

LIFE SOLUTIONS

The Lincoln Leader

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Now Available – Lincoln WealthAccumulate® 2 IUL (2020) – 05/10/21

Effective May 10, 2021, subject to state availability, Lincoln is pleased to announce an update to the *Lincoln WealthAccumulate® 2 IUL (2020)* life insurance product.

Lincoln WealthAccumulate® 2 IUL (2020) – 05/10/21 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. *Lincoln WealthAccumulate® 2 IUL (2020) – 05/10/21* now provides the flexibility to allocate to, and move between, **six** indexed accounts linked to the percentage change in the S&P 500® or Fidelity AIM® Dividend Index, that are designed to provide a balance between return potential and downside protection. This new product update also incorporates the new 7702 assumptions that were effective January 1, 2021.

Product Highlights

Provides Clients Choices Today and in the Future

New! Introducing the **Fidelity AIM® Dividend Indexed Account – Fixed Bonus.**

In addition to the 5 currently available account choices, the new Fidelity Account with a Fixed Bonus offers strong uncapped growth potential and a guaranteed bonus regardless of the underlying index performance. Policy value can be allocated to one or more account options with the ability to make allocation changes in the future. Indexed account options are 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.

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	Indexed Account	Maximum Illustrative Rate	Guaranteed Minimum Interest Rate (floor)	Current Participation Rate	Current Index Growth Cap	Current Interest Bonuses	Additional Cost
Fidelity AIM® Dividend Index	Fixed Bonus ¹	5.70%	0% guaranteed minimum	125% [†] 25% guaranteed minimum	N/A	1.00% [†] 0.25% guaranteed minimum fixed bonus [§]	None
	High Participation Rate ²	5.70%	0% guaranteed minimum	165% [†] 25% guaranteed minimum	N/A	N/A	None
S&P 500® Index	Multiplier ³	5.09%	0% guaranteed minimum	100% [†] guaranteed minimum	8.50% [†] 1.00% guaranteed minimum	50% [†] guaranteed minimum multiplier ⁷	2% [†] guaranteed maximum asset based charge
	Traditional ⁴	5.51%	0.25% guaranteed minimum	100% [†] guaranteed minimum	8.50% [†] 1.00% guaranteed minimum	N/A	None
	Fixed Bonus ⁵	5.25%	0.25% guaranteed minimum	100% [†] guaranteed minimum	8.00% [†] 1.00% guaranteed minimum	0.25% [†] guaranteed minimum fixed bonus [§]	None
	Performance Trigger ⁶	4.73%	0% guaranteed minimum	N/A	6.50% ^{**} 1.00% guaranteed minimum	N/A	None

Cap Reduction Protection

If the current cap on any indexed account is reduced to 4% or lower, the policy owner can fully surrender their policy with no surrender charges.

[†] 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 - Fixed Bonus

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

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

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

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

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

⁷ Index Credit Enhancement (ICE)

[§] Account Value Enhancement (AVE)

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 7 years

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 Highlights

New business applications will be accepted on May 10, 2021 in approved states. [Click here](#) to view the current Indexed Universal Life Product Availability Grid.

Transition Guidelines

Lincoln WealthAccumulate® 2 IUL (2020) – 05/10/21 will **replace** *Lincoln WealthAccumulate*® 2 IUL (2020). For states that are approved at rollout there is a 60-day transition period which begins on May 10, 2021 and ends on July 9, 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) – 05/10/21.
- **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) – 05/10/21:

- 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 Value*SM 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) – 05/10/21 will be run on the *Lincoln DesignIt*SM Illustration System (v53.0). If you have an active internet connection, the software will automatically update to include the new product version on May 10, 2021. If you need to download the *Lincoln DesignIt*SM 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 \(2020\) – 05/10/21 vs Lincoln WealthAccumulate® 2 IUL \(2020\)](#)

Specimen Contract

- [Lincoln WealthAccumulate® 2 IUL \(2020\) – 05/10/21 \(ICC20UL6092\)](#)

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 May 10, 2021 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

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Now Available – *Lincoln WealthPreserve*® 2 IUL (2020) – 05/10/21

Effective May 10, 2021, Lincoln is pleased to announce an update to the *Lincoln WealthPreserve*® 2 IUL (2020) life insurance product. This new product update also incorporates the new 7702 assumptions that were effective January 1, 2021.

