfolio: *Lincoln WealthPreserve*® 2 IUL (2020). This product will meet the new AG49-A illustration requirements at launch and will not initially be available in New York.

Lincoln WealthPreserve® 2 IUL (2020) offers flexibility for growth, access to cash value, and financial protection. Built for clients who want valuable guaranteed protection with flexibility for life's changing needs.

Product Highlights

Guaranteed Financial Protection

- Extended guaranteed death benefit protection for up to 40 years or to age 90¹ (whichever comes first)
- Guaranteed cap reduction protection means surrender charges are waived if the indexed account cap is reduced to 4% or lower (Does not include the Performance Trigger Account)
- Access to cash value through loans, with guaranteed interest loan charge rates for the duration of the policy

Provides Clients Choices Today and in the Future

New! Choice of **four** indexed account options linked to the S&P 500® Index* (excluding dividends) or the Fidelity AIM® Dividend Index[#] designed to provide options to help meet clients' long-term goals based on return potential and downside protection preferences. Policy value can be allocated to one or more account options with the ability to make allocation changes in the future.

	Maximum illustrative rate	Guaranteed minimum interest rate (floor)	Current Participation rate	Current Index growth cap	Guaranteed Interest Bonuses	Additional cost
Fidelity AIM® Dividend Indexed Account ¹	5.92%	0.00% guaranteed minimum	165% [†] 25% guaranteed minimum	N/A	N/A	None
S&P 500® Traditional Indexed Account ²	5.48%	0.25% guaranteed minimum	100% [†] guaranteed minimum	8.50% [†] 1.00% guaranteed minimum	N/A	None
S&P 500® Fixed Bonus Indexed Account ³	5.22%	0.25% guaranteed minimum	100% [†] guaranteed minimum	8.00% [†] 1.00% guaranteed minimum	0.25% [†] guaranteed minimum fixed bonus ⁶	None
S&P 500® Performance Trigger Indexed Account ⁴	4.71%	0.00% guaranteed minimum	N/A	6.50% [†] 1.00% guaranteed minimum	N/A	None

† Non-Guaranteed Elements (NGE)

1 1 Year Point-to-Point Fidelity AIM Dividend Indexed Account

2 1 Year Point-to-Point S&P 500 Traditional Indexed Account

3 1 Year Point-to-Point S&P 500 Fixed Bonus Indexed Account

4 1 Year Point-to-Point S&P 500 Performance Trigger Indexed Account

5 Index Crediting Enhancement (ICE)

6 Accumulation Value Enhancement (AVE)

Access to Cash Value

- 14-year surrender charge period
- Tax-advantaged distribution potential that may provide an additional financial resource or supplement existing retirement income. Choices provide a competitive option in the accumulation/distribution Indexed Universal Life (IUL) marketplace:
 - Withdrawals
 - Fixed and Participating loan options with guaranteed loan charge rates for greater cash flow predictability

Flexibility to Keep Up with Your Clients' Changing Needs

- Policy value growth linked to S&P 500® Index or the Fidelity AIM® Dividend Index performance with a guaranteed minimum crediting rate, which varies by Indexed Account chosen
- A simple approach to death benefit guarantee catch-up premiums¹ means your client's can pay the intended premium at any time and keep their death benefit guarantee intact

¹Minimum premium requirement must be met to maintain the Extended No-Lapse Minimum Premium Rider. Only available with DBO1 and maximum issue age of 64.

Secure the Added Protection of a Living Benefit

Choice of chronic care riders

- *Lincoln LifeAssure*® Accelerated Benefits Rider provides a no upfront cost benefit with a discounted benefit upon qualification of a permanent chronic illness
- *Lincoln Care Coverage*® Accelerated Benefits Rider (in approved states) provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness
- *Lincoln LifeEnhance*® Accelerated Benefits Rider provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness (Replaced by CCABR in approved states)

Product Availability

New business applications will be accepted on November 16, 2020 in approved states. [Click here](#) to view the current Indexed Universal Life Product Availability Grid.

Transition Guidelines

Lincoln WealthPreserve® 2 IUL (2020) will **replace** *Lincoln WealthPreserve*® IUL (2019)-10/21/19. For states that are approved at rollout there is a 60-day transition period which begins on November 16, 2020 and ends on January 15, 2021.

- **For the replaced product**, formal applications must be signed, dated and received in-good-order in Lincoln's home office by the end of the transition period to qualify. **For LincXpress® Tele-App Cases**, a complete ticket and required solicitation forms must be received.
- **For pending business or policies already issued**, Lincoln will accept a written request and a revised illustration to change to the *Lincoln WealthPreserve*® IUL 2 (2020).
- **For policies already placed**, normal internal replacement guidelines apply. Rewrites will not be allowed
- **For states approved after rollout**, the above will automatically apply based on the availability date.

Rider Availability

The following riders are available, subject to state availability, on *Lincoln WealthPreserve*® 2 IUL (2020):

- Accelerated Benefits Rider (with critical illness)
- Accelerated Benefits Rider
- *Lincoln Care Coverage*® Accelerated Benefits Rider
- *Lincoln LifeAssure*® Accelerated Benefits Rider
- *Lincoln LifeEnhance*® Accelerated Benefits Rider
- Change of Insured Rider
- Children's Term Insurance Rider
- Disability Waiver of Monthly Deductions Benefit Rider
- Overloan Protection Rider
- Supplemental Term Insurance Rider on Primary Insured
- Supplemental Term Insurance Rider on Other Insured

Illustrations

Illustrations for *Lincoln WealthPreserve*® 2 IUL (2020) will be run on the *Lincoln DesignIt*™ Illustration System (v51.0). If you have an active internet connection, the software will automatically update to include the new product version on November 16, 2020. If you need to download the *Lincoln DesignIt*™ Illustration System, it will be available on the Lincoln producer websites or from Field office Technicians.

