

LIFE SOLUTIONS

# The Lincoln Leader

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## Issue Age Adjustments: Lincoln *MoneyGuard*® Solutions

To take actions consistent with those across the industry, Lincoln is making prudent and responsible business decisions that impact our Lincoln *MoneyGuard*® products.

Effective August 10, 2020, Lincoln will implement issue age adjustments to the Lincoln *MoneyGuard*® solutions suite. All products will have a maximum issue age of 70. Lincoln will allow a two-day transition window to accommodate applications currently in progress. On or after August 11, 2020, no new applications will be accepted for clients ages 71 and up. This change supersedes any guidelines previously published in marketing or reference material.

The current Lincoln *MoneyGuard*® solutions suite is made up of the following offerings, all of which are impacted by the issue age adjustment noted above:

- *MoneyGuard*® III (2020) – 06/15/20
- *MoneyGuard*® II (2020) – 06/15/20
- *MoneyGuard*® II NY – 06/15/20

It's important to note that there are no changes to the product structure, contract language, forms, compensation or types of benefits provided.

As a leader in the hybrid long-term care marketplace, Lincoln remains steadfastly committed to proactively managing our business to ensure we are operating responsibly for the long term and making decisions in the best interests of our policy holders.

### Transition Guidelines

Reflected below are the Transition Guidelines that apply to all the Lincoln *MoneyGuard*® solutions impacted by this issue age adjustment:

- For clients ages 71 and up to qualify for a *MoneyGuard*® policy, a projection of values and the completed Part 1 must be signed, dated, and received in-good-order by Lincoln's home office by Tuesday, August 11, 2020.
- This does not impact issued, placed or inforce business.

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- For pending business, this adjustment does not impact applications currently pending. Please note that if a new application is required due to product driven deadlines, licensing or appointment issues, or underwriting rules, the new issue age restrictions will apply.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- Ensure that you are appropriately credentialed. Clients of advisors who are not properly credentialed to solicit business when the paperwork is submitted will be subject to issue age availability in effect on the date when the advisor becomes properly credentialed and resubmits the paperwork.
- Remember that once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI. If these conditions are not met, the case will be closed out. If a case is reopened, a new Part 1 must be submitted, and the case will be subject to the maximum issue age at that time.
- For *MoneyGuard*® II NY products only, please see the following reminder:
  - NY Reg 187: Please note that effective February 1, 2020, financial professionals are now required to complete two presale training courses prior to soliciting new business or servicing existing business in New York. Specifically, the trainings include:
    1. NY Regulation 187 Best Interests Training; AND
    2. Carrier Specific Product Training
  - You will not need to retake these trainings if you have already completed them (this issue age adjustment does not require any additional product training). In accordance with NY Regulation 187, the enhanced documentation and suitability review are still required before policy issue.

### Illustration Availability

As of August 10, 2020, Lincoln *DesignIt*<sup>SM</sup> and WinFlex will be updated to reflect the adjusted issue age availability. If you have an active internet connection, the software will automatically update to include the adjusted issue ages on August 10, 2020. If you need to download the Lincoln *DesignIt*<sup>SM</sup> illustration system, it will be available on the Lincoln producer websites or from Field Office Technicians

### State Availability

This issue age adjustment does not have any impact on state availability. [Click here](#) to view the current MoneyGuard state availability grid.

## *Lincoln VUL<sup>ONE</sup> (2019) and Lincoln SVUL<sup>ONE</sup> (2019) – Premium Limit as of August 10, 2020*

As our industry continues to operate in a challenging and changing environment, Lincoln remains committed to operating responsibly through our disciplined approach to financial and risk management. Guided by our long-term objective of honoring commitments to policyholders, thoughtful and deliberate business decisions enable Lincoln to remain dedicated to the life insurance market, maintain a consistent industry-leadership position and meet customer and advisor needs.

**As part of this approach, effective August 10, 2020, Lincoln is announcing a first-year premium limit for *Lincoln VUL<sup>ONE</sup> (2019)*, and *Lincoln SVUL<sup>ONE</sup> (2019)*.**

Lincoln remains committed to the guaranteed Variable Universal Life market, and these adjustments help ensure we maintain market presence and remain a trusted and reliable partner.

## Premium Limit Details

Effective August 10, 2020, Lincoln will implement a maximum first-year premium limit of \$500,000 for *Lincoln VUL<sup>ONE</sup>* (2019) and *Lincoln SVUL<sup>ONE</sup>* (2019). The limit applies to *total* first-year premium, including 1035s and lump sums. All funding patterns, ages and underwriting classes are subject to this limit.

## Transition Guidelines

All states will automatically be subject to the limit at rollout.

*Lincoln will allow a two-day transition window to accommodate sales applications currently in process.*

- **For applications with a first-year premium exceeding \$500,000**, formal applications and required solicitation forms, must be signed, dated and received in-good-order in Lincoln's home office *by Tuesday August 11, 2020*.
- **For LincXpress® Tele-App cases with a first-year premium exceeding \$500,000**, a complete ticket and required solicitation forms must be received in-good-order in Lincoln's home office *by Tuesday August 11, 2020*.

Please reference our [VUL Transition FAQ](#) for additional transition guideline questions.

[Click here](#) to view the Variable Universal Life state availability.

## Illustrations

Effective August 10, 2020, *Lincoln DesignIt<sup>SM</sup>* will no longer produce illustrations for *Lincoln VUL<sup>ONE</sup>* (2019) and *Lincoln SVUL<sup>ONE</sup>* (2019) with a total first-year premium in excess of \$500,000.

Illustrations will be run on the *Lincoln DesignIt<sup>SM</sup>* Illustration System (v50.0). If you have an active internet connection, the software will automatically update to include the premium limit on August 10, 2020. If you need to download the *Lincoln DesignIt<sup>SM</sup>* Illustration System, it will be available on the Lincoln producer websites or from Field Office Technicians.

## Prospectus

There is no new prospectus for these product updates. The prospectus' can be found on LFG.com under Explore insurance & annuities/Lincoln VULONE (2019)/ Performance /Prospectus and Reports tab. [Click here](#) to view a copy of the prospectus.

