

The Lincoln Leader

June 11, 2018 – Vol. 16, Issue 09

LIFE INSURANCE

Now Available in New York – *Lincoln WealthPreserve®* IUL (2017) – 02/12/18

Effective June 11, 2018, Lincoln is pleased to announce the availability of the newest member in its indexed UL portfolio, *Lincoln WealthPreserve®* IUL (2017) – 02/12/18 in **New York**. Offering the financial security of long-term guaranteed death benefit protection and designed with built-in guarantees and flexibility, *Lincoln WealthPreserve®* IUL (2017) – 02/12/18 can help you meet your clients' changing needs throughout their life. Your clients can feel confident knowing that their beneficiaries will have the financial security of an asset that transfers to them income tax-free.

Product Highlights

Guaranteed financial protection

- **New!** Extended guaranteed death benefit protection for up to 40 years or to age 90¹ (whichever comes first)
- Guaranteed positive interest crediting with a guaranteed floor of 1% in all years²
- A current index account cap of 8.25%
- Guaranteed cap reduction protection means surrender charges are waived if the indexed account cap is reduced to 6% or lower
- Access to cash value through loans, with guaranteed interest loan charge rates for the duration of the policy³

Flexibility to keep up with your clients' changing needs

- Policy value growth linked to S&P 500 Index* performance and with the 1.00% guaranteed minimum crediting rate, gains are never lost due to poor market performance²
- A simple approach to death benefit guarantee catch-up premiums¹ means your clients can pay the intended premium at any time and keep their death benefit guarantee intact

Transparency

- A simple product design with a single point-to-point indexed account and few design decisions to be made
- Growth linked to a popular, trackable market index — the S&P 500 Index*

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**Now Available in New York –
Lincoln WealthPreserve® IUL
(2017) – 02/12/18**

**NEW – An Upgrade of iPipeline's
Quoting Tool**

**Have questions about the Tax Cuts
and Jobs Act of 2017? Lincoln is
here to help.**

Secure the added protection of a living benefit

- *Lincoln LifeEnhance*® Accelerated Benefits Rider⁴ provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness

Optimal Sales Design

- Level pay premium design
- Death Benefit Option 1 (level)
- Solve to endow premium
- With the above design, 6% rate of return assumption is expected to satisfy the Extended No-Lapse Rider minimum premium requirement

¹Minimum premium requirement must be met to maintain the Extended No-Lapse Minimum Premium Rider. Only available with DBO1 and maximum issue age of 79.

²Policy charges remain in effect and could reduce your policy value.

³Loans and withdrawals reduce the policy's cash value and death benefit.

⁴Each benefit payment will proportionately decrease the death benefit.

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

Rider Availability

The following riders will be available on *Lincoln WealthPreserve*® IUL (2017) – 02/12/18 in New York:

- Accelerated Benefits Rider (Terminal Illness Only)
- *Lincoln LifeEnhance*® Accelerated Benefits Rider
- Change of Insured Rider
- Disability Waiver of Monthly Deductions Benefit Rider
- Extended No-Lapse Minimum Premium Rider
- Overloan Protection Rider

Product Availability

New business applications will be accepted on June 11, 2018 in New York. [**Click here**](#) to view the Universal Life state availability.

Reference Materials

The following reference materials are available from the Lincoln Producer websites.

Product Reference Guide	<u>Lincoln WealthPreserve® IUL Product Reference Guide</u>
Product Comparison	<u>Lincoln WealthPreserve® IUL Nationwide vs. New York</u>
Specimen Contract	Available on the Lincoln Producer websites

Illustration Availability

Illustrations for *Lincoln WealthPreserve®* IUL will be run on the Lincoln DesignItSM Illustration System (v41.0B). If you have an active internet connection, the software will automatically update to include the new rates on June 11, 2018. If you need to download the Lincoln DesignItSM illustration system, it will be available on the Lincoln producer websites or from Field Office Technicians.

Marketing Materials

The marketing materials available for *Lincoln WealthPreserve®* IUL can be viewed on the various Lincoln websites and are available for order from the Lincoln Literature Fulfillment Center.

Listed below are the material order numbers.