Lincoln WealthPreserve® 2 IUL (2020) – 05/10/21 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

Provides Clients Choices Today and in the Future

New! Introducing the Fidelity AIM® Dividend Indexed Account – Fixed Bonus.

In addition to the 5 currently available account choices, the new Fidelity Account with a Fixed Bonus offers strong uncapped growth potential and a guaranteed bonus regardless of the underlying index performance. Policy value can be allocated to one or more account options with the ability to make allocation changes in the future. Indexed account options are 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.

	Indexed Account	Maximum Illustrative Rate	Guaranteed Minimum Interest Rate (floor)	Current Participation Rate	Current Index Growth Cap	Current Interest Bonuses	Additional Cost
Fidelity AIM® Dividend Index	Fixed Bonus ¹	5.70%	0% guaranteed minimum	125% [†] 25% guaranteed minimum	N/A	0.95% [†] 0.25% guaranteed minimum fixed bonus ⁶	None
	High Participation Rate ²	5.70%	0% guaranteed minimum	165% [†] 25% guaranteed minimum	N/A	N/A	None
S&P 500® Index	Traditional ³	5.51%	0.25% guaranteed minimum	100% [†] guaranteed minimum	8.50% [†] 1.00% guaranteed minimum	N/A	None
	Fixed Bonus ⁴	5.25%	0.25% guaranteed minimum	100% [†] guaranteed minimum	8.00% [†] 1.00% guaranteed minimum	0.25% [†] guaranteed minimum fixed bonus ⁶	None
	Performance Trigger ⁵	4.73%	0% guaranteed minimum	N/A	6.50% ^{†*} 1.00% guaranteed minimum	N/A	None

Cap Reduction Protection

If the current cap on any indexed account is reduced to 4% or lower, the policy owner can fully surrender their policy with no surrender charges.

[†] Non-Guaranteed Elements (NGE)

¹ Current Performance Trigger Rate. Rate is not included in Cap Reduction Protection

² 1 Year Point-to-Point Fidelity AIM® Dividend Indexed Account - Fixed Bonus

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

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

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

⁶ 1 Year Point-to-Point S&P 500® Performance Trigger indexed Account

⁷ Account Value Enhancement (AVE)

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

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

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)

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.

Product Availability

New business applications will be accepted on May 10, 2021 in approved states. [Click here](#) to view the current Indexed Universal Life Product Availability Grid.

Transition Guidelines

Lincoln WealthPreserve® 2 IUL (2020) – 05/10/21 will **replace** *Lincoln WealthPreserve*® 2 IUL (2020). For states that are approved at rollout there is a 60-day transition period which begins on May 10, 2021 and ends on July 9, 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*® 2 IUL (2020) – 05/10/21.
- **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 WealthPreserve*® 2 IUL (2020) – 05/10/21:

- 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) – 05/10/21 will be run on the *Lincoln DesignIt*SM Illustration System (v53.0). If you have an active internet connection, the software will automatically update to include the new product version on May 10, 2021. If you need to download the *Lincoln DesignIt*SM 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 \(2020\) – 05/10/21 vs Lincoln WealthPreserve® IUL 2 \(2020\)](#)

Specimen Contract

- [Lincoln WealthPreserve® 2 IUL \(2020\) – 05/10/21](#)

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

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AG49-A Benchmark Index Account Change

Reprinted from the April 28, 2021 Lincoln Life Leader

Effective with the illustration update on 05/10/21, the Benchmark Index Account (BIA) will be changing, which will reduce the lookback rate and therefore impact illustrations for AG49-A compliant products. This BIA change impacts the maximum illustrated rates allowed under AG49-A, but the size of the impact will vary based on the Indexed Account. This change does not impact policies sold prior to 12/12/20 that fall under the original AG49 guidelines.

This is an **illustrative change only** and is not a cap or participation rate reduction for any of these accounts. All new business and inforce illustrations compliant with AG49-A will be limited to the new maximum illustrated rates as of 05/10/21 regardless of application submission date.

