

LIFE SOLUTIONS

The Lincoln Leader

MAY 15, 2023
VOLUME 21, ISSUE 11

PRODUCT UPDATES

Lincoln VUL^{ONE} (2021) and Lincoln SVUL^{ONE} (2021)

Effective May 15th, 2023*Updated from the April 17, 2023 Lincoln Life Leader*

Lincoln remains dedicated to honoring our commitments to policyholders, including the lifetime guarantees provided by our Variable Universal Life products - *Lincoln VUL^{ONE} (2021)* and *Lincoln SVUL^{ONE} (2021)*. As part of our disciplined approach to financial and risk management, we continue to monitor the external environment and proactively manage our products and the risk they bring to Lincoln to ensure we are operating responsibly. These changes will also allow the flexibility to continue to offer competitive guaranteed premiums.

Following are details outlining updates effective May 15th, 2023.

Now Available*Lincoln VUL^{ONE} (2021) – 05/15/23 and
Lincoln SVUL^{ONE} (2021) – 05/15/23**Reprinted from the April 17, 2023 Lincoln Life Leader*

Effective May 15th 2023, Lincoln is making updates to the *base account guaranteed charges* on *Lincoln VUL^{ONE} (2021)* and *Lincoln SVUL^{ONE} (2021)*, variable universal life insurance products. Note that with this update, **there are no changes to the premium, secondary guarantee charges, or current base account policy charges.** Changes are limited to the base account guaranteed charges which are being adjusted as follows:

Headlines

PRODUCT UPDATES

[Now Available: Lincoln VUL^{ONE} \(2021\) and Lincoln SVUL^{ONE} \(2021\)\(reprint\)](#)

– [Lincoln VUL^{ONE} \(2021\) – 05/15/23 and Lincoln SVUL^{ONE} \(2021\) – 05/15/23 \(reprint\)](#)

– [Allocation Requirement Changes for Lincoln VUL^{ONE} \(2021\) and Lincoln SVUL^{ONE} \(2021\) \(reprint\)](#)

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PROCESS UPDATES

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[eInterview Enhancements: Link Reactivation now available for MoneyGuard](#)

[Pending Website Delegate User Update](#)

[eReply Portal Q&A](#)

[New Business Form Updates](#)

[Lincoln Policies and Procedures](#)

Lincoln VUL^{ONE} (2021)– 05/15/23

Base Guaranteed Maximum Premium Load increases to 25% in all policy years (Current premium load remains 10% in policy years 1-5, 6% in policy years 6-10, and 3% in policy years 11+)

Base Guaranteed Maximum per \$1,000 charge duration increases to 20 policy years (The “per \$1,000 charge” is a component of the Administrative Fee. Currently it applies for the first 10 policy years from the policy date or any increase in specified amount)

Lincoln SVUL^{ONE} (2021)– 05/15/23

Base Guaranteed Maximum Premium Load increases to 25% in all policy years (Current premium load remains 10% in policy years 1-20 and 6% in policy years 21+)

Lincoln VUL^{ONE} (2021) and *Lincoln SVUL^{ONE} (2021)* continue to offer a lifetime guaranteed death benefit with market-driven growth potential, as well as a second Guaranteed Minimum Death Benefit (GMDB) option that for a lower premium provides 100% protection to age 90, and 50% GMDB protection thereafter, regardless of how the market performs.



Prospectus

Updated Prospectuses are available for [Lincoln VUL^{ONE} \(2021\)](#) and [Lincoln SVUL^{ONE} \(2021\)](#).

Transition Guidelines

There will be no transition period for this change. For states that are approved at rollout, all Formal Applications received on or after May, 15, 2023 will receive the *Lincoln VUL^{ONE} (2021) – 05/15/23* or *Lincoln SVUL^{ONE} (2021) – 05/15/23* product version and be subject to the updated guaranteed charges as outlined in the updated prospectuses once they go effective.

Illustrations

Illustrations for *Lincoln VUL^{ONE} (2021) – 05/15/23* or *Lincoln SVUL^{ONE} (2021) – 05/15/23* will be run on *Lincoln DesignItSM* Illustration System (v61.0). If you have an active internet connection, the software will automatically update to include the new guaranteed charges on May 15, 2023. If you need to download the *Lincoln DesignItSM* Illustration System, it will be available on the Lincoln producer websites or from Field office Technicians.

Now Effective

Allocation Requirement Changes for *Lincoln VUL^{ONE}* (2021) and *Lincoln SVUL^{ONE}* (2021)

Updated from the April 17, 2023, Lincoln Life Leader

As economic trends and market environments continue to evolve, Lincoln is modifying the Asset Allocation Requirements of the ONE (Optimal No- Lapse Enhancement) Rider associated with our *Lincoln VUL^{ONE}* (2021) and *Lincoln SVUL^{ONE}* (2021) products. These Allocation Requirements benefit both the client and Lincoln by helping to optimize long-term return potential through balancing future risk with upside potential.

These Allocation Requirements to maintain the ONE Rider, described below and as outlined in a Jan. 27, 2023 Prospectus filing, will apply to all *Lincoln VUL^{ONE}* (2021) and *Lincoln SVUL^{ONE}* (2021) applications received on or after May 15, 2023.

ONE Rider Allocation Requirements

Effective for all applications received on or after May 15, 2023, the Lincoln *Elite Series* of Funds (75+ subaccounts) and the Fixed Account are arranged into three Tiers with specific Allocation Requirements by Tier.

- Tier 1 – Fixed Income Funds and the Fixed Account
- Tier 2 – Blended (Equity/Fixed Income) Funds, Asset Allocation Funds
- Tier 3 – Equity Funds

Requirements by Tier:

- Up to 100% may be allocated to either Tier 1 or Tier 2 or a combination of both
- If any allocation is made to Tier 3, then at least 25% must be allocated to Tier 1

Note: The Money Market Subaccount remains a subaccount for limited use with the ONE Rider. See current product Prospectus for additional information.