Reference Materials

The following reference materials are available from the Lincoln Producer websites, *Lincoln WealthPreserve*® 2 IUL (2020) Product details tab or click on the names of the piece below.

Technical Training Guide

- [Lincoln WealthPreserve® 2 IUL \(2020\) Product Reference Guide](#)

Side-by-side Comparison

- [Lincoln WealthPreserve® 2 IUL \(2020\) vs Lincoln WealthPreserve® IUL \(2019\)](#)

Specimen Contract

- [Lincoln WealthPreserve® 2 IUL \(2020\) \(ICC20UL6091\)](#)

Marketing Materials

Marketing materials for this product are available for viewing on the various Lincoln websites and for order from the Lincoln Literature Fulfillment Center. Materials will be updated and available on November 16, 2020 or shortly thereafter.

Materials	Audience	Order Code
<i>Lincoln WealthPreserve</i> ® 2 IUL (2020) Client Guide	Client	WP-CLT-BRC001
<i>Lincoln WealthPreserve</i> ® 2 IUL (2020) Fact Sheet	Client	WP-FACT-FST005
Fidelity AIM® Dividend Index Microsite		Microsite

*The S&P 500® Index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The Lincoln National Life Insurance Company's product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

*The Fidelity AIM® Dividend Index (the "Index") is a product of Fidelity Product Services LLC ("FPS") and has been licensed for use by The Lincoln National Life Insurance Company and its affiliates and reinsurers ("Lincoln"). Fidelity is a registered trademark of FMR LLC. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs of Lincoln or any Lincoln life insurance owner. Lincoln exercises sole discretion in determining whether and how the life insurance will be linked to the value of the Index. FPS does not provide investment advice to owners of the life insurance, and in no event shall any Lincoln life insurance policy owner be deemed to be a client of FPS. Neither FPS nor any third party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, Index or market performance, life insurance generally or the Lincoln life insurance in particular, and Lincoln life insurance is not sold, sponsored, endorsed or promoted by FPS or any other third party involved in, or related to, making or compiling the Index (including the Index calculation agent, as applicable). FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular use; does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto; and assumes no liability for errors, omissions, or interruptions of the Fidelity AIM® Dividend Index.

Digital First Strategy and Policy Delivery Guidelines

During the last couple of years, Lincoln's Underwriting & New Business (UW&NB) team has introduced new and enhanced digital capabilities focused on driving efficiencies and improving the overall experience for our distribution partners, customers and employees. These capabilities enabled us to quickly and effectively pivot to a **Digital First** strategy at the beginning of the COVID-19 pandemic.

Based on the overall success, adoption and feedback received from our partners, Lincoln's UW&NB strategy will remain Digital First for all life insurance cases, including Executive Benefits and Lincoln *MoneyGuard*®.

What Does "Digital First" Mean for You?

The use of electronic capabilities is the preferred method for conducting business with Lincoln. From policy submission through policy delivery, Lincoln's electronic capabilities offer many benefits for distribution partners, producers and clients, including faster turnaround times, increased in-good-order submissions and same-day delivery of issued policies. The Digital First strategy also helps to reduce paper consumption, minimizing the impact of our operations on the environment.

The digital policy delivery processes in effect as of March 2020 will now be required. Assembled and bound policy packages will no longer be available.



Application Submission

Preferred Methods

Ticket Submission with **Online Client Interview** for paper or electronic ticket submission available

eApp offers electronic completion and submission of the traditional application



Pending Case Management

Preferred Methods

eNIGO with DocuSign to capture electronic signatures on outstanding form requirements

Producer Pending Website for real-time updates and the ability to initiate eNIGO and/or resolve certain outstanding requirements

Automated Email Notifications provide status updates and the ability to initiate eNIGO



Digital Policy Delivery

*Required Methods**

Lincoln DocuSign ePolicy Delivery is available for eSignatures at no cost, with no registration or set-up required

iPipeline DocFast ePolicy Delivery is available for eSignatures at no cost, registration with iPipeline is required

Secure PDF Policy Delivery is available for wet signatures

Resources

For additional information on Lincoln's digital capabilities, including state and product approvals, access the resources below.

Application Submission

- [Policy Submission Guide](#)
- [LincXpress® Ticket Process](#)
- [Lincoln MoneyGuard® eApp Process Overview](#)

Pending Case Management

- [A Guide to Pending Case Status](#)
- [eNIGO Agent Overview](#)

Digital Policy Delivery

- [Policy Delivery Guide](#)
- [Policy Delivery Option Summary](#)

Please contact your dedicated Lincoln Underwriting & New Business Team with questions.

*A duplicate paper copy of a placed policy may be requested by contacting your dedicated Lincoln New Business Team. Lincoln will work with a secure remote printing vendor to provide you with a printed copy of the placed policy PDF to retain for your records. This policy print will not be bound or assembled. Policy folders are available for ordering from the Lincoln Fulfillment Center. (subject to firm approval, if applicable; not available for *Lincoln TermAccel*®)

Online Personal History Interview for Lincoln *MoneyGuard*®

Available November 16, 2020

Lincoln is committed to providing a superior customer experience as we continue to enhance our digital capabilities to deliver streamlined processes with quicker turnaround times. Earlier this year, we launched the online client interview capability for life insurance products and we're seeing great results and hearing positive feedback from our partners and clients.