The new maximum illustrated rates for the AG49-A compliant products are shown below:

Product	AG49-A Maximum Illustration Rate effective 5/10/21
Lincoln WealthAccumulate® 2 IUL (2020) - 11/16/20*	
Fidelity AIM® Dividend Indexed Account*	5.70%
Multiplier Indexed Account	5.09%
Traditional Indexed Account	5.51%
Fixed Bonus Indexed Account	5.25%
Performance Trigger Indexed Account	4.73%
Lincoln WealthPreserve® 2 IUL (2020) - 11/16/20*	
Fidelity AIM® Dividend Indexed Account*	5.70%
Traditional Indexed Account	5.51%
Fixed Bonus Indexed Account	5.25%
Performance Trigger Indexed Account	4.73%
Lincoln WealthAccumulate® 2019 IUL*	
Perform Plus Indexed Account	5.54%
Perform Indexed Account	4.85%
Balance Indexed Account	5.06%
Conserve Indexed Account	5.05%
Lincoln WealthPreserve® 2019 IUL*	
Plus Indexed Account	5.05%
Conserve Indexed Account	5.05%
NY only products	
Lincoln WealthPreserve® 2017 IUL**	
1 Year Point-to-Point - Capped	5.60%
Lincoln WealthAdvantage® Indexed UL**	
1 Year Point-to-Point - Capped	4.31%
1 Year Point-to-Point - Uncapped	4.36%
1 Year Point-to-Point - High Par	4.15%

*Product not available in NY

**Product only available in NY

[Click here](#) for a list of Frequently Asked Questions surrounding the Benchmark Index Account changes.

If you have any pending cases for impacted IUL products, please note that if a revised illustration is required on or AFTER May 10, 2021, the illustration will reflect the new maximum illustrated rates as of May 10, 2021. The new maximum illustrated rate may be less than the original policy design that was illustrated and presented to the client.

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Lincoln *MoneyGuard*®: Updates for Issue Ages and Policy Design Availability

Effective May 10th, 2021, Lincoln is introducing the following updates to availability for issue ages and policy designs. These changes will impact the current *MoneyGuard*® III (2020), *MoneyGuard*® II (2020) and *MoneyGuard*® II NY life insurance products.

Policy Designs

The following updates, which are effective immediately, are being made for policy design availability. These changes apply to *MoneyGuard*® III (2020), *MoneyGuard*® II (2020) and *MoneyGuard*® II NY.

- No new applications will be accepted after May 10th for the following policy designs:
 - 6-year benefit duration with 5% inflation;
 - 7-year benefit duration with 3% inflation;
 - 7-year benefit duration with 5% inflation.

Issue Ages

The following updates are being made for Issue Age availability:

- *MoneyGuard*® III (2020) – 06/15/20 will be allowing for issue ages 40 – 80
 - This will open up issue ages 71-80, while closing issue ages 30-39
- *MoneyGuard*® II (2020) – 06/15/20 will be allowing for issue ages 40 – 79
 - This will open up issue ages 71-79
- *MoneyGuard*® II NY – 06/15/20 will be allowing for issue ages 40 – 79
 - This will open up issue ages 71-79

Washington State Issue Age Update

Also effective May 10, 2021, issue ages for *MoneyGuard Market Advantage*® in Washington are now 40-70. This closes issue ages 30 - 39.

Transition Note

With these updates being effective May 10th, all new applications impacted by policy design and issue age changes need to be received in-good-order by Lincoln by end of day on May 10th. Therefore, there are no transition periods or transition rules associated with these changes. This does not impact pending or issued business.

Illustration Capabilities

Lincoln's DesignItSM (v53.0) and WinFlex Illustration Systems have been updated with illustration capability effective May 10, 2021.

Reference and Marketing Materials

All impacted materials have been updated and made available for viewing on the various Lincoln websites and for order from the Lincoln Literature Fulfillment Center.

[Click here](#) to view a stand-alone flier regarding this information.

Rider Availability Changes in Washington

Effective May 10th, 2021, Lincoln will no longer offer the following riders for new sales in the state of Washington: *Lincoln CareCoverage[®]* Accelerated Benefits Rider (CCABR) and Long-Term Care Rider (LTC Rider). All product lines will be closed to new sales of these riders as of May 10th, 2021.

