

LIFE SOLUTIONS

The Lincoln Leader

OCTOBER 12, 2020
VOLUME 18, ISSUE 24

NEW Long-Term Care Rider

Effective October 12, 2020, Lincoln will be introducing the newest addition to its life insurance rider portfolio, the Long-Term Care Rider (LTC Rider). Only available at policy issue, at an additional cost, this rider is designed for clients who have a primary need for death benefit protection but are also concerned about long-term care expenses of covered services for temporary and permanent chronic illness. This rider will initially be made available on *Lincoln VUL^{ONE} (2019)* and will replace the *Lincoln Care Coverage[®] Accelerated Benefits Rider (CCABR)* in approved states.

Rider Highlights & Updates

- Offers access to death benefit due to a temporary or permanent chronic illness, subject to eligibility and requirements
- **New!** Ability for your LTC benefit to grow should your policy Death Benefit increase due to corridor
- **New!** Zero-day elimination period allows access to benefits sooner
- **New!** Addition of Transitional Care Assistance Benefit to the array of Covered Services

Rider Design

Rider Benefits:

- At policy issue, the owner will select the amount of LTC coverage up to 100% of the policy's death benefit; subject to a minimum of \$50,000
- Designed to limit the Maximum Monthly LTC Benefit Amount to \$50,000. The LTC benefit cap is the total LTC benefit available with the rider, not to exceed:
 - \$2,500,000 for the 2% Maximum Monthly LTC Benefit Percentage
 - \$1,250,000 for 4% Maximum Monthly LTC Benefit Percentage
- Should your policy Death Benefit grow, the LTC coverage (**LTC Benefit Pool**) will also be increase proportionately up to the LTC benefit cap.

HEADLINES

[NEW Long-Term Care Rider](#)

[Product Update – Lincoln VUL^{ONE} \(2019\) – 10/12/20](#)

[New ePolicy Delivery Enhancements](#)

[Service Level Agreement Updates](#)

[2020 Life Insurance Year-End Submission and Placement Guidelines \(reprint\)](#)

[Electronic Health Records Now Accepted \(reprint\)](#)

[Additional Year-End Reminders \(reprint\)](#)

[NEW Online Option to Manage Client Account Notifications](#)

[Coming Soon – Paperless Contracting](#)

[Upcoming Illustration Changes for Indexed UL Products \(AG49-A\) \(updated\)](#)

[Suspension of Cancellations Due to Hurricane Laura in Louisiana \(reprint\)](#)

- In any policy month in which benefits are eligible to be received, the amount available is equal to the least of:
 - a) the sum of costs incurred and actually paid for Covered Services for the policy month;
 - b) the amount requested;
 - c) the Maximum Monthly LTC Benefit Amount; or
 - d) the Remaining LTC Benefit Pool
- Reimbursement of receipts will be available for the same Covered Services and now Transitional Care
- Lincoln Concierge Care Coordination will be made available to policyowners of a life policy with the LTC Rider.
 - This specialized service simplifies the process and can help clients in a number of ways, including, but not limited to, filing a claim, or finding and coordinating long-term care services
- All policies issued with the LTC Rider will be automatically issued with the Living Well Endorsement in states where applicable.
 - This Endorsement provides Lincoln with the flexibility to continue to add a variety of wellness care management tools and new technologies as they become available
 - This Endorsement will allow for the continued offering of Lincoln Concierge Care Coordination. [Click here](#) for current availability of the Endorsement

Qualifying for Benefits:

- To be eligible for benefits, an insured must meet the following conditions:
 - a) Written certification within the preceding 12-month period from a Licensed Health Care Practitioner that the Insured is Chronically Ill
 - b) A prescribed Plan of Care by a Licensed Health Care Practitioner for Covered Services is received at least every 12 months
 - c) All claims forms and written notifications are submitted and satisfactory
- *Chronic Illness* - A state of health where the Insured:
 - a) is unable to perform (without Substantial Assistance from another individual) at least 2 Activities of Daily Living:
 - for a period of at least 90 days; and
 - as a result of loss of functional capacity
 - b) requires Substantial Supervision to protect the Insured from threats to health and safety caused by a Severe Cognitive Impairment

Agent Licensing

Most states require a health license and/or LTC continuing education to solicit and sell the LTC Rider. Failure to secure the proper licensing credentials prior to application submission could result in a processing delay and/or require additional client signatures.

Rider Availability and Transition

The Long-Term Care Rider will replace the *Lincoln Care Coverage*® Accelerated Benefits Rider (CCABR). New business applications for the LTC Rider will be accepted on October 12, 2020 in approved states. The new rider will be available in all states **except** for CA, DC, FL, GU, MP, MT, NJ, NY, VI.