Beginning November 16, we are pleased to further expand this online interview capability to improve the Lincoln *MoneyGuard*® process. Online interview provides clients with a new choice in how they provide their Personal History Interview (PHI) information to Lincoln.

Key Benefits



Enables Faster Turnaround

- **Secure link is emailed directly to the client**, following the in-good-order application submission
- **Immediate availability** for the client to begin the interview, as soon as they receive the email from Lincoln



Streamlined User Experience

- **Private and convenient** online interview completion, at any time on any day
- **Mobile-friendly** and can be completed on any device
- **Auto-save** functionality enables client to stop and come back later to complete the interview, with no loss of previously entered information
- **Support tools** are provided for the client, if needed:
 - Online Chat with a live Lincoln specialist (Monday-Friday, 8am – 9pm ET)
 - Help FAQs
 - Medical Terminology Tool



Communication

- **Status updates** will be provided within the policy details page on the Pending Website and in policy status updates from New Business

What you Need to Know

- Available for all *MoneyGuard*® III application submissions, including electronic application (eApp) or paper. Not available in New York or California
- The PHI questions will be the same for **online interview** or **phone interview**
- Online interview will be the **default** client interview method for eApp submissions; however, the agent can select the phone (Tele-interview) method within the *Client Interview* section in the eApp submission process
- After the application is received by Lincoln and deemed in-good-order, a secure link will be emailed to the client to begin their PHI online. The link will remain active for 10 days but can be resent by the New Business Associate, if needed
- The online interview is estimated to take approximately 20-30 minutes to complete
- The client may opt-out of the online interview process and continue over the phone with a Lincoln specialist
- Clients ages 61 and up will be contacted via phone for a quick cognitive screening following completion of the online interview
- **The following forms have been updated to support the new online interview process:**
 - *MoneyGuard*® Coversheet [Form MG11672 (10/20); firm variations]
 - *MoneyGuard*® Medical Long-Term Care Supplement [Form ICC19MGF12034 (11/19); state variations]
 - *MoneyGuard*® Application For Medical and Long-Term Care - Part II [Form ICC19MGF12033B (2/20); state variations]
 - There is a transition window, through January 15, 2021, in which the prior version and new version of the forms will be accepted.

Resources

<i>MoneyGuard</i> ® Online Interview Overview	VIEW
<i>MoneyGuard</i> ® Online Interview Agent Training	VIEW
<i>MoneyGuard</i> ® Online Interview Client Experience	VIEW
<i>MoneyGuard</i> ® PHI Client Preparation Guide	VIEW
<i>MoneyGuard</i> ® PHI Agent FAQ	VIEW

Enhancing Lincoln's Pending Case Status Notifications

Setting your communication preferences

Lincoln's Underwriting and New Business team is pleased to announce a new way to manage your pending business. **Communication Preferences** is the latest enhancement to our pending case status tools. This is an optional feature that enables Case Managers and Financial Professionals to customize email notifications regarding case status updates.

Email notifications can be customized by policy status, product type, face amount, and frequency. If no preferences are set, email notifications will continue as they do today— on average every 5-7 days and/or as the policy status changes.

For producers who are registered with Lincoln, you may access your preference settings via Lincoln's Producer Pending Website. For those who are not registered, you may access your preferences via [LincolnFinancial.com](https://lincolnfinancial.com).

For a step-by-step guide on how to customize your communication preferences, please view our [Guide to Customized Communications](#) as well as our [Pending Case Status Tools](#) training Brainshark.

COVID-19 Operations Impact for Lincoln Life and *MoneyGuard*®

We want to inform you of a change in how Lincoln is complying with state COVID-19 mandates. Lincoln will continue to comply with states that have issued specific COVID-19 mandates that require non-contractual accommodations. Please be aware that we will no longer provide an additional/non-contractual policy grace period for individuals in states that do not have an active COVID-19 accommodation requirement.

Also, we will continue to support all impacted policyowners with the following:

Premium Payments

- Automatic bank-drafts will continue as usual but may be discontinued upon customer request
- Adjustments to premium mode will be made upon request
- We offer several ways to make payment, including electronic fund transfer, home banking, wire transfer, check and payment by phone in select cases

Loans and Withdrawals

- Loans and withdrawals may be expedited upon request

Claims

- We will continue to ensure expeditious review of claims, exploring all possible methods for approval
- We will review beneficiaries' individual circumstances before considering funds unclaimed

Customers should contact Lincoln Financial Group with any questions or to request any of the above-mentioned adjustments. We are available to assist at (800) 487-1485, Monday – Friday, 8 a.m. to 6 p.m. ET. For the most current FAQs, please visit our [Life Operations](#) or [GoDigital](#) websites.

Electronic Funds Transfer Form Enhancement

On November 16, 2020, a newly redesigned Electronic Funds Transfer (EFT) Authorization form will be introduced to improve the customer experience. Based on feedback from our producers, the new form has been condensed from five pages to **two pages**, and the guidance boxes have been removed. Instructions to assist the policyowner with completing the form in-good-order are also included within the document.

To access the new EFT Authorization form [CS06711], policyowners can visit the [Contacts, Forms & Claims](#) section of [LincolnFinancial.com](#) in the **Find a form** tab.

The form is titled "Electronic Funds Transfer (EFT) Authorization" and includes the Lincoln Financial Group logo. It contains two main sections: Step 1 - Insured Information and Step 2 - Payment Information. Step 1 includes fields for Policy Number, First Name, Last Name, and a checkbox for "By checking this box, I elect to Opt Out of using an electronic funds transfer for my Policy." Step 2 includes fields for Premium Amount, Loan Payment Amount, and a checkbox for "Monthly" or "Quarterly" or "Semi-Annually". It also includes a section for "Existing Policies" with fields for Draft Day and Draft Start Date. A "New Policies" section at the bottom provides instructions on how to determine the premium payment frequency and includes a diagram for routing and account numbers.