Subaccounts by Tier (Based on the Current Lincoln *Elite Series* of Funds Line Up)

The Lincoln *Elite Series* of Funds is categorized into Tiers as follows. All 75+ investment options remain available. The maximum that can be allocated to any one fund, or Tier of funds, will be driven by the rules outlined above (effective May 15, 2023 on new business).

- To support these Allocation Requirements, Lincoln has added Model Portfolios for *Lincoln VUL^{ONE}* (2021) and *Lincoln SVUL^{ONE}* (2021) to provide a check-the-box solution for clients to easily adhere to these Allocation Requirements. See Allocation Form section on the next page.

**Tier 1 - Fixed Income Funds
and the Fixed Account**

**Tier 2 - Blended (Equity/Fixed Income) Funds,
Asset Allocation Funds**

Up to 100% may be allocated to either Tier 1 or Tier 2 or a combination of both

LVIP BlackRock Inflation Protected Bond Fund - Standard Class	American Century VP Balanced Fund - Class I
LVIP Delaware Bond Fund - Standard Class	Franklin Income VIP Fund - Class 1
LVIP Delaware Diversified Floating Rate Fund - Standard Class	LVIP BlackRock Global Allocation Fund - Standard Class
LVIP Delaware Diversified Income Fund - Standard Class	LVIP BlackRock Global Growth ETF Allocation Managed Risk Fund - Standard Class
LVIP Delaware Limited-Term Diversified Income Fund - Standard Class	LVIP BlackRock U.S. Growth ETF Allocation Managed Risk Fund - Standard Class
LVIP Global Income Fund - Standard Class	LVIP Global Conservative Allocation Managed Risk Fund - Standard Class
LVIP JPMorgan High Yield Fund - Standard Class	LVIP Global Growth Allocation Managed Risk Fund - Standard Class
LVIP SSGA Bond Index Fund - Standard Class	LVIP Global Moderate Allocation Managed Risk Fund - Standard Class
LVIP Vanguard Bond Allocation Fund - Standard Class	LVIP SSGA Conservative Index Allocation Fund - Standard Class
Templeton Global Bond VIP Fund - Class 1	LVIP SSGA Conservative Structured Allocation Fund - Standard Class
	LVIP SSGA Moderate Index Allocation Fund - Standard Class
	LVIP SSGA Moderate Structured Allocation Fund - Standard Class
	LVIP SSGA Moderately Aggressive Index Allocation Fund - Standard Class
	LVIP SSGA Moderately Aggressive Structured Allocation Fund - Standard Class
	LVIP U.S. Growth Allocation Managed Risk Fund - Standard Class
	MFS® VIT Total Return Series - Initial Class
	TOPS® Balanced ETF Portfolio – Class 2 Shares
	TOPS® Moderate Growth ETF Portfolio – Class 2 Shares

Tier 3 - Equity Funds

If any allocation is made to Tier 3, then at least 25% must be allocated to Tier 1

AB VPS Small/Mid Cap Value Portfolio - Class A	LVIP Delaware Value Fund - Standard Class
AB VPS Sustainable Global Thematic Portfolio - Class A	LVIP Dimensional International Core Equity Fund - Standard Class
American Funds Global Growth Fund - Class 2	LVIP Dimensional U.S. Core Equity 1 Fund - Standard Class
American Funds Global Small Capitalization Fund - Class 2	LVIP Dimensional U.S. Core Equity 2 Fund - Standard Class
American Funds Growth Fund - Class 2	LVIP MFS International Growth Fund - Standard Class
American Funds Growth-Income Fund - Class 2	LVIP MFS Value Fund - Standard Class
American Funds International Fund - Class 2	LVIP Mondrian International Value Fund - Standard Class
ClearBridge Variable Mid Cap Portfolio - Class I	LVIP SSGA Developed International 150 Fund - Standard Class
Delaware VIP® Emerging Markets Series - Standard Class	LVIP SSGA Emerging Markets 100 Fund - Standard Class
Delaware VIP® Small Cap Value Series - Standard Class	LVIP SSGA International Index Fund - Standard Class
DWS Alternative Asset Allocation VIP Portfolio - Class A	LVIP SSGA Large Cap 100 Fund - Standard Class
Fidelity® VIP Contrafund® Portfolio - Service Class	LVIP SSGA S&P 500 Index Fund - Standard Class
Fidelity® VIP Growth Portfolio - Service Class	LVIP SSGA Small-Cap Index Fund - Standard Class
Fidelity® VIP Mid Cap Portfolio - Service Class	LVIP SSGA Small-Mid Cap 200 Fund - Standard Class
Franklin Mutual Shares VIP Fund - Class 1	LVIP T. Rowe Price Growth Stock Fund - Standard Class
Invesco V.I. EQV International Equity Fund - Series I Shares	LVIP T. Rowe Price Structured Mid-Cap Growth Fund - Standard Class
LVIP Baron Growth Opportunities Fund - Service Class	LVIP Vanguard Domestic Equity ETF Fund - Standard Class
LVIP BlackRock Global Real Estate Fund - Standard Class	LVIP Vanguard International Equity ETF Fund - Standard Class
LVIP Delaware Mid Cap Value Fund - Standard Class	LVIP Wellington Capital Growth Fund - Standard Class
LVIP Delaware REIT Fund - Standard Class	LVIP Wellington SMID Cap Value Fund - Standard Class
LVIP Delaware SMID Cap Core Fund - Standard Class	MFS® VIT Growth Series - Initial Class
LVIP Delaware Social Awareness Fund - Standard Class	MFS® VIT Utilities Series - Initial Class
LVIP Delaware U.S. Growth Fund - Standard Class	PIMCO VIT CommodityRealReturn® Strategy Portfolio - Administrative Class



Prospectus

Updated Prospectuses are available for [Lincoln VUL^{ONE} \(2021\)](#) and [Lincoln SVUL^{ONE} \(2021\)](#).