No other states are impacted by this change.

Application Deadline

For applications that include either rider, the Formal application and required solicitation forms must be signed, dated and received in-good-order at Lincoln's home office by **the end of day Monday May 10, 2021**.

For *LincXpress[®]* Tele-App cases that include either rider, a complete ticket and required solicitation forms must be received in-good-order in Lincoln's home office by **the end of the day Monday May 10, 2021**.

Illustration Updates

Lincoln's DesignItSM (v53.0) and WinFlex Illustration Systems have been updated with these changes effective May 10, 2021. If you have an active internet connection, the software will automatically update to include these updates on May 10, 2021.

Revised COVID-19 Life Insurance Underwriting Guidelines

Last year, 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 May 10, 2021, Lincoln's Underwriting team is pleased to announce the following modifications to our COVID-19 temporary underwriting guidelines:

- **The Table Reduction Program (TRP) is now available!** Consideration for up to \$10 million maximum face amount, through age 70, for Table 3 to Standard rate classes for permanent life insurance products
- **Internal Retention Limits have been increased** up to \$20 million for permanent life insurance products
- **Substandard ratings, up to Table 4, will be considered** for all ages through 80
- **Cases assessed with a Flat Extra up to \$10.00 per \$1000** will be considered
- **Table Rated and Flat Extra combo cases will be considered** with up to Table 2 (150%) with a Flat Extra up to \$10.00 per \$1000
- **Lincoln MoneyGuard® cases for ages 71 and up** will now be considered for the following products:
 - Lincoln MoneyGuard® III, ages 71 – 80
 - Lincoln MoneyGuard® II, ages 71 – 79
 - Lincoln MoneyGuard® II NY, ages 71 – 79

For any pending case that was submitted prior to May 10, 2021 and was impacted by the prior temporary underwriting guidelines, please work directly with your dedicated Lincoln Underwriting team for guidance according to the revised guidelines on a case-by-case basis.

Lincoln Underwriting does not ask about immunizations (for any virus/disease) through the application process and has no plans to ask about the COVID-19 vaccine. The COVID-19 vaccine is not a factor in the underwriting process.

The following temporary underwriting guidelines will continue to remain in effect for all life insurance products, including Term, UL, IUL and VUL:

- **All cases meeting the following criteria will be postponed:**
 - All ages, rated Table 5 and higher
 - Ages 81-85, all rate classes
 - All cases assessed with a Flat Extra greater than \$10.00 per \$1000
 - All cases assessed at Table 3 or higher with a Flat Extra greater than \$10.00 per \$1000
- **The Declaration of Insurability (DOI) Form [ICC18LFF11709] is required for all underwritten life insurance policies**
 - The DOI form is required to be signed after policy issue and will be a Delivery Requirement.
 - For 1035 Exchanges, the DOI form will be required to initiate the exchange.
 - The policy will not be placed in force until the DOI form has been signed and returned to Lincoln in-good-order.
 - **The signed DOI Form is valid for 10 business days from the client signature date on the form.** A new DOI form will be requested if the policy is not placed within 10 days of the client signature date, as a result of other placement restrictive outstanding requirements – including, but not limited to: other delivery requirements, premium, or a revised illustration.
 - The DOI Form is available for completion through the eNIGO process; however, this requirement should not be completed until after policy issue.
 - If the client has COVID-19, it must be disclosed. Lincoln will then determine if it can continue to offer the policy or postpone until the client fully recovers.

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

Visit www.LFG.com/GoDigital for the latest news, updates, FAQs and resources from Lincoln Underwriting & New Business and Customer Service.

Online Chat Enhancements for Pending Cases

Expansion and dedicated team support

Lincoln’s Underwriting & New Business team is committed to continuous improvement of our pending case status processes. **On May 10, 2021**, we’re pleased to make the following enhancements to “Chat with Us”, our online pending case chat tool.