The form continues with Step 3 - Payor Information and Step 4 - Authorizations and Signatures. Step 3 includes fields for Corporation/Entity or Trust Name, First Name, Last Name, Suffix, Address, City, State, Zip Code, Mobile Number, and Email Address. Step 4 includes a section for "Payor's Signature" with fields for Print Name, Title, and Date. It also includes a section for "Existing Policies" with fields for Mail completed form to, Mail completed form to, and Contact us for further assistance. A "New or Pending Policies" section at the bottom provides instructions on how to determine the premium payment frequency and includes a diagram for routing and account numbers.

For policies issued on and after November 16, 2020, the new EFT form will automatically be included in the delivery package – but only for policies that have an initial premium due and/or require a completed EFT form for future ongoing payments. Lincoln New Business will accept the old and new version of the EFT form through December 31, 2020.

Term Conversions ... Made Easier

The forms tool you access now through Lincoln Website and iPipeline has been re-engineered to help avoid NIGO application submissions for conversion, and to reflect a more intuitive approach to required forms. We also made enhancements to the term conversion worksheet, including:

- Clearer indication of both the minimum death benefit available for conversion and the gender of the insured
- Compiled risk class section reflecting all risk class information, including changes upon conversion
- Easier instructions for next steps -- now listed at the bottom of the worksheet

Log in to the forms tool today to see for yourself!

Search results: Life UL + Client Service + CONNECTICUT

Number of records matching criteria: 11

[DOWNLOAD BUNDLE \(0\)](#)
[Email bundle](#)
[Manage bundle](#)

Form type: All form types Sort by: Alphabetical Form ID

CONVERSION - ALL REQUIRED FORMS	UPDATES	FORM ID#
☐ Application for Conversion-CT This application should not be used if the conversion involves an internal or external replacement.	Published: Feb 08, 2016 Revision: Aug 01, 2014	LF06359
☐ Disclosure Statement-ABR-CT Conversions, use ABR form "B".	Published: Jul 04, 2009 Revision: Oct 01, 2008	BLJF-00748
☐ Supplementary Contact Information To be used with the state specific Guarantee Issue App (LFF06311), Reinstatement and Change App (LFF06363) and Simplified Issue App (LFF06312).	Published: Feb 10, 2014 Revision: Oct 01, 2013	LF10704

CONVERSION - BUSINESS FORMS	UPDATES	FORM ID#
☐ Employer Owned Life Insurance Consent and Notice For Employer Owned Cases to meet the employee notice and consent portion of IRS Regulation Section 101(j) to show the client that the employer is taking life insurance out on them. Please see important information at the bottom of the document.	Published: Aug 12, 2019 Revision: Feb 01, 2013	LF06337

SERVICE RELATED FORMS	UPDATES	FORM ID#
☐ Assignment of Life Insurance Policy or Annuity Contract as Collateral Security This form enables the customer to complete an agreement under which one party transfers some or all ownership rights regarding the policy/contract in question to another party. Collateral assignments are not permitted on IRAs and variable annuities.	Published: May 06, 2020 Revision: Feb 01, 2019	CS11760
☐ Beneficiary Change for Life Policy Use this form to change the beneficiary of your Lincoln Financial Group life insurance policy.	Published: Dec 07, 2016 Revision: Dec 01, 2016	CS06893
☐ Certification of Trustee Powers This form is used to certify the existence of the Trust, and the identity and powers of the Trustee(s).	Published: Nov 10, 2014 Revision: Jul 01, 2014	AN07086
☐ Electronic Funds Transfer (EFT) Authorization Make life easy with the most convenient option for paying premiums. Use this form to add, change or update EFT information and have premiums automatically withdrawn from your bank account.	Published: Nov 08, 2019 Revision: Apr 01, 2019	CS06711
☐ Premium Deposit Fund Transmittal	Published: Jan 31, 2019 Revision: Jan 01, 2019	CS06744
☐ Reinstatement or Change Application for Life Insurance-CT For use with all legacy business and for term conversions, guaranteed insurance options and policy changes (not for new business with internal exchanges). May also require client to receive a new copy of form LFF02896.	Published: Feb 08, 2016 Revision: Sep 01, 2014	LF06363
☐ Release of Assignment of Life Insurance Policy or Annuity Contract as Collateral Security This form enables the customer to release the agreement under which one party transfers some or all ownership rights regarding the policy/contract in question to another party.	Published: Jan 06, 2020 Revision: Dec 01, 2019	CS11761

Term conversion information and process

As of: **11/5/2020**

The information provided is dependent upon policy material changes that may be made to the inforce policy in relation to the date New Business receives paperwork for the term conversion. Information provided is subject to review and verification once the conversion paperwork is received.