Allocation Form

New! Effective May 15th, 2023, LF06641_5-23 (“VUL/SVUL Allocations – Use for S/VULONE Products Only”) replaces the current new business allocation forms (LF06641_8-22 and LF12539). This new allocation form allows the policyholder to either select a model portfolio allocation or to build their own portfolio all within one consolidated form.

Illustrations

As of Feb. 13, 2023, *Lincoln DesignIt*SM (v.60.0) and WinFlex Illustration Systems were updated to include the following modifications related to the Allocation Requirements:

- Updated Inputs under “Fund Options” when electing a “Weighted average using selected fund allocations” for the Management Fee assumption:
 - The funds are arranged by Tier in addition to asset classes within each Tier.
 - Allocations to the Fixed Account can be made when selecting fund allocations for a weighted average using selected funds.
- Updated Reports to reinforce upcoming changes to the Allocation Requirements of the ONE Rider:
 - Understanding Your Illustration now includes the specific ONE Rider Allocation Requirements by Tier (Effective May 15, 2023).
 - Ledger Pages show the Gross and Net “Market Return” to factor in Fixed Account allocation as applicable.
 - Initial Investment Options pages show funds arranged by Tier with the asset classifications as subcategories within each Tier.

Additional Illustration software updates to support the ONE Rider Allocation Requirements will be available once they become effective on new business on May 15, 2023. Those enhancements will include:

- An edit that will prevent a user from making allocations that do not adhere to the Allocation Requirements of the ONE Rider when selecting a “Weighted average using selected fund allocations” for the Management Fee assumption under “Fund Options.”
- Ability to select a pre-populated Model Portfolio allocation when electing to use a weighted average of selected funds for the Management Fee assumption.

Reference and Marketing Materials

All impacted materials will be updated and made available on the Lincoln Producer Websites. Below are links to updated collateral.



[Get the Allocation Requirements FAQ](#)



[Lincoln VUL^{ONE} Investment Client Guide](#)

[Lincoln VUL^{ONE} Monthly Performance Snapshot](#)

Lincoln AssetEdge® VUL (2022) Now available in Virginia

Effective May 15, 2023

Effective May 15, 2023, Lincoln is pleased to introduce *Lincoln AssetEdge® VUL (2022)*, a Variable Universal Life Insurance policy in the state of Virginia.

Lincoln AssetEdge® VUL (2022) continues to offer death benefit protection with growth potential through investment options and flexibility to meet your client's future financial goals. This product replaces the existing *Lincoln AssetEdge® VUL (2020)* and *Lincoln AssetEdge® Exec (2020)* product versions with the focus on providing significant market-driven growth potential and cash value liquidity for retirement and protection needs. Pricing updates improve competitiveness in both accumulation/distribution focused designs and protection focused designs.

It offers a variety of quality Separate Account investment options across all major asset classes along with opportunity for increased predictability and reduced volatility through four indexed account options, linked to the percentage change in the S&P 500® Index* or Fidelity AIM® Dividend Index#, that are designed to provide a balance between return potential and downside protection. The optional *Enhanced Allocation Rider* gives the policyholder the option to utilize cash value within the policy to pursue increased upside potential through indexed features.

Product Highlights and Updates

Accumulation and Market-Driven Growth Potential

- *Elite Series* of Funds
 - Covers every major asset class
 - Leading investment managers
 - Multiple risk management strategies

Indexed Account Options

1-Year Point-to-Point (PTP) Conserve Indexed Account Option

Earns the full PTP percentage increase of the S&P 500* Index (excluding dividends) up to an index growth cap declared at the beginning of the segment year.

The cap at launch will be 8.25%. 1% Floor

1-Year Point-to-Point (PTP) Perform Indexed Account Option

Earns the full PTP percentage increase of the S&P 500* Index (excluding dividends) up to an index growth cap declared at the beginning of the segment year and with a guaranteed 75% Index Credit Enhancement and a 3% Asset Based Charge.

The cap at launch will be 9.50%. 0% Floor.

Fidelity AIM® Dividend Indexed Account – Fixed Bonus

Earns the full point-to-point percentage increase of the Fidelity AIM® Dividend Index# adjusted by the Participation Rate declared at the beginning of the segment year, plus an Account Value Enhancement.

The Account Value Enhancement at launch will be 1.00%.

Fidelity AIM® Dividend Indexed Account

Earns the full point-to-point percentage increase of the Fidelity AIM® Dividend Index# adjusted by the Participation Rate declared at the beginning of the segment year.

Fixed Account

Assets in this account are not subject to market volatility. *Fixed Account interest crediting:*

- Interest credited on a daily basis at a rate determined by Lincoln.
- Minimum effective annual rate of 1.0%. The current rate is 2.0%.

Dollar Cost Averaging available at issue with an enhanced Fixed Account interest rate to help address market volatility concerns.

Access to Cash Value

- **Shortened Surrender Charge period**
 - Death Benefit Options 1 & 3 = Up to 14 years
 - Death Benefit Option 2 = Up to 9 years
- **Tax-advantaged distribution potential**
 - Withdrawals
 - Fixed Loan - wash loans in years 11+
 - Indexed Account Participating Loan – guaranteed loan charged rate in all policy years

Policy Customization and Flexibility with Options to Enhance Cash Value Potential and Death Benefit Protection

- **Enhanced Allocation Rider** — An optional rider which offers additional upside potential to Separate Account assets by offering the ability to allocate a portion of the cash value within the policy to purchase options on the S&P 500. While active, this rider takes a monthly charge at an annualized rate (2.4%) from the Separate Account to purchase an uncapped option on the S&P 500 with a 0% floor and a participation rate (set at the time of option purchase). The rider can be added at policy issue for no additional premium and activated or inactivated at the client's option. Note: Illustration software will default to the rider being selected.