“Chat with Us” Dedicated Team Support

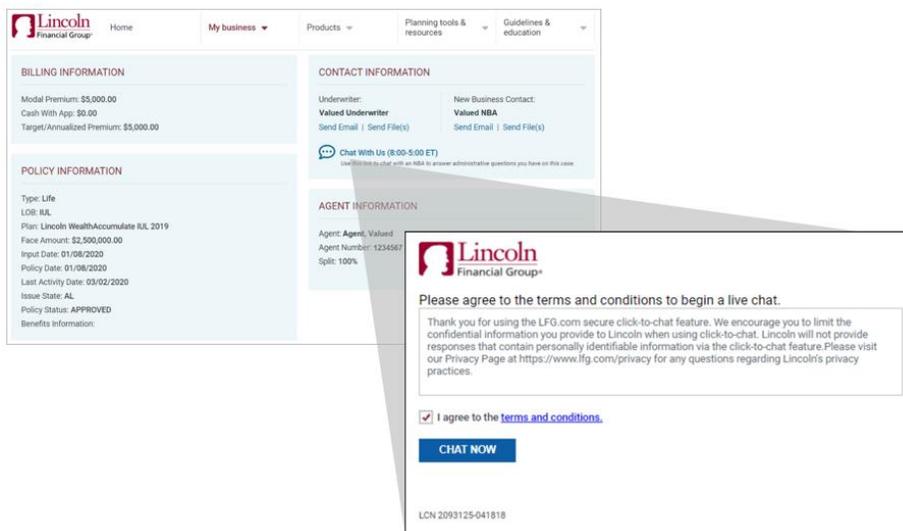
To further expand the dedicated support of our Underwriting & New Business teams, the online chat tool will now be aligned with your team of New Business (NB) Contacts. All incoming chats for pending business will be routed to the appropriate team of NB Contacts, creating a more personalized experience for our partners.

Expanding “Chat with Us” to Lincoln MoneyGuard® Pending Cases

The online chat tool, currently available for interview and all life insurance pending cases, will also be available for Lincoln MoneyGuard® pending business. This feature will allow our partners to chat in real-time with a Lincoln NB Contact from their dedicated Underwriting & New Business team through Lincoln’s pending website to obtain answers on administrative questions for a specific case, without having to call or email.

What You Need to Know

- “Chat with Us” is accessible from the Pending Detail tab within the pending website
- Available during standard business hours: Monday-Friday, 8:00 am-5:00 pm EST
- A Lincoln NB Contact from your dedicated life insurance or Lincoln MoneyGuard Underwriting & New Business team will be available to answer routine administrative questions on the specific case in the Pending Details view
- For questions on multiple cases, exception requests, or questions directed to an underwriter, please contact the assigned Underwriter or NB Contact captured in the contact information field



Resources

- [Pending Tool FAQ](#)
- [Pending Tool Agent Training](#)

eTicket Product Attestation

New product attestation will be required to start a new electronic ticket (eTicket) submission in iPipeline
Reprinted from the April 28, 2021 Lincoln Life Leader

To help improve the post-ticket submission experience for our producers and consumers, **beginning May 10, 2021**, agents will be prompted to complete a new Product Attestation to start a new electronic ticket (eTicket) submission in iPipeline. This update will help provide added clarity on our processes for *LincXpress*® and *Lincoln TermAccel*® submissions.