## *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 competitive 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

- *Lincoln AssetEdge*® VUL
- *Lincoln AssetEdge*® Exec VUL

#### Case submission guidelines

- New submissions must be received at Lincoln in-good-order by close of business on December 31, 2020, to be eligible
- *LincXpress*® ticket, eApp and traditional application submissions are eligible
- Pending cases not placed in force as of August 10, 2020, including 1035 exchanges in progress, are eligible

#### Issue age/face amounts

- Issue ages 20-79
- All face amounts
- Subject to age/risk class guidelines based on product applied for
- Per current guidelines, backdating from age 80 to age 79 will not be permitted to qualify

#### Underwriting qualifications

- Fully underwritten cases are eligible, subject to current underwriting guidelines
- Substandard rated cases are eligible, subject to current underwriting guidelines
- *LincXpress*® lab-free cases are eligible
- Underwritten internal exchanges are eligible
- All formal or trial offers are eligible

#### Exclusions

- Not eligible for the underwriting upgrade program:**
- Policies placed in force prior to August 10, 2020
  - New submissions received at Lincoln on or after January 1, 2021
  - Cases postponed under the COVID-19 temporary underwriting guidelines
  - Cases solicited in New York
  - Term Riders
  - Term Conversions
  - Any *Lincoln VUL<sup>ONE</sup>* and *Lincoln SVUL<sup>ONE</sup>* case
  - Any Term, UL or IUL case

Please reference this list of [Frequently Asked Questions](#). For any additional questions, please contact your dedicated Lincoln Underwriting team.

## Pricing Update: *Lincoln TermAccel*<sup>®</sup> Level Term (2019)

Effective **August 10, 2020**, Lincoln is announcing pricing adjustments to *Lincoln TermAccel*<sup>®</sup> Level Term (2019). *Lincoln TermAccel*<sup>®</sup> offers an entirely electronic, streamlined interview process with fully automated underwriting and no APS requirement.

### Pricing Updates

- The majority of core cells, for all term durations, ages 30 – 60 and face amounts of \$250K - \$1M will rank in the top 4 – 8 compared to key competitors.
- Premium updates will be a mix of both decreases and increases.
  - Premium decreases are primarily at face amounts of \$1M, and term durations of 10 and 30 years.
  - Premium increases are primarily at face amounts of \$100K – 249K.

### Transition Guidelines

For states that are approved at rollout, there is a 30-day transition period which begins on **August 10, 2020 and ends on September 9, 2020**. During the transition period:

- **New applications received and applications currently in underwriting** will automatically receive the lowest rates available.
- **For policies already issued** Lincoln will accept a written request to change to the *Lincoln TermAccel*<sup>®</sup> (2019) – August 10, 2020, rates.
- **For policies already placed** Lincoln will not allow rewrites to the *Lincoln TermAccel*<sup>®</sup> (2019) – August 10, 2020, rates.
- **For states approved after rollout** of the above will automatically apply based on the availability date. *Lincoln TermAccel*<sup>®</sup> (2019) is not available in New York.

[Click here](#) to view the term state availability grid.

### Illustration Availability

Illustrations for *Lincoln TermAccel*<sup>®</sup> (2019) – 08/10/20 will be run on *Lincoln DesignIt*<sup>SM</sup> Illustration System (v50.0). If you have an active internet connection, the software will automatically update to include the new rates on August 10, 2020. If you need to download the *Lincoln DesignIt*<sup>SM</sup> illustration system, it will be available on the Lincoln producer websites or from Field Office Technicians.

### Available Riders

The following riders are available on all versions of *Lincoln TermAccel*<sup>®</sup> (see state availability):

- Accelerated Benefit Rider
- Waiver of Premium Benefit
- Children's Level Term Insurance Benefit Rider

## Pricing Updates: *Lincoln LifeElements*® Level Term (2019)

Effective **August 10, 2020**, Lincoln is announcing pricing adjustments to *Lincoln LifeElements*® Level Term (2019) which will improve competitive positioning in key cells. *Lincoln LifeElements*® Level Term offers both a traditional paper application process and a streamlined Tele- App process for electronic and paper ticket submissions.

### Pricing Updates

- The majority of core cells, all term durations, age 30 and above and face amounts of \$1M and above will rank in the top 5 compared to key competitors.
- Premium updates will be a mix of decreases and increases
  - Premium decreases are primarily at face amounts of \$1M and above
  - Premium increases are primarily at face amounts of \$250K – 499K

### Transition Guidelines

For states that are approved at rollout, there is a 30-day transition period which begins on **August 10, 2020 and ends on September 9, 2020**. During the transition period:

- **New applications received and applications currently in underwriting** will automatically receive the lowest rates available.
- **For LincXpress Tele-App cases** a complete ticket and required solicitation forms must be received.
- **For policies already issued** Lincoln will accept a written request to change to the *Lincoln LifeElements*® Level Term (2019) – August 10, 2020 rates.
- **For policies already placed** Lincoln will not allow rewrites to the *Lincoln LifeElements*® Level Term (2019) – August 10, 2020, rates.
- **States approved after rollout of the above** will automatically apply based on the availability date.

[Click here](#) to view the term state availability grid.

### Illustration Availability

Illustrations for *Lincoln LifeElements*® Level Term (2019) – August 10, 2020, will be run on the *Lincoln DesignIt*™ Illustration System (v50.0). If you have an active internet connection, the software will automatically update to include the new rates on August 10, 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.

### Available Riders

The following riders are available on all versions of *Lincoln LifeElements*® Level Term (see state availability):

- Accelerated Benefit Rider
- Waiver of Premium Benefit
- Children's Level Term Insurance Benefit Rider

### Marketing Materials

All impacted materials have been updated and made available on the Lincoln Producer Websites.

# Updated COVID-19 Temporary Underwriting Guidelines

## Revised effective August 10, 2020

In April 2020, Lincoln implemented temporary underwriting guideline changes applicable to all pending and new submissions of Lincoln individual life insurance policies, including Lincoln *MoneyGuard*®. These changes were put into place to effectively navigate the risks associated with the pandemic. As we continue to monitor the external environment, we remain committed to upholding our leading-edge underwriting principles while ensuring we're operating responsibly.