Term conversion process:

STEP 1: Information below is a snapshot of current inforce term policy – refer to expiration date and conversion product(s) available to continue

Policy number	POLICY NUMBER	Conversion product(s) available	PRODUCT
Insured name	INSURED NAME	Conversion period expiration date	
Insured's date of birth		Gender	GENDER
Owner name	OWNER NAME	State of issue *(Non-NY) use current state for new policy	ISSUE STATE
Term plan name	TERM PLAN NAME	Policy issued date	
Current Coverage Amount	\$0.00	Minimum death benefit needed to keep term policy inforce with partial conversion	\$0.00
Inforce policy mortality/rate class	INFORCE MC		
Change at conversion? Y/N	Y OR N	Benefits/riders carried over without underwriting	Y OR N
If yes, permanent policy mortality / rate class	MORTALITY CLASS		
Is the Policy on active waiver? If yes, can it carry over without Underwriting?	ACTIVE WAIVER	Conversion credits being applied to the new policy *If partial conversion, pro-rated conversion credit applied	\$0.00
Assignment	ASSIGNMENT		

STEP 2: Run illustration with product(s) available for conversion through:

- Designit
 - Your Lincoln Website (LFD.com or LincolnSolutionCenter.com)
 - Product → Illustration → Designit
- Worlex
- Your Lincoln Internal Wholesaler or Sales Desk 833-422-5433

STEP 3: Obtain term conversion application through:

- Lincoln website → Planning Tools & Resources → Forms → Product → CLIENT SERVICE → State → select "Application for Conversion" and download conversion forms

STEP 4: Email completed application to Termconversion@lfd.com or fax to 1-866-350-3827

*Due to product restrictions, preferred and preferred plus ratings are not available on policies less than \$100,000

*Conversion requests received after the expiration date are subject to underwriting

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LF12271

Update to Performance Pages for Variable Universal Life Products

Lincoln continues to look for ways to improve the user experience throughout our various web properties. For our variable universal life insurance products, our performance pages including Performance and Unit Value pages, will now include an Asset Class column. This column aides in every investment allocation when picking funds, giving more control to the financial professionals as they determine how life insurance may be a benefit in retirement plans or as an asset for additional diversification.

This update will be effective November 16, 2020 and can be seen on public or producer websites. To visit the Performance and prospectus center [click here](#).

Not all funds may be available for your contract. Please refer to your product prospectus for details.

Performance period: Hypothetical Performance: Average Annual Total Returns as of 9/30/2020

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INVESTMENT OPTIONS	ASSET CLASS	INCEP. DATE	CHANGE FROM PREVIOUS DAY	YTD AS OF 10/28/2020	YTD AS OF 09/30/2020	AVERAGE ANNUAL TOTAL RETURN (%) AS OF 9/30/2020 (ASSUMING NO WITHDRAWALS)							
						1 MO.	3 MO.	1 YR.	3 YR.	5 YR.	10 YR.	SINCE INCEP.	
INTERNATIONAL EQTY													
☐ American Funds Global Growth Fund - Class 2 ¹	International Equity	04/30/1997	-2.91	12.35	-5.96	-2.77	9.37	27.43	12.68	13.69	11.24	9.23	
☐ American Funds Global Small Capitalization Fund - Class 2 ^{1,3}	International Equity	04/30/1998	-3.07	4.45	-14.16	-0.15	8.93	15.66	8.33	9.18	7.24	8.38	
☐ American Funds International Fund - Class 2 ¹	International Equity	05/01/1990	-2.11	-6.54	-20.86	-2.78	5.36	1.57	0.67	6.06	4.16	6.53	
☐ Delaware VIP [®] Emerging Markets Series - Standard Class ^{1,5,7}	International Equity	05/01/1997	-2.25	6.43	-18.39	-0.07	13.35	21.13	3.41	12.15	3.47	6.58	
☐ Invesco V.I. International Growth Fund - Series I Shares ¹	International Equity	05/05/1993	-2.28	-2.87	-18.17	-1.06	8.96	6.59	3.21	6.21	5.17	6.03	
☐ LVP Dimensional International Core Equity Fund - Standard Class 1	International Equity	04/30/2015	-3.28	-12.37	-23.80	-2.22	6.16	-1.21	-2.54	3.73	N/A	0.84	
☐ LVP MFS International Growth Fund - Standard Class ¹	International Equity	01/01/1998	-2.97	-2.01	-14.94	-1.49	8.15	11.35	7.59	9.96	6.49	4.00	
☐ LVP Mordian International Value Fund - Standard Class ¹	International Equity	05/01/1991	N/A	N/A	-28.14	-4.14	0.68	-11.98	-5.40	0.71	1.94	4.73	
☐ LVP SSGA Developed International 150 Fund - Standard Class ¹	International Equity	04/30/2008	-3.82	-23.82	-30.56	-3.23	1.84	-13.95	-7.54	0.73	1.74	-0.17	

2020 Life Insurance Year-End Submission and Placement Guidelines

Individual Life, Executive Benefits and Lincoln MoneyGuard®

Reprinted from the September 28, 2020 Lincoln Life Leader

Lincoln's Underwriting & New Business department is committed to helping you meet your year-end goals. To ensure a consistent experience, **a December 18 placement deadline for 2020 life insurance business will be implemented, including Executive Benefits and Lincoln MoneyGuard®.** Any final requirements received after this date will be handled on a first-in basis and those cases are not guaranteed for placement in 2020.

We encourage you to submit any outstanding requirements for year-end cases as soon as possible. The following guidelines and key dates should be followed to help ensure your case(s) are prioritized for placement in 2020.