Available Riders

The following riders are available, subject to state availability, on *Lincoln AssetEdge*® VUL (2022), and may involve additional charge:

- Enhanced Allocation Rider
- Accelerated Benefits Rider (with and without critical illness)
- Long-Term Care Rider (LTC)
- *Lincoln LifeAssure*® Accelerated Benefits Rider
- *Lincoln LifeEnhance*® Accelerated Benefit Rider
- Change of Insured Rider
- Disability Waiver of Monthly Deductions Benefit Rider
- Overloan Protection Rider (not available with CVAT)

Product Availability

[Click here](#) to view the current Variable Universal Life product availability grid.

New Business applications will be accepted on May 15, 2023.

Transition Guidelines

Lincoln AssetEdge® VUL (2022) will replace both *Lincoln AssetEdge*® VUL (2020) and *Lincoln AssetEdge*® Exec (2020) products. There is a 30-day transition period which begins on May 15, 2023 and ends on June 14, 2023.

For the old 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 by the end of the transition period to qualify.

For pending business or policies already issued, Lincoln will accept a written request and a revised illustration to change to the *Lincoln AssetEdge*® VUL (2022) product.

For policies already placed, normal internal replacement guidelines apply. Rewrites will not be allowed.



Prospectus

There is a new prospectus for this product. To view the prospectus, please [click here](#).

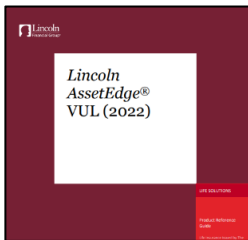
Illustrations

Enhancements:

- Updated look and feel with an improved landscape design
- *New!* Solution Overview page for death benefit protection focused sales
- Ability to set a maximum limit for range of returns
- *New!* Enhanced Allocation Rider Overview page when rider is selected.

Illustrations for *Lincoln AssetEdge*® VUL (2022) will be run on the *Lincoln DesignIt*SM Illustration System (v61.0D). If you have an active internet connection, the software will automatically update to include the new rates on May 15, 2023. If you need to download the *Lincoln DesignIt*SM Illustration System, it is 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 AssetEdge*® VUL (2022) product details tab, or click on the names of the piece below.

Technical Training Guide

[Lincoln AssetEdge® VUL \(2022\) Product Reference Guide](#)

Side-by-side Comparison

[Lincoln AssetEdge® VUL \(2022\) vs Lincoln AssetEdge® VUL \(2020\)](#)

Specimen Contract

[Lincoln AssetEdge® VUL \(2022\) \(22-VUL606\)](#)

Marketing Materials

Marketing materials for these products are available on the various Lincoln websites.



Client Materials

[Lincoln AssetEdge® VUL Client Guide](#)

[VUL Investment Options Client Guide](#)

[Lincoln AssetEdge® VUL Risk Tolerance Questionnaire](#)

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PROCESS UPDATES

Notice for Allocation Forms Submitted on iPipeline for *VUL^{ONE}* and *SVUL^{ONE}* Products

Affecting iPipeline eTicket and eApp Submissions

With the May 15, 2023 implementation of the new *Lincoln VUL^{ONE}* and *Lincoln SVUL^{ONE}* Allocation Forms, if a **Model Portfolio (Active or Hybrid)** option is selected in section 2a, you will see duplicate mapping of fund percentages in section 2b for individual funds. However, the correct allocations, totaling 100%, will be captured by Lincoln, based on the **Model Portfolio** selection made in section 2a.

The following alert has been added to iPipeline on the Allocation Form page and will display until this issue is resolved. This message will serve to notify the agent of the duplication of allocations on the copy of the form presented for eSignature, and will provide assurance that Lincoln will process the allocation selection correctly. **No action is needed by the agent or client.**

 At this time, when a selection is made in the Active or Hybrid Portfolio, you will see duplicate mapping of percentages in section 2b. However, the correct allocations, totaling 100%, will be captured based on the Portfolio selection made in section 2a. Resolution of this issue is in progress.

Important Information Regarding New York Situs

Guidance for handling Situs for residents of NY – Updated as of April 28, 2023

New: As we continue to reinforce our New York (NY) Situs measures, effective May 12 the following disclosure will be added to the agent report and producer attestations:

“The undersigned confirms this contract was principally negotiated, issued, and delivered in the state where the application was signed, and no part occurred in the state of New York (NY). For NY residents, any communication pertaining to this contract also occurred in the state where the application was signed, and no part occurred in NY.”

In 2021, [Lincoln Financial Group suspended the sale of several life insurance products](#), as well as suspended all electronic process solutions, in NY. Our Underwriting and New Business Department is closely monitoring applications for attempts to circumvent these rules by creating the appearance that an application was solicited in a state other than NY.

What you need to know about New York Situs

If any portion of the solicitation or application process occurs in New York (NY), including physical examinations, the application submitted must be a Lincoln Life & Annuity Company of New York (LLANY) application for a product approved in NY. In other states, life insurance products are issued by The Lincoln National Life Insurance Company (LNL). LNL is not licensed in NY. If LNL were to issue a policy that had been solicited or delivered in NY, the New York Department of Financial Services would view LNL as acting as an unauthorized insurer.

If a NY resident applies for coverage outside of NY, **no part of the sale can take place in the state of NY**. All sales activities must be conducted in the state of Situs and the NY resident must sign and submit the Out of State Sale Verification Form [LF12247] with the application. NY residents may only apply for life insurance coverage in another state if there is an obvious tie to the Situs state, other than for the reason of purchasing insurance.