What you need to know

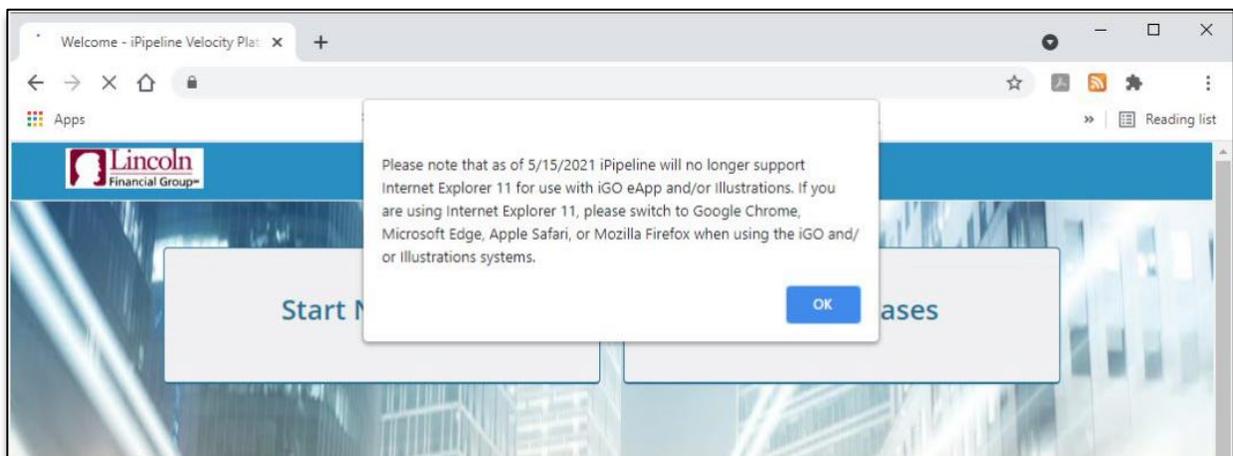
- The current “Special Message” that is displayed when an agent starts a new ticket will be replaced with a new “Product Attestation”.
- At the beginning of the eTicket, the agent will be prompted to read and check off the following boxes to proceed:
 - For *LincXpress*® eTicket submissions:
 - A product switch to *Lincoln TermAccel*® will not be allowed within 12 months of a submitted application for any other Term, UL, IUL or VUL product.
 - Your client may be eligible for the lab-free process. Lincoln will order labs and vitals, if they are required. Lincoln will accept labs, exams and medical records from other companies if the following criteria is met:
 - 1) Exam was completed within the past 12 months for up to age 69 and,
 - 2) Exam was completed within the past 6 months for ages 70+.The medical documentation can be added on the *Additional Information* screen.
 - For *Lincoln TermAccel*® eTicket submissions:
 - The *TermAccel* product is a fully electronic process and no paper submissions are accepted.
 - The *TermAccel* product is for clients with less complex medical histories. The *TermAccel* process does not order APS's.
 - Lincoln will order labs and vitals, if they are required. We cannot accept labs conducted outside of the *TermAccel* application.
 - The *TermAccel* policy is delivered electronically only.

If you have any questions, please contact your dedicated Lincoln Underwriting & New Business team.

iPipeline No Longer Supporting Internet Explorer 11

Reprinted from the April 28, 2021 Lincoln Life Leader

Please note, as of 5/15/2021, iPipeline will no longer support Internet Explorer 11 for use with iGO eApp and/or illustrations. If you are using Internet Explorer 11, please switch to Google Chrome, Microsoft Edge, Apple Safari, or Mozilla Firefox when using the iGO and/or illustration systems.



Lincoln Variable Universal Life – Fund Updates

The following are updates for Lincoln’s variable universal life (VUL) products.

Fund Name Change

On May 1, 2021, the following fund name changes went into effect, including on some **closed** blocks of business:

Current Name (Old Fund Name)	New Name (New Fund Name)
Delaware VIP® Diversified Income Series – Standard Class	LVIP Delaware Diversified Income Fund – Standard Class
Delaware VIP® High Yield Series – Standard Class	LVIP Delaware High Yield Fund – Standard Class
Delaware VIP® Limited-Term Diversified Income Series – Standard Class	LVIP Delaware Limited-Term Diversified Income Fund – Standard Class
Delaware VIP® REIT Series – Standard Class	LVIP Delaware REIT Fund – Standard Class
Delaware VIP® Smid Cap Core Series – Standard Class	LVIP Delaware SMID Cap Core Fund – Standard Class
Delaware VIP® U.S. Growth Series – Standard Class	LVIP Delaware U.S. Growth Fund – Standard Class
Delaware VIP® Value Series – Standard Class	LVIP Delaware Value Fund – Standard Class
Invesco Oppenheimer V.I. Global Fund - Series I Shares	Invesco V.I. Global Fund - Series I Shares
Invesco Oppenheimer V.I. Global Strategic Income Fund - Series I Shares	Invesco V.I. Global Strategic Income Fund - Series I Shares
American Funds Blue Chip Income and Growth Fund - Class 2	American Funds Washington Mutual Investor Fund - Class 2
American Funds Managed Risk Blue Chip Income and Growth Fund - Class P1	American Funds Managed Risk Washington Mutual Investor Fund - Class P1
American Funds Global Growth and Income Fund - Class 2	American Funds Capital World Growth and Income Fund - Class 2
American Funds High-Income Bond Fund - Class 1	American Funds High-Income Trust - Class 1
American Funds High-Income Bond Fund - Class 2	American Funds High-Income Trust - Class 2
American Funds Bond Fund - Class 1	American Funds The Bond Fund of America - Class 1
American Funds Bond Fund - Class 2	American Funds The Bond Fund of America - Class 2
American Funds U.S. Government/AAA-Rated Securities Fund - Class 1	American Funds U.S. Government Securities Fund - Class 1
American Funds U.S. Government/AAA-Rated Securities Fund - Class 2	American Funds U.S. Government Securities Fund - Class 2