Key Dates and Deadlines

October 1 – December 11	Incoming 1035 exchange overnight mailing. For any incoming 1035 exchange, the surrendering carrier will be requested to <u>overnight</u> the check to Lincoln.
November 2	1035 exchange submission deadline. Submit 1035 exchange applications and/or tickets to allow for underwriting and retrieval of 1035 funds. Lincoln will leverage electronic methods to submit 1035 paperwork to surrendering carriers, when available.
November 9	Pending 1035 exchanges must be initiated. The surrendering carrier will be requested to <u>overnight</u> the check to Lincoln. Completion of the 1035 exchange is subject to losing <u>carrier turn-around times</u> .
November 26-27	Thanksgiving / Company Holiday
December 11	AG49-A Indexed Universal Life (IUL) application submission deadline. Formal applications or tickets (with all solicitation forms) that are signed, dated and received by Lincoln's home office in-good-order on or before December 11, 2020 , will not be subject to the illustration guideline changes. Any IUL application/ticket received after December 11, 2020, will be subject to the new AG49-A illustration guideline changes.
December 18	2020 BUSINESS – PLACEMENT DEADLINE All cases must be <u>in-good-order and placed inforce with premium by December 18</u> to be guaranteed for 2020 business.
December 21-31	Underwriting & New Business staff will be available to support your business needs. For cases in which final requirements are received after December 18, processing will be handled on a first-in basis and are not guaranteed for placement in 2020.
December 25	Christmas / Company Holiday

Important Information

- For life ticket submissions and Lincoln MoneyGuard® personal history interviews (PHI), in which the client interview will be conducted over the phone (Tele-App), we encourage you to submit those cases as early in December as possible. The completion of the phone interview is contingent on your client's availability.
 - As a reminder, online interview (eInterview) is available for your life insurance cases and offers a quicker, more convenient, and flexible method for the client to complete their interview at any time of day.

- **All business placed in force with premium by December 25 will be considered as 2020 income.** Any business placed after this date will count as 2020 production but will be treated as 2021 earnings.
- **Digital policy delivery must be leveraged for all cases.** Traditional policy print packages are unavailable. [View policy delivery options](#).

Best Practices

- **Use Lincoln's digital capabilities to help expedite your case from submission to placement**, including **Ticket submission with Online Interview, eApp, eNIGO and/or ePolicy Delivery**. (*LincXpress*® ticket submission can be used for new business submissions only; not available for internal exchanges)
 - **eSubmission**: helps to ensure that applications/tickets are submitted in-good-order, to help reduce any outstanding requirements after submission
 - **eNIGO**: resolve not-in-good-order form requirements more quickly and efficiently with electronic signatures. [Get the details](#)
 - **ePolicy delivery**: offers mobile-friendly, secure online policy review with electronic signing for the agent and client for same day delivery of issued policies
- Always include special instructions on a cover sheet
- Complete application and all forms in their entirety, including the Agent's Report with correct agent code to ensure compensation is paid correctly
- Please use the latest state version of the application and forms that can be obtained on the Lincoln Forms Tool, including the illustration
- Remember to get signatures and dates on all forms. Trust/Corporate owned policies do require that the trustee/officer sign with their title
- The Replacement Notice [Form 33503] must be signed on/or before the application signature date. **For ticket submissions**, the Replacement Form [LF10087] must be signed on/or before the earliest solicitation signature date
- Include in-good-order EFT forms for **all bank draft cases** and note on the coversheet if the first premium will be drafted. Available for all modes, including monthly, quarterly, semi-annual and annual payments
- VUL policies will be placed in force within 2 business days from the date when the final issue/placement restrictive requirement was received in-good-order
- Ordering medical requirements up-front saves significant processing time. Note: [Lincoln will order labs for ticket submissions, if necessary](#)
- Suitability review for VUL can take time. Send all VUL forms through your outside broker-dealer (OBD) or Lincoln Financial Securities (LFS) representative for suitability review as soon as possible
- **1035 Follow-Up Calls**: Initial calls will be made 2 - 3 business days after exchange has been initiated. Follow-up calls will be made every 1 - 2 weeks (based on carrier) on initiated cases that are in-good-order
- **Access up-to-date status on pending cases from your Lincoln Producer website or in Automated Email Notifications**

Please contact your dedicated Lincoln Underwriting & New Business team with any questions.

TIA for Lincoln MoneyGuard® Discontinued in Montana

Reprinted from the November 04, 2020 Lincoln Life Leader

Effective November 16, 2020, the option to add a Temporary Insurance Agreement (TIA) to new Lincoln MoneyGuard® policies sold in Montana will no longer be available. This change is in accordance with Montana state regulations and will only impact Lincoln MoneyGuard® products. The TIA option will remain available for Term, UL, IUL and VUL life insurance policies sold in Montana.

Additional Year-End Reminders

Reprinted from the September 28, 2020 Lincoln Life Leader

Lincoln remains strongly committed to the life insurance business and to upholding our leading-edge underwriting principles that balance sound risk assessment practices with consumer value. The following contains information about resources and limited-time opportunities to support you as we approach the end of another business year.

Lincoln AssetEdge® Enhanced Underwriting Program
Available for a limited time only

As we continue to navigate today's unprecedented environment, Lincoln remains strongly committed to the life insurance business and to upholding our leading-edge underwriting principles that balance sound risk assessment practices with consumer value. Through these challenging times, we continue to look for new ways to help our partners grow their business and reach new customers.

Effective August 10, 2020, Lincoln is pleased to announce an enhanced underwriting program to strengthen the competitive value of our Lincoln AssetEdge® variable universal life (VUL) insurance product.

What you need to know

Beginning August 10, 2020, Lincoln AssetEdge VUL cases will receive a one-class underwriting upgrade for a limited time only.