To clarify and reinforce these Situs measures, the following disclosure has been added to the agent report and producer attestations:

“The undersigned confirms this contract was principally negotiated, issued and delivered in the state where the application was signed, and no part occurred in the state of New York (NY). For NY residents, any communication pertaining to this contract also occurred in the state where the application was signed, and no part occurred in NY.”

The New York Department of Financial Services issued Circular Letter No. 6, Sale of Unapproved Insurance Policies or Contracts to Residents of New York State in April 2011. This letter noted that the Department’s findings that “producers submitted applications on behalf of New York residents that falsely stated that the transactions had taken place outside of New York, even though the producers in fact solicited applicants, completed applications, or delivered the policies or contracts in New York.” The Department stated that violations will lead to disciplinary action, which may include monetary penalties, suspension or revocation of the producer’s or insurer’s license.

Soliciting business in New York

If you encounter an applicant who has completed **any portion** of the solicitation/application process while located in New York (NY), ensure the application is submitted as a NY (LLANY) application for a product that is currently available for sale in NY. Product availability can be verified by viewing the [State Availability Grids](#). A failure to comply with these requirements may lead to further disciplinary action, up to and including termination for cause. **The following instances could be considered as soliciting a case in NY:**



Is this a
New York
application?

- Meeting with the applicant(s) in NY
- Completing any portion of an application package in NY (see following instructions for “dummy applications”, trials or pre-trust applications)
- Delivery and/or signing of policies or contracts while in NY (traditional or electronic)
- Completion of an exam in NY
- Lack of an obvious and reasonable link to the Situs state by the Insured or Owner
- Any paperwork or form that does not match the state of Situs

For further information regarding Situs, please review Lincoln’s [Individual Life Situs Guidelines](#).

A Special Note on Trial, “Dummy” and Pre-Trust Applications in New York

Lincoln will only accept trials, dummy applications, or pre-trust applications on New York (NY) residents for a non-NY product so long as ALL sales activities (application, illustration, paramed exam, policy delivery, etc.) are done outside of NY. The NY resident must also sign and submit the Out of State Sale Verification Form [LF12247] with the application. You must include a cover letter indicating that the formal application will be a non-NY solicitation and product.

If a NY resident applies for coverage outside of NY, and any part of the sale occurs in NY, the application will be rejected.

Frequently Asked Questions

<p>If my New York (NY) resident client conducted an exam in NY for another carrier, will Lincoln accept this exam for a non-NY policy?</p>	<p>An exam completed in NY on another carrier’s form may be accepted by Lincoln for a non-NY policy, if and only if the exam was conducted PRIOR to the sign-date on Lincoln’s application forms</p>
<p>Will Lincoln accept labs drawn in NY for a non-NY policy?</p>	<p>Lincoln may accept labs drawn in NY as they are not considered part of the contract. However, the exam (vitals) must be conducted OUTSIDE of NY.</p>
<p>Can I submit a trial on a non-NY product for my NY resident client?</p>	<p>Lincoln will accept trials, dummy applications, or pre-trust applications on NY residents for a non-NY product so long as ALL sales activities (application forms, exam, etc.) are conducted in the state of Situs and the NY resident must sign the Out of State Sale Verification Form [LF12247].</p> <p>Lincoln will <u>not</u> accept trials, dummy applications, or pre-trust applications on NY residents for any <i>Lincoln MoneyGuard</i>® products.</p>
<p>Will Lincoln accept funds for a non-NY policy from a NY Bank?</p>	<p>Yes.</p>
<p>What are some examples of a valid Situs?</p>	<p>A valid Situs may include, but is not limited to, the following:</p> <ul style="list-style-type: none"> ▪ A second home/residence, ▪ Work reasons and/or a physical business located in the state of sale, ▪ A Trust domiciled in the Situs state, <p>Or other valid reasons to be in the state of sale other than for the purchase of life insurance</p>
<p>I’ve seen the recent announcement of closure of new sales to Lincoln <i>MoneyGuard</i>® II NY coming in March. What are the Situs guidelines there?</p>	<p><i>Lincoln MoneyGuard</i>® II NY is Issued by a Lincoln Life & Annuity Company of New York (LLANY) and is currently approved for sale in NY. All other MoneyGuard offerings are Issued by The Lincoln National Life Insurance Company (LNL) and follow the Situs guidelines that were shared above. After March 25, 2022, <i>Lincoln MoneyGuard</i> II NY will no longer be available for new sales.</p>

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

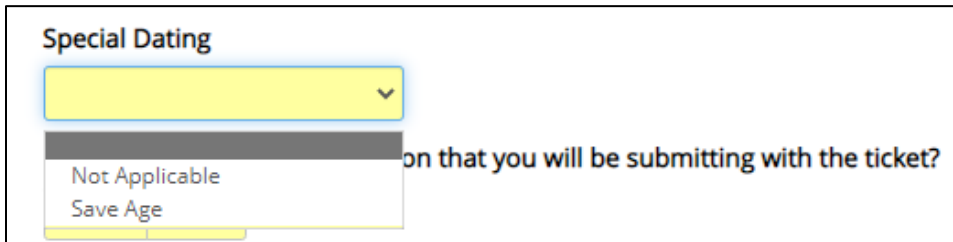
Now available - Backdating for *Lincoln WealthAccelerate* IUL in iPipeline

Updates been made to iPipeline

In the March 27, 2023 release, backdating for *Lincoln WealthAccelerate*® IUL was made available for clients to save age. However, the feature was not yet available in iPipeline.

Effective, May 15, 2023, the following updates have been made to iPipeline:

- The agent will now be able to select either **Not Applicable** or **Save Age** when completing the Ticket information.
- Previously, the Special Dating box defaulted to Not Applicable, and the information was not able to be updated.