Effective August 10, 2020, Lincoln's COVID-19 temporary underwriting guidelines have been revised. We will continue to re-evaluate our position with changes in the current environment, as the COVID-19 pandemic evolves and/or as the Centers for Disease Control and Prevention (CDC) and World Health Organization (WHO) give further guidance.

PLEASE NOTE: These changes are temporary, subject to change, and will override any underwriting guidelines currently published in Lincoln's marketing or reference material.

Life Insurance Underwriting Updates		
	Current	New – August 10, 2020
<b>Internal Retention Limits</b>	<ul style="list-style-type: none"> <li>• \$5 million maximum limit for term and permanent products</li> <li>• Available up to age 65 only</li> <li>• Preferred Plus, Preferred and Standard rate classes only</li> </ul>	<ul style="list-style-type: none"> <li>• \$10 million maximum limit for term and permanent products</li> <li>• Available up to age 59 only</li> <li>• Preferred Plus, Preferred and Standard rate classes only</li> </ul>
<p><b>NOTE:</b> Lincoln's auto-bind limit remains at \$60 million. Internal retention is only used for cases that are over Lincoln's jumbo limit of \$65 million. Offers over the jumbo limit will be limited to \$10 million.</p>		
<b>Postpones</b>	<ul style="list-style-type: none"> <li>• Ages 65 and under, rated Table 5 and higher</li> <li>• Ages 66-79, rated Table 3 and higher</li> <li>• Ages 80-85, all rate classes</li> <li>• All cases assessed with a Flat Extra greater than \$5 per \$1000</li> <li>• All cases assessed with a Table Rating and Flat Extra</li> </ul>	<ul style="list-style-type: none"> <li>• Ages 65 and under, rated Table 5 and higher</li> <li>• Ages 66-69, rated Table 3 and higher</li> <li>• Ages 70-79, all substandard rate classes</li> <li>• Ages 80-85, all rate classes</li> <li>• All cases assessed with a Flat Extra greater than \$7.50 per \$1000</li> <li>• All cases assessed with a Table Rating and Flat Extra</li> </ul>
<b>Accelerated Benefit Riders (ABR)</b>	<p>All applications with <i>Lincoln Care Coverage</i>® ABR and <i>Lincoln LifeEnhance</i>® ABR meeting the following criteria, the <u>rider only</u> will be declined:</p> <ul style="list-style-type: none"> <li>• Ages 70 and up, with sub-standard rate classes</li> </ul>	No ABR restrictions
<b>Table Reduction Program (TRP)</b>	The TRP is suspended for all life insurance products until further notice. <a href="#">More information.</a>	

## Lincoln MoneyGuard® Underwriting Updates

	Current	New – August 10, 2020
<b>Policy issue Limitations</b>	<p>All cases meeting the following criteria will be <b>postponed</b>:</p> <ul style="list-style-type: none"> <li>Ages 70 and up, deemed to be sub-standard, up to Table 4</li> </ul>	<p>All Lincoln MoneyGuard® products will have a <b>maximum issue age of 70</b>:</p> <ul style="list-style-type: none"> <li>After August 11, 2020, no new applications for clients ages 71 and up will be accepted</li> </ul>

## Underwriting Guidelines for Foreign Travel

	Current	New – August 10, 2020
<b>Travel and Residency</b>	<ul style="list-style-type: none"> <li><b>Underwriting offers will be postponed indefinitely</b> for any travel planned to a Level 3 country identified by the CDC, intended to be completed by September 30, 2020</li> <li><b>Indication of planned travel after September 30, 2020, to a Level 3 country identified by the CDC will be evaluated on a case-by-case basis, depending on the situation.</b> Postponement is likely, but limited face amount options could be considered depending on the age and country</li> </ul>	<ul style="list-style-type: none"> <li><b>U.S. Residents:</b> Previous restrictions for U.S. residents having planned travel to a CDC Level 3 COVID-19 threat country will no longer be in effect as of August 10, 2020. Travel restrictions continue to apply to the countries listed below per our existing guidelines: <ul style="list-style-type: none"> <li>Afghanistan</li> <li>Burundi</li> <li>Central African Republic</li> <li>Congo</li> <li>Ivory Coast</li> <li>Eritrea</li> <li>Ethiopia</li> <li>Haiti</li> <li>Iran</li> <li>Iraq</li> <li>Sierra Leone</li> <li>Mali</li> <li>Niger</li> <li>Nigeria</li> <li>Pakistan</li> <li>South Sudan</li> <li>Syria</li> <li>Tajikistan</li> <li>Venezuela</li> <li>Western Sahara</li> </ul> </li> <li><b>Foreign Nationals:</b> Underwriting offers will be considered for any Foreign National of a CDC Level 3 country that can legally travel to the U.S.</li> </ul>
<b>Amendment Requirement</b>	<ul style="list-style-type: none"> <li>If travel plans to a Level 3 country are cancelled or delayed until travel is determined to be safe by the CDC, Lincoln will amend the application and proceed with completing the underwriting process</li> </ul>	<ul style="list-style-type: none"> <li>Amendment is no longer required.</li> </ul>

Each situation will be evaluated on its own merits and we will provide further guidance as more information is known about the pandemic status. Refer to CDC website [[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)]

For latest news, updates, and other questions related to COVID-19 Underwriting & New Business impact, visit [www.LFG.com/GoDigital](http://www.LFG.com/GoDigital) and reference the [Life Operations FAQs](#).



## Indexed Account Rate Changes and Illustration Updates

Effective with new indexed account segments opened on or after September 15, 2020, Lincoln will be making changes to the caps, participation rates and spreads on most of the Indexed UL product suite, including the indexed accounts on VUL products.