LVIP Wellington Mid Cap Value Fund - Standard Class	LVIP Wellington SMID Cap Value Fund - Standard Class
LVIP ClearBridge QS Select Large Cap Managed Volatility Fund - Standard Class	LVIP ClearBridge Franklin Select Large Cap Managed Volatility Fund - Standard Class
LVIP Dimensional/Vanguard Total Bond Fund - Standard Class	LVIP Vanguard Bond Allocation Fund - Standard Class
Putnam VT Equity Income Fund - Class IB	Putnam VT Large Cap Value Fund - Class IB

Annual Prospectus Updates

Effective May 1, 2021, new prospectuses for each variable universal life product have been updated (with a May 1, 2021 effective date) and are available for order from the Lincoln Fulfillment Center. They are also available on the Lincoln public website: www.lincolnfinancial.com.

Reminder from Lincoln Underwriting and New Business: For business in motion, it is important to deliver a copy of the **2021 Funds Prospectus** for cases issued **after May 1, 2021**.

Illustration Fund Management Fees for Currently Sold Products

The *Lincoln DesignItSM* Illustration System (v53.0) will illustrate the following changes as of May 10, 2021:

Fund Management Fee	Weighted Average <i>(using assets under management)</i>	0.53% (up from 0.51%)
	Arithmetic Average	0.66% (down from 0.67%)

Allocation Forms

The allocation forms have been updated with the applicable changes noted above. The new versions of the forms will be available from the forms tool starting on May 10, 2021.

Form #	Form Name	VUL Product
LF06641_5-21	VUL/SVUL Allocations	Use for <i>S/VUL^{ONE}</i> Products Only
LF12075_5-21	<i>AssetEdge</i> VUL 2020 Allocations	Use for <i>AssetEdge</i> VUL 2020
LF10975-18_5-21	<i>AssetEdge</i> VUL 2015 Allocations – New York Version	Use for <i>AssetEdge</i> VUL 2015 – New York Version

Systems and Online Performance Reports

Affected systems including online performance reports, are in the process of being updated.

New York Reg 187 Up for Debate

Suitability and Best Interest in Life Insurance and Annuity Transactions

The Appellate Division of the New York Supreme Court recently reversed and overturned NY Regulation 187 Suitability and Best Interests in Life Insurance and Annuity Transactions (“Reg 187”) for being unconstitutionally vague.

However, this decision may be appealed, and may take up to a year to be resolved. **In the meantime, Lincoln will continue to require the current disclosure and suitability forms, as well as to follow current procedures established in connection with recommendations and suitability reviews.**

State Approvals

Updates since April 12, 2021

Initial Rollout

- *Lincoln WealthAccumulate*® 2 IUL (2020) – 05/10/21
- *Lincoln Wealth Preserve*® 2 IUL (2020) – 05/10/21

Maryland, Montana, Oregon, & Vermont

- *Lincoln VUL^{ONE}* (2021) – including the Optimal No Lapse Enhancement Rider (ONER)
- *Lincoln SVUL^{ONE}* (2021) – including the Optimal No Lapse Enhancement Rider (ONER)
- Bonus Rider – available on both the *Lincoln VUL^{ONE}* (2021) and *Lincoln SVUL^{ONE}* (2021)

Maryland, Oregon, & Vermont

- Long-Term Care Services Rider (LTC Rider) LTC-7090 for use with *Lincoln VUL^{ONE}* (2021)

Texas

- *Lincoln SVUL^{ONE}* (2021) – including the Optimal No Lapse Enhancement Rider (ONER)

[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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