The screenshot shows a dropdown menu titled "Special Dating". The menu is currently open, showing two options: "Not Applicable" and "Save Age". The text "on that you will be submitting with the ticket?" is partially visible to the right of the dropdown.

Interview Enhancements: Link Reactivation now available for *MoneyGuard*

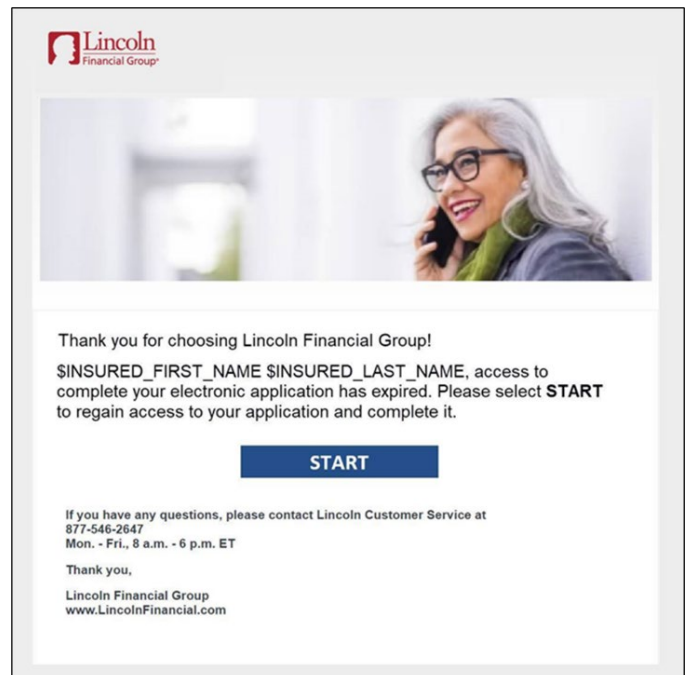
Effective May 15, 2023

Lincoln is pleased to announce that Link Reactivation is now available for Lincoln *MoneyGuard*® starting May 15, 2023. This enhancement was previously announced for Life Term, IUL and VUL on March 27. Link reactivation leverages automation and offers self-service opportunities for the client driving efficiencies and improving the pending case experience.

Link Reactivation

Effective May 15, 2023, the client will be able to reactivate the online interview link at any time to continue their interview and complete the application - The link can be reinstated in real-time with 24/7 access!

- Currently, the eInterview link will expire after 10 days and the client must contact their Financial Professional who will reach out to a New Business Case Manager to reactivate the link
- Availability: the client will have the ability to regain access to any eInterview email link that is due to expire on or after May 15
- MoneyGuard clients must complete their interview within 60 days of submitting their application



Download the flier:
[Link Reactivation and Chatbot](#)



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

Pending Website Delegate User Update

Transactional access now available for delegate users

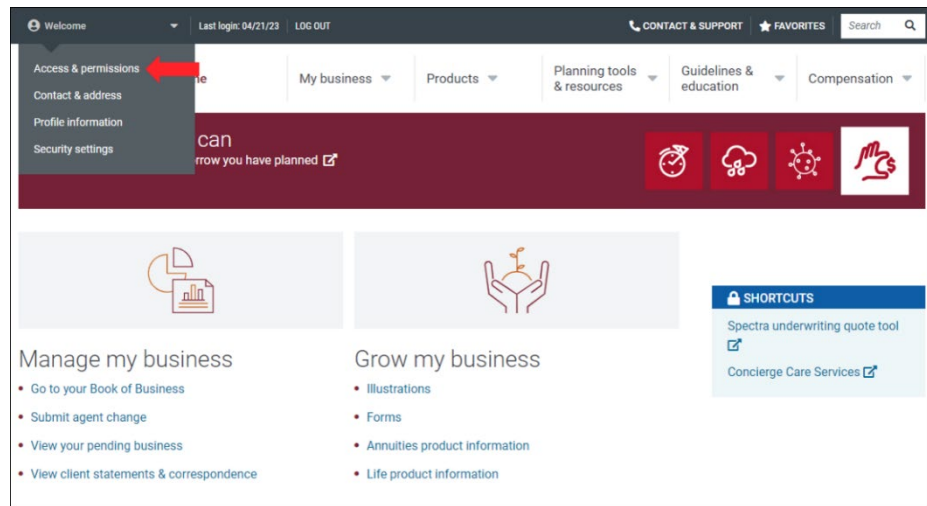
Lincoln is excited to announce expanded access for delegate users of the pending website to include the ability to perform New Business transactions. In the past, a delegated access user had “View Only” or “Read Only” capabilities which prevented the user from using many of the digital capabilities offered on the pending website. Now, delegates who are granted “transactional access” will have the same capabilities on the pending website as the Broker-dealer or Financial Advisor who provided them access.

Delegates with transactional access will now be able to utilize the following pending website functionalities:

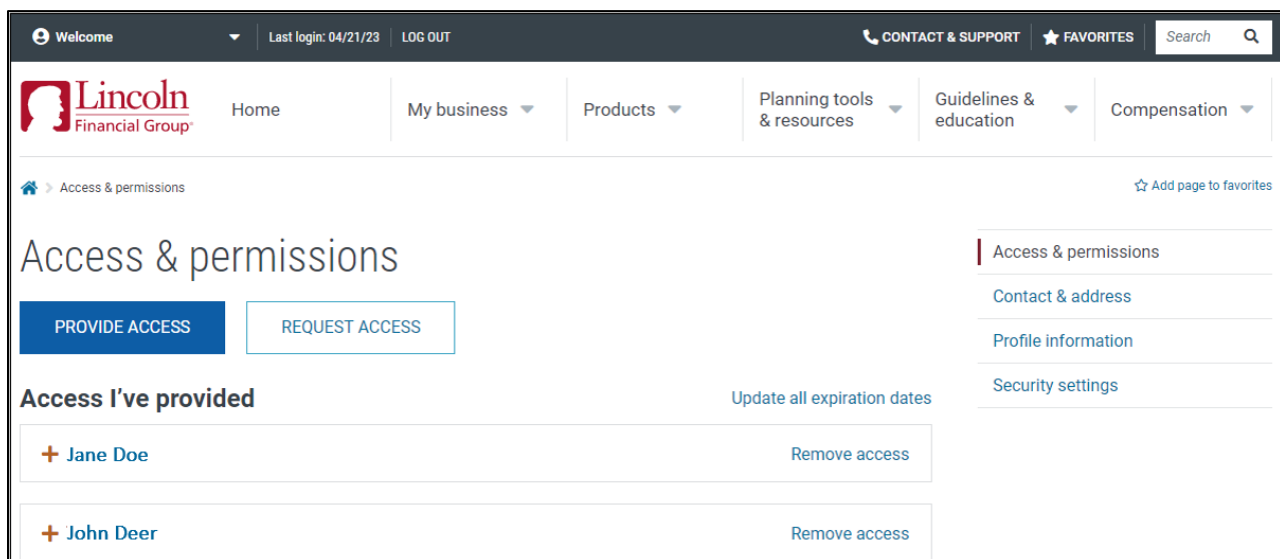
- eNIGO: Leverages eSignature to electronically satisfy not-in-good-order form requirements
- Two-way Communication: Satisfy outstanding questions and/or requirements online
- Click-to-Chat: Chat online with a New Business Contact about your case
- Send emails to your New Business Contact
- Upload and send files

Instructions for granting delegate permissions from the pending website

After logging in, under the welcome dropdown in the top left corner, select “access and permissions.”



Here you will see the option to provide or request access, as well as view the access you have provided to others, if applicable.



To update delegate access:

- Expand the delegate profile by clicking the “+” next to their name
- Review the permissions and click “edit permissions” if you would like to make updates

ACTION: Select desired permissions

- Pending Status (View Only)
 - View pending cases and their information
- Pending Status (Perform Transactions)
 - Perform actions on pending cases withing the pending tool, such as initiating eNIGO, replying to free-response questions, etc.
- Life NB Communication Preferences (Perform Transactions)
 - Update preferences for receiving communications from Life Underwriting & New Business
- Policy Delivery (View Only)
 - View information on policy delivery dashboard, including policy PDF
- Policy Delivery (Allow Updates)
 - Resend the DocuSign link and change the email address that the link is sent to
 - Request a change and cancel the DocuSign envelope

Access I've provided Update all expiration dates

Jane Doe Remove access

Email: Jane.Doe@email.com Privacy Agreement

Start date: 02/16/2023

End date: 02/16/2024 [Update expiration date](#)

Status: Active

PERMISSIONS [Edit permissions](#)

Book of Business

- ✓ Book of Business (view only)
- Agent Change (perform transactions)

New business

- ✓ Pending status (view only)
- ✓ Pending status (perform transactions)
- Life NB communication preferences (perform transactions)
- ✓ Policy delivery (view only)
- ✓ Policy delivery (allow updates)

Life & annuity commissions

- Life & annuity commission tools (view only)
- Payment on Demand (request money on behalf of the Producer)

FlexComp

- FlexComp calculator

Review and submit

Lincoln Financial Group Home My business Products Planning tools & resources Guidelines & education Compensation

Access & permissions Access & permissions

Edit permissions for Jane Doe

Please select permissions for the user you wish to allow access.

Select permissions

BOOK OF BUSINESS [Reset permissions](#)

- Book of Business (view only)
- Agent Change (perform transactions)

NEW BUSINESS [Reset permissions](#)

- Pending status (view only)
- Pending status (perform transactions)
- Life NB communication preferences (perform transactions)
- Policy delivery (view only)
- Policy delivery (allow updates)

LIFE & ANNUITY COMMISSIONS

- Life & annuity commission tools (view only)
- Payment on Demand (request money on behalf of the Producer)

FLEXCOMP

- FlexComp calculator

* When you delegate access to another user, that user will also have access to the Annuity Book of Business tool.

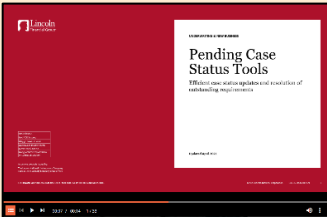
[NEXT](#) [Cancel](#)

To add a new delegate:

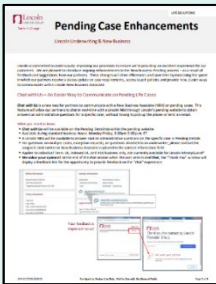
- Click “provide access”
- Enter user information
- Select desired permissions
- Review and submit

When you add a new delegate, or update a delegate’s access, they will receive an email confirming their access.

For more information about delegates and the pending website, please review the following training materials:



[Pending Tools – Agent Training Brainspark](#)



[Pending Case Enhancement Overview](#)

eReply Portal Q&A

Common questions regarding use of the eReply tool

Last year, Lincoln announced the Automated Follow-Up (AFU) Email eReply Portal which allows recipients to satisfy outstanding requirements directly from their Life and MoneyGuard AFU emails, no log-in required. Since its launch, you have satisfied questions and requirements faster than ever!

Below we have compiled the most popular questions we've received about the eReply Portal, as well as an image of the eReply Portal, to help you better understand and utilize this powerful pending tool.