### Indexed Account Rate Changes

The new rates for each product/indexed account will be:

#### Currently Sold Indexed Account Portfolio

<b>Lincoln WealthAccumulate® IUL (2019) – 09/16/19</b>				<b>Non – New York</b>
		<i>Existing Rate</i>	<i>New Rate</i>	<i>New AG 49 Max Illustrated Rate<sup>1</sup></i>
<b>Perform Plus</b> 0% Floor 6% Asset Based Charge deducted when segment opens	Cap	11.25%	<b>10.75%</b>	<b>6.51%</b>
	Index Credit Enhancement ( <i>multiplier</i> )	56.00%	<b>56.00%</b>	
	Positive Performance Range <i>Used to determine nonguaranteed Positive Performance Credit (variable multiplier)</i>	0.00% – 136.11%	<b>0.00% – 136.11%</b>	
<b>Perform</b> 0% Floor 4% Asset Based Charge deducted when segment opens	Cap	9.00%	<b>8.50%</b>	<b>5.41%</b>
	Index Credit Enhancement	56.00%	<b>56.00%</b>	
	Positive Performance Range	0.00% – 103.67%	<b>0.00% – 103.67%</b>	
<b>Balance</b> 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	9.00%	<b>8.50%</b>	<b>5.41%</b>
	Index Credit Enhancement	55.00%	<b>55.00%</b>	
<b>Conserve</b> 1% Floor	Cap	7.75%	<b>7.25%</b>	<b>5.39%</b>

<b>Lincoln WealthPreserve® IUL (2019)</b>				<b>Non – New York</b>
		<i>Existing Rate</i>	<i>New Rate</i>	<i>New AG 49 Max Illustrated Rate<sup>1</sup></i>
<b>Plus</b> 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	9.00%	<b>8.50%</b>	<b>5.41%</b>
	Index Credit Enhancement ( <i>multiplier</i> )	56.00%	<b>56.00%</b>	
<b>Conserve</b> 1% Floor	Cap	7.75%	<b>7.25%</b>	<b>5.39%</b>

<b>Lincoln AssetEdge® VUL (2015) – 10/14/19</b>				<b>New York</b>
<i>All Indexed Accounts have a 1% floor</i>		<i>Existing Rate</i>	<i>New Rate</i>	<i>New AG 49 Max Illustrated Rate<sup>1</sup></i>
<b>1 Year Point-to-Point - Capped</b>	Cap	7.25%	<b>6.75%</b>	<b>5.08%</b>
<b>1 Year Point-to-Point - Uncapped</b>	Participation Rate	43.50%	<b>41.50%</b>	<b>5.08%</b>
<b>1 Year Point-to-Point – High Participation</b>	Participation Rate	140.00%	<b>140.00%</b>	<b>5.08%</b>
	Cap	6.65%	<b>6.35%</b>	

<b>Lincoln AssetEdge® VUL (2020)</b>			<b>Non – New York</b>	
		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
<b>Perform Plus</b> 0% Floor 6% Asset Based Charge deducted when segment opens	Cap	11.25%	<b>10.75%</b>	<b>6.51%</b>
	Index Credit Enhancement ( <i>multiplier</i> )	56.00%	<b>56.00%</b>	
	Positive Performance Range <i>Used to determine nonguaranteed Positive Performance Credit (variable multiplier)</i>	0.00% – 124.55%	<b>0.00% – 124.55%</b>	
<b>Perform</b> 0% Floor 4% Asset Based Charge deducted when segment opens	Cap	9.00%	<b>8.50%</b>	<b>5.41%</b>
	Index Credit Enhancement	56.00%	<b>56.00%</b>	
	Positive Performance Range	0.00% – 91.20%	<b>0.00% – 91.20%</b>	
<b>Balance</b> 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	9.00%	<b>8.50%</b>	<b>5.41%</b>
	Index Credit Enhancement	49.00%	<b>49.00%</b>	
<b>Conserve</b> 1% Floor	Cap	7.75%	<b>7.25%</b>	<b>5.39%</b>

<b>Lincoln WealthAdvantage® Indexed UL – 10/14/19</b>			<b>New York</b>	
<i>All Indexed Accounts have a 1% floor</i>		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
1 Year Point-to-Point Capped	Cap	7.25%	<b>6.75%</b>	<b>5.08%</b>
1 Year Point-to-Point Uncapped	Participation Rate	43.50%	<b>41.50%</b>	<b>5.08%</b>
1 Year Point-to-Point – High Participation	Participation Rate	140.00%	<b>140.00%</b>	<b>5.08%</b>
	Cap	6.65%	<b>6.35%</b>	

Previously Sold Indexed Account Products

<b>Lincoln LifeElements® Indexed UL</b>			<b>Nationwide</b>	
<i>All Indexed Accounts have a 1% floor</i>		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
1 Year Point-to-Point Capped	Cap	7.50%	<b>7.00%</b>	<b>5.23%</b>
1 Year Monthly Cap	Cap	3.00%	<b>2.90%</b>	<b>5.23%</b>
1 Year Monthly Average	Spread	2.50%	<b>2.75%</b>	<b>5.23%</b>

<b>Lincoln LifeReserve® Indexed UL</b>			<b>Nationwide</b>	
<i>All Indexed Accounts have a 1% floor</i>		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
1 Year Point-to-Point Capped	Cap	7.50%	<b>7.00%</b>	<b>5.23%</b>
1 Year Monthly Cap	Cap	3.00%	<b>2.90%</b>	<b>5.23%</b>
1 Year Monthly Average	Spread	2.50%	<b>2.75%</b>	<b>5.23%</b>

<b>Lincoln LifeReserve® Indexed UL Protector</b>			<b>Nationwide</b>	
<i>All Indexed Accounts have a 1% floor</i>		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
1 Year Point-to-Point Capped	Cap	7.50%	<b>7.00%</b>	<b>5.23%</b>
1 Year Monthly Cap	Cap	3.00%	<b>2.90%</b>	<b>5.23%</b>
1 Year Monthly Average	Spread	2.50%	<b>2.75%</b>	<b>5.23%</b>