Product eligibility	Case submission guidelines	Issue age/Face amounts	Underwriting qualifications
• Lincoln AssetEdge VUL • Lincoln AssetEdge VUL VUL	• New submissions must be received at Lincoln in good order by close of business on December 31, 2020, to be eligible. • Underwritten, new and renewal application submissions are eligible. • Pending cases not closed in force as of August 10, 2020, including 3803 exchanges in progress, are eligible.	• Issue age 30-79 • All face amounts • Subject to specific class guidelines based on product applied for • Per current guidelines, beneficiaries from age 90 to age 79 will not be permitted to qualify	• Fully underwritten cases are eligible, subject to current underwriting guidelines • Substandard rated cases are eligible, subject to current underwriting guidelines • Corporates (all face cases) are eligible • Underwritten internal exchanges are eligible • All forms are eligible

Not eligible for the underwriting upgrade program:

- Policy placed in force prior to August 10, 2020
- New submissions received at Lincoln on or after January 1, 2021
- Cases pending under the COVID-19 temporary underwriting guidelines
- Cases submitted in New York
- Term Riders
- Term Conversions
- Any Lincoln AssetEdge and Lincoln Gold™ case
- Any Term, UL or VUL case

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Lincoln AssetEdge® Enhanced Underwriting Program – Effective August 10, 2020, Lincoln AssetEdge® VUL cases will receive a one-class underwriting upgrade through close of business on December 31, 2020. [Learn More](#)

eNIGO – for pending Life insurance cases, including Lincoln MoneyGuard®, producers and clients have the opportunity to electronically satisfy not-in-good-order (NIGO) form requirements, improving their Underwriting and New Business experience. [See the Efficiencies](#)

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eNIGO
Quickly and efficiently satisfy not-in-good order form requirements

Lincoln is pleased to offer eNIGO for pending Life insurance cases, including Lincoln MoneyGuard®, eNIGO leverages DocuSign technology to offer producers and clients the opportunity to electronically satisfy not-in-good-order (NIGO) form requirements, driving efficiencies and improving their Underwriting and New Business experience.

Why eNIGO?

This feature helps close the gap from submission to placement by offering electronic signature (eSignature) capability through DocuSign, resulting in:

Feature for Partner/Client	Benefit
• Formless to Partner/Client • Touchpoints	• Eliminates the need for wet signatures to update forms after application packet submission
• Quicker Turnaround & Reduced Cycle Times	• Forms NIGOs are resolved more quickly and efficiently
• Reduced Exception Requests	• eSignature capability makes it easier for the agent and client to resolve NIGOs prior to policy issue

What You Need to Know

- Available for Lincoln Life and MoneyGuard pending cases – at no cost
- Accessible through the Lincoln Pending Website or through a link in Automated Follow Up Case Status Emails
- Agent must be active, licensed and approved with Lincoln
- eNIGO can be initiated by the Agent, Case Manager or Delegate with transaction access
- Electronic form completion and signature will be captured via DocuSign
- Each signer will receive an email including an outline of the information needed on the form(s) and a link to complete and authenticate for the electronic process
- Signers will only be required to complete the missing information. However, if the NIGO applies to Requirement forms under the Reg 603 forms, these forms must be completed in entirety through the eNIGO process
- The Agent, Case Manager or Delegate with transaction access can cancel the eNIGO process at any time, if all signers have not completed the signing process
- The Agent will be the last signer in the eNIGO process, enabling them to review the client's entries and fulfill any outstanding agent requirements. The agent cannot add any client entry
- Once the eNIGO signing process is completed and all signers have signed, the forms will be sent back to Lincoln for review by a New Business Associate (NBA) to determine if the form(s) are now in-good-order
- Transactional Form Policies will be available for eNIGO at a later date
- Reference the AgentLink for a complete list of form exclusions, including:
 - Product Application Policy, New Forms, 3803 Exchange Forms, Superfund Illustration, MoneyGuard® Terminal Illness Disclosure and additional New York specific forms

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LincXpress® Ticket Submission

A process to expedite your application submission with documented underwriting and lab-free opportunities.

Simply complete a form. We'll do the rest – at no cost to you.

LincXpress can give a boost to your income by providing a common way for your customers to get no underwriting policy (no test) – it's a "let's make it easy" way to get it done.

What we're hearing...

"Let's make it easy"

"Let's make it easy"

LincXpress® with eInterview – convenient way for your customers to get the life insurance policy they need with expedited application submissions, including potential accelerated underwriting and lab-free opportunities. [Check out more on LincXpress®](#)

Upcoming Illustration Changes for Indexed UL Products (AG49-A)

Reprinted from the November 04, 2020 Lincoln Life Leader

Actuarial Guideline 49-A (AG49-A) was adopted by the National Association of Insurance Commissioners (NAIC) to update the existing AG49 guideline that is applicable to all Indexed UL products. AG49-A was originally expected to be effective on **November 25, 2020** but will now be effective on **December 14, 2020**. It is prospective only, so will not apply to any new business or future in-force illustrations for any policies that meet the transition rules.

The two main goals of AG49-A are:

- To ensure that features such as multipliers, bonuses and buy-up caps with an associated charge will not improve illustrated values. AG49-A does not prohibit products from having these features or charges, nor does it impact their performance, it simply places limits on values that can be shown in an illustration. New maximum illustrated rates will reflect this methodology
- Reduce the limitation on indexed interest credited to participating loans, inclusive of any applicable index credit enhancements, from **1.00% to 0.50%** above the illustrated loan charge rate

The *Lincoln DesignIt*SM Illustration System will apply the appropriate loaned and unloaned crediting rates and reflect them in the combined Net Policy Values and Surrender Value columns of the illustration. Actual interest credited to the policy will not be limited by AG49-A parameters, and participating loan values will earn the same credited rate as the unloaned values.

Although variable products are excluded from AG49 and AG49-A, Lincoln will continue to apply the original AG49 methodology to the *Lincoln AssetEdge*® VUL and *Lincoln AssetEdge*® Exec VUL products with indexed accounts but will **not** apply new AG49-A requirements.

Transition Rules

Formal applications or tickets (with all solicitation forms) that are signed, dated and **received by Lincoln's home office in-good-order on or before December 11, 2020**, will not be subject to the illustration guideline changes. Any IUL application/ticket received after December 11, 2020 will be subject to the new AG49-A illustration guideline changes.