Question	Answer
How do I access the eReply Portal?	You can access the eReply Portal directly from your Automated Follow-Up (AFU) email. Look for the sentence: "Please click this link to satisfy outstanding requirements."
Who can use the eReply Portal?	The eReply Portal is available to any case contact or producer who receives pending case statuses via automated follow-up email*. No log-in is required, and you do not need to be a registered user of the pending website.
Do I need to click submit after I respond to each requirement?	You should click submit on the eReply Portal after you have completed all of your responses. Clicking submit multiple times or after you complete each reply creates multiple notifications to the New Business Case Manager and can increase processing times.
Can I view my submitted responses?	Currently, there is not a way to view previously submitted responses.
How do I know Lincoln received my responses?	When you successfully respond to a requirement on the eReply Portal, the requirement that you responded to will disappear. If it does not disappear, you may refresh your browser to check that the response was submitted. If the requirement does not disappear after a refresh, please submit the response again. There is an indicator at the bottom of the requirement list that shows the number of requirements outstanding, which will decrease as replies are submitted. Additionally, the outstanding requirement on the pending website will be updated to a 'received' status. Pending websites are updated hourly.
What happens if my response was not submitted successfully?	Our New Business team has methods for monitoring the eReply Portal and will be notified if replies are not successfully transmitted. The requirement will re-appear the next time you launch the portal.
Can I sign my issued policy via the eReply Portal?	Neither Lincoln's AFU emails nor the eReply Portal have links to take you to electronic delivery signing platforms (DocuSign/DocFast). You will receive an email from DocuSign or DocFast with instructions and a link to review/sign your issued policy on their platform.
Can I sign/correct individual forms in the eReply Portal?	eNIGO capable items will be acknowledged with an asterisk (*) and a link will be included to transfer to the eNIGO platform to electronically complete and sign forms.

The following image is an example of what users could see when they launch the eReply Portal:

Lincoln Financial Group

Lincoln eReply Portal

POLICY ENDING IN XXXX

Requirements

CLIENT NAME	REQUIREMENT	COMMENT	REPLY	FORM
V CLIENT	Situs	Please provide d...	✉	📄
V CLIENT	Answer to question on app	Primary Benefici...	✉	📄
V CLIENT	Answer to question on app	Primary beneficia...	✉	📄
V CLIENT	Answer to question - for underwriting	Need primary ca...	✉	📄
V CLIENT	Answer to question on app	Need contact cor...	✉	📄
V CLIENT	Illustration	Please submit a ...	✉	📄
V CLIENT	Delivery Notice	Delivery Notice	✉	📄
V CLIENT	Answer to question on app	Inflation Protecti...	✉	📄
V CLIENT	MG Agent's Report	MoneyGuard Age...	✉	📄
V CLIENT	Answer to question - for underwriting	Insured - Need c...	✉	📄

Show 1- 10 of 25 1 2 ... 3 < Prev | Next >

*** AVAILABLE FOR ENIGO. TO ESIGN YOUR FORMS VIA OUR ENIGO PLATFORM, PLEASE [CLICK HERE](#).**

SUBMIT

To learn more about this tool, please review the following training materials:

Automated Follow-Up Email eReply Portal
A fast and convenient way to complete outstanding pending case requirements.

[eReply Overview Flier](#)

Auto Follow-Up Email eReply Portal
Pending Case Status Enhancements

[eReply Portal Training Video](#)

**Not currently available for Lincoln MoneyGuard Direct Firms.*

New Business Form Updates

Effective May 15, 2023

WealthAccumulate® 2 IUL (2020) Forms Updates

The below forms have been updated to include the most recent indexed account values and will have a 30-day transition period. These forms are left with the client at solicitation and do not require signatures.

- *Lincoln WealthAccumulate® 2 Indexed UL (2020) Disclosure Statement - Pennsylvania, Form LFF12214 v. 4/23*
- *Lincoln WealthAccumulate® 2 Indexed Universal Life (2020) Vermont Buyer's Guide, Form LF12211 v. 4/23*

Amendments now available on eNIGO

As of May 15, 2023, issue-restrictive Amendment letters can now be signed via eNIGO. The Amendment letter verbiage is read only. The client will only be able to sign the form and cannot make changes to the letter.

In some cases where there are many amendments, more than one amendment requirement will be added. Users will need to add each amendment to the eNIGO envelope in order to sign all necessary documents

Lincoln Policies and Procedures

Guidelines reviewed and updated as of May 2023

Lincoln's policies and procedural guidelines have been reviewed and updated effective May 2023, where applicable. Key changes are noted in the chart below and you may access the guidelines by clicking on the document name.

	Key Changes
Internal Replacement Guidelines	<i>MoneyGuard Fixed Advantage</i> is the next generation of the <i>MoneyGuard</i> fixed product offering and has replaced <i>MoneyGuard III</i> .
Lincoln <i>MoneyGuard Market Advantage</i>® - Special California Internal Replacement Guidelines	<i>MoneyGuard Market Advantage</i> launched in California on February 13, 2023. These special guidelines will apply through February 12, 2024.
Term Conversion Guidelines	Added to introduction, term conversions into Lincoln <i>WealthAccelerate</i> ® IUL are not allowed Added clarifying language regarding If the term policy was issued in New York and is a trust.
Term Conversion Guidelines Matrix	<i>No changes</i>
Commission Recall (Chargeback) Guidelines	<i>No changes</i>

State Approvals

Last Updated 5/15/2023

[View State Availability Grids](#)

Looking for an article?

[View the Index of Articles](#) for past issues of the Lincoln Life Leader or visit the Lincoln Leader archive page on your producer websites.

Important Information:

Lincoln life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders, and features are subject to state availability. Limitations and exclusions may apply.

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal.

Lincoln variable universal life insurance is sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to www.LincolnFinancial.com.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

Only registered representatives can sell variable products.

For Financial Professional use only. Not for use with the public.

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

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