<b>Lincoln LifeReserve® Indexed UL Accumulator</b>			<b>Non – New York</b>	
<i>All Indexed Accounts have a 1% floor</i>		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
1 Year Point-to-Point Capped	Cap	8.50%	<b>8.00%</b>	<b>5.82%</b>
1 Year Monthly Cap	Cap	3.30%	<b>3.20%</b>	<b>5.82%</b>
1 Year Monthly Average	Spread	2.00%	<b>2.25%</b>	<b>5.82%</b>

<b>Lincoln LifeReserve® Indexed UL Accumulator</b>			<b>New York</b>	
<i>All Indexed Accounts have a 1% floor</i>		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
1 Year Point-to-Point Capped	Cap	8.00%	<b>7.50%</b>	<b>5.53%</b>
1 Year Monthly Cap	Cap	3.15%	<b>3.05%</b>	<b>5.53%</b>
1 Year Monthly Average	Spread	2.25%	<b>2.50%</b>	<b>5.53%</b>

<b>Lincoln LifeReserve® Indexed UL Accumulator (2014)</b>			<b>Non – New York</b>	
<i>All Indexed Accounts have a 1% floor</i>		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
1 Year Point-to-Point Capped	Cap	8.50%	<b>8.00%</b>	<b>5.82%</b>
1 Year Point-to-Point Uncapped	Participation Rate	48.50%	<b>46.50%</b>	<b>5.82%</b>
1 Year Point-to-Point – High Participation	Participation Rate	140.00%	<b>140.00%</b>	<b>5.82%</b>
	Cap	7.90%	<b>7.60%</b>	

<b>Lincoln LifeReserve® Indexed UL Accumulator (2014)</b>			<b>New York</b>	
<i>All Indexed Accounts have a 1% floor</i>		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
1 Year Point-to-Point Capped	Cap	8.00%	<b>7.50%</b>	<b>5.53%</b>
1 Year Point-to-Point Uncapped	Participation Rate	46.00%	<b>44.00%</b>	<b>5.53%</b>
1 Year Point-to-Point – High Participation	Participation Rate	140.00%	<b>140.00%</b>	<b>5.53%</b>
	Cap	7.40%	<b>7.10%</b>	

<b>Lincoln WealthAdvantage® Indexed UL (2015)</b>			<b>Non – New York</b>	
<i>All Indexed Accounts have a 1% floor</i>		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
1 Year Point-to-Point Capped	Cap	7.75%	<b>7.25%</b>	<b>5.39%</b>
1 Year Point-to-Point Uncapped	Participation Rate	46.00%	<b>44.00%</b>	<b>5.39%</b>
1 Year Point-to-Point – High Participation	Participation Rate	140.00%	<b>140.00%</b>	<b>5.39%</b>
	Cap	7.15%	<b>6.85%</b>	

<b>Lincoln WealthAdvantage® Indexed UL (2015)</b>			<b>New York</b>	
<i>All Indexed Accounts have a 1% floor</i>		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
1 Year Point-to-Point Capped	Cap	7.25%	<b>6.75%</b>	<b>5.08%</b>
1 Year Point-to-Point Uncapped	Participation Rate	43.50%	<b>41.50%</b>	<b>5.08%</b>
1 Year Point-to-Point – High Participation	Participation Rate	140.00%	<b>140.00%</b>	<b>5.08%</b>
	Cap	6.65%	<b>6.35%</b>	

<b>Lincoln WealthAccumulate® IUL (2018) - 05/14/18</b>			<b>Non – New York</b>	
		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
<b>Perform</b> 0% Floor 1% Asset Based Charge deducted when segment opens	Cap	9.00%	<b>8.50%</b>	<b>5.41%</b>
	Index Credit Enhancement ( <i>multiplier</i> )	32.00%	<b>32.00%</b>	
<b>Balance</b> 0% Floor	Cap	9.00%	<b>8.50%</b>	<b>5.41%</b>
	Index Credit Enhancement	8.00%	<b>8.00%</b>	
<b>Conserve</b> 1% Floor	Cap	7.75%	<b>7.25%</b>	<b>5.39%</b>

<b>Lincoln WealthAccumulate® IUL (2019) - 02/11/19</b>			<b>Non – New York</b>	
		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
<b>Perform Plus</b> 0% Floor 6% Asset Based Charge deducted when segment opens	Cap	11.25%	<b>10.75%</b>	<b>6.51%</b>
	Index Credit Enhancement ( <i>multiplier</i> )	56.00%	<b>56.00%</b>	
	Positive Performance Range <i>Used to determine nonguaranteed Positive Performance Credit (variable multiplier)</i>	0.00% – 136.11%	<b>0.00% – 136.11%</b>	
<b>Perform</b> 0% Floor 4% Asset Based Charge deducted when segment opens	Cap	9.00%	<b>8.50%</b>	<b>5.41%</b>
	Index Credit Enhancement	56.00%	<b>56.00%</b>	
	Positive Performance Range	0.00% – 103.67%	<b>0.00% – 103.67%</b>	
<b>Balance</b> 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	9.00%	<b>8.50%</b>	<b>5.41%</b>
	Index Credit Enhancement	28.00%	<b>28.00%</b>	
	Positive Performance Range	0.00% – 69.11%	<b>0.00% – 69.11%</b>	
<b>Conserve</b> 1% Floor	Cap	7.75%	<b>7.25%</b>	<b>5.39%</b>

<b>Lincoln WealthPreserve® Survivorship IUL</b>			<b>Non – New York</b>	
<i>All Indexed Accounts have a 1% floor</i>		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
1 Year Point-to-Point Capped	Cap	8.25%	<b>7.75%</b>	<b>5.68%</b>
1 Year Point-to-Point Uncapped	Participation Rate	49.00%	<b>47.00%</b>	<b>5.68%</b>
1 Year Point-to-Point – High Participation	Participation Rate	140.00%	<b>140.00%</b>	<b>5.68%</b>
	Cap	7.85%	<b>7.55%</b>	