Description	Order Code
WealthPreserve IUL Client Guide	WP-CLT-FLI001
WealthPreserve IUL Fact Sheet	WP-FACT-FST001
WealthPreserve IUL Historical Perspectives (nationwide)	WP-HIST-FLI001
WealthPreserve IUL Historical Perspectives (NY version)	WP-HIST-FLI002
WealthPreserve IUL Rates at a Glance (nationwide)	WP-RATE-FLI001
WealthPreserve IUL Rates at a Glance (NY version)	WP-RATE-FLI002
Post-issue policy management flier	IUL-PIPM-FLI001
IUL process guide	IUL-PROC-FLI001

NEW – An Upgrade of iPipeline’s Quoting Tool

Reprinted from the May 29, 2018 Lincoln Life Leader

Effective June 7, 2018, Lincoln launched iPipeline’s updated version of their quoting engine, LifePipe. The LifePipe quoting tool is available for electronic ticket submissions of *Lincoln TermAccel*® and *Lincoln LifeElements*® Level Term.

In addition to a new color schematic, this time-saving enhancement offers the ability to run multiple term quotes by entering the Client Information once. The benefits include:

- Multiple rate classes on one quote
- Multiple term durations on one quote
- Filtering of term quote results
- Grouping of term quote results on separate tabs, based on duration

LifePipe will remain accessible through your Lincoln producer website and the core functionality of the site will remain unchanged. If you are an existing iPipeline customer, you may already be experiencing this latest version of LifePipe.

Multiple term durations and multiple rate classes on one quote

The screenshot shows the LifePipe quoting tool interface. It is divided into four main sections: Agent Information, Client Information, Product Information, and Underwriting Information. The Client Information section shows a 'Valued Client' with a date of birth of 05/12/1980 and age 38. The Product Information section shows 'Term' as the product type, 'Term Length' as 5 Years, 10 Years, and 15 Years, and 'Riders' as 'Choose from list or type in and press Enter'. The Underwriting Information section shows 'Health Class' as 'Preferred Best Non-Tobacco' and 'Standard Non-Tobacco'. At the bottom, there are buttons for 'Show Top 5' and 'Get Quotes'.

Results are grouped by term duration on separate tabs

The screenshot shows the results page of the LifePipe quoting tool. It displays 'Results (4)' and a 'Compare (0)' button. The results are grouped by term duration on separate tabs, with '10 Years' and '15 Years' tabs visible. The '10 Years' tab is selected, showing two quote options: 'TermAccel 2018 (eTicket) Preferred Plus NonTobacco' for \$210.00/yr and 'TermAccel 2018 (eTicket) Standard NonTobacco' for \$465.00/yr. The '15 Years' tab is also visible. The results are filtered by 'Death Benefits' of \$500,000 and 'Health Classes' of 'Preferred Best Non-Tobacco'. A red arrow points to the '10 Years' tab, and a red box highlights the '10 Years' and '15 Years' tabs.

Have questions about the Tax Cuts and Jobs Act of 2017? Lincoln is here to help.

Reprinted from the May 29, 2018 Lincoln Life Leader

The **Tax Cuts and Jobs Act of 2017** (TCJA) went into law in January and changed both the individual and business tax brackets. In some instances, it changed what strategies may be most beneficial.

Learn about what changes took place for individual needs, estate planning, and business planning on Lincoln's new [TCJA landing page](#).

It's easy to navigate and provides you videos, marketing materials, and case studies containing valuable insight and useable sales ideas under the new tax law, ranging from an overview of the changes to split dollar to charitable giving and more.

<http://www.lfg.com/TaxReform>

This information has been compiled by Lincoln Life Competitive Intelligence. Information is subject to firm approval.

State Approvals

Effective June 11, 2018

***Lincoln WealthPreserve*[®] IUL (2017) – 02/12/18**

- New York
- Delaware
- Northern Mariana Islands

Extended No-Lapse Minimum Premium Rider for use with *Lincoln WealthPreserve*[®] IUL (2017) – 02/12/18

- New York
- Delaware
- Northern Mariana Islands

***Lincoln WealthAccumulate*SM IUL (2018) – 05/14/18**

- North Dakota
- South Dakota

***Lincoln LifeAssure*SM Accelerated Benefits Rider**

- Guam
- Northern Mariana Islands

[View State Availability Grids](#)

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Insurance policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York (Lincoln).**

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.

Variable products are sold by prospectus. For more information about the variable products, including fees and charges, refer to the prospectus. Variable products are distributed by Lincoln Financial Distributors and offered through broker dealers with effective selling agreements.

Only registered representatives can sell variable products.

[View index of past Lincoln Life Leader articles](#)

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