Affected Products

In accordance with AG49-A, Lincoln will be adjusting the maximum illustrated rates for all currently sold Indexed UL products with the software update effective December 14, 2020. The following chart shows the new maximum illustrated rate under AG49-A:

Product	AG49-A Maximum Illustration Rate
<i>Lincoln WealthAccumulate</i>® IUL 2019*	
Perform Plus Account	5.46%
Perform Account	4.83%
Balance Account	5.06%
Conserve Account	5.02%
<i>Lincoln WealthPreserve</i>® IUL 2019*	
Plus Account	5.05%
Conserve Account	5.02%
<i>Lincoln WealthPreserve</i>® IUL 2017**	
Conserve Account	5.57%
<i>Lincoln WealthAdvantage</i>® Indexed UL**	
Capped Account	4.74%
High Par Account	4.62%
Uncapped Account	5.14%

* Not Available in NY

** Only Available in NY

Illustrations

On November 16, 2020, *Lincoln DesignIt*SM will include the ability to run AG49-A compliant illustrations manually. If you have an active internet connection, the software will automatically update to include these changes. If you need to download the *Lincoln DesignIt*SM Illustration System, it is available on the Lincoln producer websites or from Field Office Technicians.

See the steps below to run an AG49-A compliant illustration using the **November 16, 2020** software version:

1. On the Payments Tab **manually update** the max illustrated rates for each account selected to satisfy AG49-A limitations.
2. On the Disbursements Tab, in the *General Disbursement Information* section **select from the “Limit loan spread and variable multiplier (PPC)” drop down** “Limit to 0.50% above loan charged rate/include PPC cap”

See the **Reference** section in *DesignIt*SM for max illustrated rates and detailed instructions.

The *Lincoln DesignIt*SM update on December 14, 2020 will include the new maximum rates for each product. If you have an active internet connection, the software will automatically update to include these changes. If you need to download the *Lincoln DesignIt*SM Illustration System, it is available on the Lincoln producer websites or from Field Office Technicians.

It is imperative to accept the December 14, 2020 illustration software update as any new applications received after December 11, 2020 will require an illustration with this software version or newer to issue the policy. There will be no exceptions.

For additional information on AG49-A, [click here](#) to view a comprehensive **Frequently Asked Questions** document.

Now Available! – Paperless Contracting

Reprinted from the November 04, 2020 Lincoln Life Leader

Effective October 19, 2020, Lincoln Financial Group launched a paperless contracting tool to onboard financial professionals. Paperless contracting will eliminate the need to complete paper onboarding packets and mail, fax, or e-mail completed forms to Lincoln, and can be initiated by a firm or a financial professional. They will be guided through an online experience personalized by business rules that ensures a complete and accurate submission.

Why We’re Doing It

The paperless contracting capability is a significant step in creating a positive customer experience for our financial professionals and distribution partners by:

- Reducing the time and effort required to submit an onboarding request, which can be a hurdle in the overall sales process.
- Improving operational efficiency by reducing delays caused by incomplete requests or invalid submissions.
- Enhancing the onboarding process. As part of our ongoing commitment to paperless contracting, we will continue to refine the tool and improve the onboarding experience based on user feedback.

[Click here](#) to review paperless contracting FAQs for financial professionals and firms.

Oregon Wildfire Emergency Order

Reprinted from the November 04, 2020 Lincoln Life Leader

Recently, Oregon Governor Kate Brown signed an Executive Order declaring a state of emergency that impacts life insurance policy owners who reside in certain counties within the state of Oregon and were impacted by recent wildfires.

As a result, Lincoln will inform impacted policy owners whose policies lapsed between the dates of September 18, 2020 and November 16, 2020, that they can keep their policy inforce without evidence of insurability, by contacting Lincoln at the number below within 30 days from the date on their letter. All past due premiums must be remitted to keep your coverage inforce.

The emergency rule applies to policyowners residing in certain counties within the state of Oregon:

Clackamas	Deschutes	Douglas	Jackson	Jefferson	Josephine	Klamath
Lake	Lane	Lincoln	Linn	Marion	Multnomah	Tillamook
Warm Springs Reservation		Wasco	Washington	Yamhill		

Lincoln will continue to monitor all state regulations and make necessary adjustments.

Lincoln offers many digital ways to do business with us. At [LincolnFinancial.com](https://lincolnfinancial.com), after registering, customers and Financial Professionals can:

- View policy information
- Complete service requests, such as address changes and fund transfers
- Select an online option for claim notification or use eSignature for claimant statements

Customers should contact Lincoln Financial Group with any questions or to request any of the above-mentioned adjustments. We are available to assist at (800) 487-1485, Monday – Friday, 8 a.m. to 6 p.m. ET.

State Approvals

Updates since October 12, 2020

Initial Rollout

- *Lincoln WealthAccumulate*® 2 IUL (2020)
- *Lincoln WealthPreserve*® 2 IUL (2020)

Guam

- *Lincoln AssetEdge*® VUL (2020)
- *Lincoln AssetEdge*® Exec VUL (2020)

[View State Availability Grids](#)

Products and features are subject to availability and may vary by state.

Contractual obligations and Guarantees are subject to the claims-paying ability of the issuing company:

- The Lincoln National Life Insurance Company of Fort Wayne, IN; or
- Lincoln Life & Annuity Company of New York of Syracuse, NY.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

Variable products distributed by Lincoln Financial Distributors, Inc., Members of Lincoln Financial Group.

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

Variable insurance 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. Please review the prospectus available online for additional information. Read it carefully before investing.

Only registered representatives can sell variable products.

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