<b>Lincoln WealthPreserve® Survivorship IUL</b>			<b>New York</b>	
<i>All Indexed Accounts have a 1% floor</i>		<b>Existing Rate</b>	<b>New Rate</b>	<b>New AG 49 Max Illustrated Rate<sup>1</sup></b>
1 Year Point-to-Point Capped	Cap	8.00%	<b>7.50%</b>	<b>5.53%</b>
1 Year Point-to-Point Uncapped	Participation Rate	48.00%	<b>46.00%</b>	<b>5.53%</b>
1 Year Point-to-Point- High Participation	Participation Rate	140.00%	<b>140.00%</b>	<b>5.53%</b>
	Cap	7.60%	<b>7.30%</b>	

<b>Lincoln AssetEdge® VUL (2015) and Lincoln AssetEdge® Exec VUL (2015)</b>				<b>Nationwide</b>
<i>All Indexed Accounts have a 1% floor</i>		<i>Existing Rate</i>	<i>New Rate</i>	<i>New AG 49 Max Illustrated Rate<sup>1</sup></i>
<b>1 Year Point-to-Point - Capped</b>	Cap	7.75%	<b>7.25%</b>	<b>5.39%</b>
<b>1 Year Point-to-Point - Uncapped</b>	Participation Rate	46.00%	<b>44.00%</b>	<b>5.39%</b>
<b>1 Year Point-to-Point – High Participation</b>	Participation Rate	140.00%	<b>140.00%</b>	<b>5.39%</b>
	Cap	7.15%	<b>6.85%</b>	

<b>Lincoln AssetEdge® VUL (2015) and Lincoln AssetEdge® Exec VUL (2015)</b>				<b>New York</b>
<i>All Indexed Accounts have a 1% floor</i>		<i>Existing Rate</i>	<i>New Rate</i>	<i>New AG 49 Max Illustrated Rate<sup>1</sup></i>
<b>1 Year Point-to-Point - Capped</b>	Cap	7.25%	<b>6.75%</b>	<b>5.08%</b>
<b>1 Year Point-to-Point - Uncapped</b>	Participation Rate	43.50%	<b>41.50%</b>	<b>5.08%</b>
<b>1 Year Point-to-Point – High Participation</b>	Participation Rate	140.00%	<b>140.00%</b>	<b>5.08%</b>
	Cap	6.65%	<b>6.35%</b>	

<b>Lincoln AssetEdge® VUL (2019) and Lincoln AssetEdge® Exec VUL (2019)</b>				<b>Non-New York</b>
		<i>Existing Rate</i>	<i>New Rate</i>	<i>New AG 49 Max Illustrated Rate<sup>1</sup></i>
<b>Conserve</b> <i>1% Floor</i>	Cap	7.75%	<b>7.25</b>	<b>5.39%</b>

For additional information on indexed account rates, including guaranteed and non-guaranteed elements, please view Lincoln's [Current and Historic Declared Rates flier](#).

### Illustration Software Updates

If you have an active internet connection, the *Lincoln DesignIt<sup>SM</sup> Illustration System (v.50.0)* and *Lincoln Inforce Platform (v.28.0)* will automatically update on August 10, 2020, to reflect the indexed account rate changes and new maximum illustrated rates. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

### Illustration Transition Rules

The illustration software will be updated August 10, 2020 reflecting all indexed account changes.

To coincide with the illustration software update on August 10, 2020, in anticipation of the new indexed account rates effective with new segments opened on or after September 15, 2020, **all policies “sold” on or after August 16, 2020, will require an accompanying illustration with the new software version numbers noted above. Therefore, it is imperative to accept the August 10, 2020 illustration software updates. There will be no exceptions to this rule.**

- Lincoln defines the “sold” date as formal applications that are signed, dated and received in Lincoln’s home office in-good-order on or after August 16, 2020.
- As of August 16, 2020, requests for revised illustrations to accommodate a higher rate of return for any policies “sold” prior to August 16, 2020, will not be allowed.
- Policies placed inforce with premium **on or after August 16, 2020**, must use illustration version **50.0**.
- Indexed Account Segments opened on or after September 15, 2020, will be subject to the new indexed account rates, regardless of policy “sold” date.

Effective with the August 10, 2020 illustration release, maximum illustrated rates for all currently and previously sold indexed UL products will be adjusted to meet the illustration standards required under Actuarial Guideline 49 (AG49). While not specifically required under AG49, for consistency, Lincoln will apply the changes to all states, including New York as well as to variable universal life products with indexed accounts.

Using the AG49 Benchmark Indexed Account lookback methodology to determine the maximum illustrated rate for each product, these requirements include:

- A historical lookback period of S&P 500® Index Returns (excluding dividends) dating back 66 years.
- The current declared cap from closest product account translated to the hypothetical Benchmark Indexed Account. Lincoln will use the new 1YR PTP Capped Account - Cap effective with new segments opened on or after September 15, 2020.

The charts above contain the new AG49 Maximum Illustrated Rate.

### Reference Material

The online version of the following reference materials is available by clicking on the name of the document below and can also be accessed through the Individual IUL product sections of the Lincoln producer websites under Product Details > Resources Tab.

Document Name	Content
<a href="#">Indexed UL Rates – Current</a>	Provides Indexed UL rates for currently sold products effective with new segments opened on or after September 15, 2020.
<a href="#">Indexed UL Rates – Current and Historical</a>	Provides Indexed UL rates for currently and previously sold products beginning with the new product introduction through rates effective for new segments opened on or after September 15, 2020.
<a href="#">Frequently Asked Questions</a>	Provides talking points to help answer questions you may receive from customer.

### Marketing Material

All impacted marketing materials are being assessed and updated as necessary. All updated materials will be made available on the various Lincoln websites and will be available for order from the Lincoln Literature Fulfillment Center prior to the September 15, 2020 new segment effective date.

## Coming Soon: Enhancing the *LincXpress*® Client Experience with Online Interview

Lincoln Underwriting & New Business is committed to providing a superior customer experience as we continue to enhance our digital capabilities to deliver streamlined processes with quicker turnaround times.

**Beginning August 24, 2020**, we are pleased to further improve the *Lincoln LincXpress*® ticket submission process by providing clients with a choice in how they provide their personal Part I and Part II application information to Lincoln: **online** or **phone**. The new online interview option is mobile-friendly and will enable clients to complete their interview in privacy, at a time most convenient to them.

### *LincXpress*® Online Client Interview: What You Need to Know

- Available for all *LincXpress*® ticket submissions (paper ticket or eTicket) for single-life UL, IUL, VUL and *Lincoln LifeElements*® Level Term cases. Online interview will be available for survivorship cases in late-2020.
- The interview questions will be the same for **online interview** (eInterview) or **phone interview** (Tele-App)

- Online interview will be the **default** client interview method; however, the agent can select the Tele-interview method on the paper ticket or within the *Client Interview* section in the electronic ticket submission process
- After the ticket is received by Lincoln, a secure link will automatically be emailed to the client to begin their online interview (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
- At any point through the online interview, the client can opt to continue over the phone with a Lincoln representative

## Key Benefits



### Enables Faster Turnaround

- **Secure link is emailed directly to the client**, following receipt of submission at Lincoln
- **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 Tele-App specialist (Monday-Friday, 8am – 9pm ET),
  - Help FAQs, and a
  - Medical Terminology Tool
- **Option to select a lab appointment time** at the end of the interview
  - Cases \$1 million or less for ages 18-60: client can select a preferred day and time, should labs be required
  - Cases over \$1 million and/or ages 61+: labs will be required, and clients can schedule the lab appointment at the end of the online interview

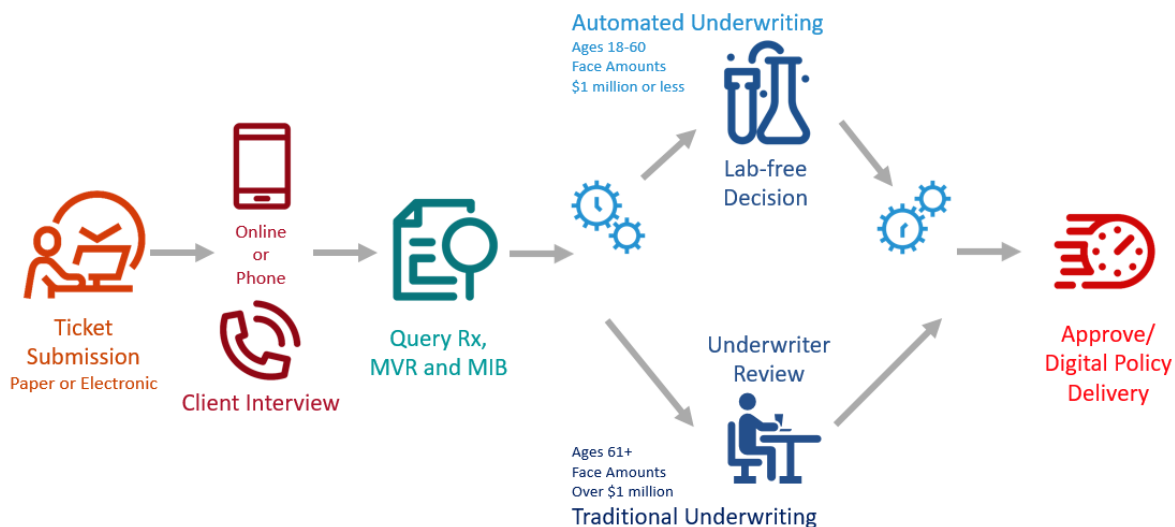


### Communication

- **Status updates** will be provided within the policy details page on the Pending Website and in Automated Email Notifications

## LincXpress® Workflow

A streamlined application submission process with accelerated underwriting opportunities.



Underwriting decisions are based on the information your client provides during their interview; a [Pre-interview Worksheet](#) is available to help your client prepare.

## Resources and Training

<b><i>LincXpress</i>® Online Interview Agent Training Brainshark</b>	<a href="#">VIEW</a>
<b><i>LincXpress</i>® Online Interview Client Experience Brainshark</b>	<a href="#">VIEW</a>
<b>Client Interview Prep Worksheet</b>	<a href="#">VIEW</a>
<b><i>LincXpress</i>® Agent FAQ</b>	<a href="#">VIEW</a>

*Note for Survivorship Policies: All survivorship cases are reviewed through traditional underwriting. Cases for clients ages 18-60, \$1 million or less will be eligible for lab-free consideration. Online client interview will be available for survivorship policies in late-2020.*

## Life Insurance Ticket Expiration

**Beginning August 10, 2020**, Lincoln is implementing a 90-day expiration period for life insurance ticket submissions. This 90-day validity period will help ensure alignment of our automated underwriting system upgrades with the review of your pending cases.

### What You Need to Know

- *Lincoln TermAccel*® Level Term eTickets and *LincXpress*® eTickets and Paper Tickets will be valid for up to 90-days from the date of submission.
- If the client interview was completed during the 90-day period, Lincoln will continue to underwrite the policy and a new Ticket will not be required.
- If the client interview was not completed during the 90-day period, the ticket will expire, and a new ticket will be required.

### Reminder

- Case Status and Outstanding Requirements can be tracked via the Pending business tool and in automated case status email notifications.

The screenshot displays the Lincoln Financial Group 'Pending business' interface. At the top, there are navigation tabs for 'Home', 'My business', and 'Products'. The main content area is titled 'Pending business' and shows 'Policy #: NTXXXXXXX details'. A 'CASE TRACKER' progress bar indicates the following stages: 'Received' (07/02/2020), 'Teleinterview' (07/14/2020), 'Pending' (07/02/2020), and 'Decision'. Below this, 'CLIENT INFORMATION' is provided for a 'VALUED CLIENT' (Male, 50 years old, SSN XXX-XX-1234, DOB 01-01-1970). The 'REQUIREMENTS' section lists 9 underwriting outstanding requirements:

eNIGO	CLIENT NAME	REQUIREMENT	REQUIREMENT DATE	STATUS	STATUS DATE	COMMENT
N/A	VALUED CLIENT	Owner	07/14/2020	Needs for issue	07/14/2020	
N/A	VALUED CLIENT	Signed Application Part II (Medical Supplement)	07/14/2020	Needs for Placement	07/14/2020	LFF1169-4 Medical Supplement
N/A	VALUED CLIENT	Signed Application Part I	07/14/2020	Needs for Placement	07/14/2020	LFF1169-4 Application for Individual Life Insurance



## Resources

The following resources will help you manage your business with Lincoln.

### Conducting business

- [LincXpress FAQ](#)
- [TermAccel FAQ](#)

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

## Enhancing the iPipeline Experience

Within iPipeline, Distribution Partners have the ability to establish a case review process for policy submission. **Agency Integrator** and **Case Manager Approval** workflows are external workflows/systems within iPipeline that provide a Go/No-Go approval process for iPipeline subscribers. This process allows for review of the case prior to being submitted to Lincoln. Beginning July 17, 2020, Lincoln will receive changes made to the Case Manager name and email field during the Go/No-Go process.

### What you need to know

- The Approver can update the Case Manager prior to submitting case to Lincoln to ensure Lincoln receives the correct Case Manager
- All comments added for the Carrier and/or Agent are received at Lincoln

These enhancements will create a more user-friendly environment by syncing up the most current and correct data immediately, eliminating the need for emails or calls to update information after submission. data immediately, eliminating the need for emails or calls to update information after submission.

**Screen that Approvers will see when a case is submitted for review**

**Provide the Case Manager's Email and Name**

## Delaware Issued Policies COVID-19 Impact Letters

Delaware Governor John Carney recently issued an Executive Order that impacts life insurance policies issued in Delaware if the policyholder has experienced a hardship due to the COVID-19 pandemic.

As a result of the regulation, Lincoln will send letters to impacted policyholders with policies issued in Delaware. It applies to policies that are lapsed or currently in a lapse pending status with premiums past due during the period of March 25, 2020, through July 1, 2020. Lincoln is offering these policyowners impacted by COVID-19 a 12-month interest- and penalty-free repayment plan to help keep the policy in force.

We will send servicing agents a listing of their clients who received the mailing, along with a copy of the client letter. For your reference, here is an example of the [client letter](#) and the [agent letter](#).

Questions? Contact our Customer Care Center at 800-487-1485, from Monday through Friday, between 8:00 a.m. and 6:00 p.m. Eastern.

## New: NPN and/or CRD Number Now Required for Appointments

When completing the Lincoln Appointment paperwork, individuals should always include their National Producer Number (NPN) and/or Central Registration Depository (CRD) number in the Professional Profile section. The NPN and/or CRD number should be included in addition to the Social Security number.

### D. Licenses Held

List states in which you wish to be appointed: \_\_\_\_\_

NPN: \_\_\_\_\_

FINRA License  Yes  No CRD# \_\_\_\_\_ Broker/Dealer \_\_\_\_\_ Tax ID: \_\_\_\_\_

For more information, or help in completing the appointment paperwork, contact:

**Appointments/Contracting Call Center:** 800-238-6252, Option 1, Option 2

## Lincoln Variable Universal Life – Fund Name Change

On August 17, 2020, the following fund name changes are going into effect.

Current Name (Old Fund Name)	New Name (New Fund Name)
MFS® VIT II Strategic Income Portfolio	MFS® VIT II Income Portfolio

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

We are continuously monitoring the spread of the coronavirus (COVID-19) and remain committed to keeping you informed of any new updates, changes, and providing you with resources to help you navigate this rapidly changing environment.

For **up-to-date information** from Lincoln Life Operations, including Underwriting and New Business and Customer Service, please visit our Landing page: [www.LFG.com/GoDigital](http://www.LFG.com/GoDigital).

**Lincoln**  
Financial Group

## Work from Home with Lincoln

The COVID-19 virus has interrupted the way we work and impacted the economy. However, we remain focused on serving our customers and advisors. It's times exactly like this when our mission to provide Americans with solutions that offer protection and security are most needed.

This page can be a resource for updates on our vendors and partners and to see what electronic capabilities we already have in place, like electronic applications, pending case tools and more.

To help you navigate the rapidly changing environment, refer to the following documents:

PROCEDURAL CHANGES	GUIDES
<ul style="list-style-type: none"><li>Life Operations FAQs</li><li>Temporary Underwriting Guideline Changes - Effective 4/13/2020</li><li>Vendor Service Impact</li><li>Policy Print Delivery Impact</li></ul>	<ul style="list-style-type: none"><li>Policy Submission Guide</li><li>Policy Delivery Guide</li><li>DocuSign eSignature Guide</li></ul>

And to help you continue to do business with Lincoln in the most efficient and effective manner, we would like to showcase the electronic capabilities here.

### TIMELY RESOURCES

- Latest News
- Building Confidence in Times of Crisis
- Building Trust with Clients
- Lincoln's Strength and Stability Flier

### EASE OF DOING BUSINESS

- Lincoln TermAccel® Fully Automated Process
- Lincoln Life Insurance Application Submissions
- Pending Case Status Tools
- eNIGO Agent Training
- eNIGO Agent Guide & FAQ
- Policy PDF Access
- Hear from Heather Milligan, SVP, Underwriting & New Business

### DOCFAST E-POLICY DELIVERY

- Distributor Experience
- Agent Experience
- Client Experience

### LIFE INSURANCE E-CAPABILITIES

- Overview
- Spectra Quick Quote FAQ
- LinXpress® Tele-App Agent Guide
- eTicket Agent Training
- eApp Agent Training
- eDelivery Agent Overview & FAQ
- e-Capability State & Product Restrictions

## Key Resources

- Life Operations FAQs **\*UPDATED August 10, 2020\***
- Temporary Underwriting Guidelines
- Vendor Service Impacts
- Electronic Capability Training & Resources
  - eSubmission
  - eNIGO
  - ePolicy Delivery
  - Self-Service Case Status

## Latest News

- Updated Temporary Underwriting Guidelines
- Lincoln AssetEdge® Enhanced Underwriting Program
- Life Insurance Ticket Expiration
- iPipeline Experience Update

# State Approvals

Updates since July 13, 2020

## Initial Rollout

- **Lincoln TermAccel® (2019) – 08/10/20**
- **Lincoln LifeElements® Level Term (2019) – 08/10/20**

[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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