- **For states that are approved at rollout**, there is a 60-day transition period which begins on October 12, 2020 and ends on December 11, 2020. Formal applications for CCABR 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 pending business or policies already issued** and have not been paid (no money applied), Lincoln will accept a written request and revised illustration to add the LTC Rider.
- **For policies already placed**, Rewrites and Internal Replacements for the purpose of adding the LTC Rider will not be allowed.
- **For states approved after rollout**, the above will automatically apply based on the availability date.

Important to note: Launching the new LTC Rider on *Lincoln VUL^{ONE}* will generate a new product version - *Lincoln VUL^{ONE}* (2019) – 10/12/20. The new product version will launch simultaneously with the LTC Rider and will apply to all policies sold with or without the rider. Please see the article below for details.

Application, Supplement and Disclosure

The LTC Rider will require the following forms be submitted for application, if applicable:

- **Long-Term Care Rider Supplement** - Form ICC20LTCF12115
 - Ages 61+ will have a 10-word delayed recall test; depending on results, may administer Short Portable Mental Status Questionnaire (SPMSQ)
- **Notice to Applicant Regarding Replacement of Accident and Sickness or Long-Term Care Insurance** – Form LTC06291

Copies of the following must be provided to the applicant:

- **Potential Rate Increase Disclosure for Accelerated Death Benefit for Long-Term Care Services Rider** - Form ICC20LTCF12119
- **Lincoln Financial Group Privacy Notice for Protected Health Information** - Form GB06735
- **Outline of Coverage for Accelerated Death Benefit for Long-Term Care Services Rider** – Form ICC20LTCF12125
- Long-Term Care Rider Summary within the sales illustration

A checklist is available (LTC12120) to assist advisors with tracking the above.

Prospectus

The updated prospectus can be found on LFG.com under Explore insurance & annuities > Variable universal life > *Lincoln VUL^{ONE}* (2019) > Performance > Prospectus and Reports tab. [Click here](#) to view a copy of the prospectus.

Illustrations

Illustrations for *Lincoln VUL^{ONE}* (2019) with the LTC Rider will be run on the current version of *Lincoln DesignItSM* Illustration System (v51.0). If you have an active internet connection, the software will automatically update on October 12, 2020 to include these changes. If you need to download the *Lincoln DesignItSM* Illustration System, it is available on the Lincoln producer websites or from Field Office Technicians.

Illustration Updates:

- **Updated! LTC Rider Summary.** This updated summary has a new look and feel for a better user experience and improved readability. This summary must be included with any illustration where the LTC Rider is elected.
- **NEW! LTC Acceleration Reports.** This new report offers a hypothetical example of how the rider benefits impact the policy while on claim. Both current and guaranteed ledgers will be included.
- **NEW! Quick Quote Tool Report.** The Quick Quote Tool will now be available as an optional report within the illustration. The Quick Quote Tool will remain available for the LTC Rider and available in the right panel under “Special Features”
- An annotated training document entitled *Illustrating the LTC Rider* can be found in the *Lincoln DesignItSM* Reference drop down on the top of the screen.

Rider Reference Materials

Technical Training Guide

- [Long-Term Care Rider FAQ](#)
- [Lincoln VUL^{ONE} \(2019\) Product Reference Guide](#)
- [Lincoln Rider Reference Guide](#)

Side-by-side Comparisons

- [Long-Term Care Rider vs Lincoln Care Coverage® Accelerated Benefits Rider](#)
- [Accelerated Benefits Rider Comparison – includes Long-Term Care Rider](#)

Specimen Contracts

- [Lincoln VUL^{ONE} \(2019\) with Long-Term Care Rider](#)

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 available on October 12, 2020. **It is important to note individual state availability of materials for the LTC Rider when soliciting business.**

Materials	Audience	Order Code
Long-Term Care Rider Guide – ICC version	Client	LIF-LTC-BRC001
Long-Term Care Rider Guide – non-ICC version (AZ, CT, DE, IN, ND, SD)	Client	LIF-LTC-BRC002
Concierge Care Client Guide – ICC version	Client	LIF-CARE-BRC002
Concierge Care Client Guide – non-ICC version (AZ, CT, DE, IN, ND, SD)	Client	LIF-CARE-BRC001

Product Update – Lincoln VUL^{ONE} (2019) – 10/12/20

Effective October 12, 2020, Lincoln introduced *Lincoln VUL^{ONE} (2019) – 10/12/20*. This new product version is being made available to accommodate the addition of a new Long-Term Care (LTC) Rider on *Lincoln VUL^{ONE} (2019)*. The change to the product version will apply to all policies sold, regardless of election of the LTC rider.

Lincoln VUL^{ONE} (2019) base product, pricing and features are not changing between the Lincoln VUL^{ONE} (2019) – 05/11/20 and the Lincoln VUL^{ONE} (2019) – 10/12/20. LTC Rider availability is the only change from the old version to the new.

Prospectus

There is no new prospectus for this product update. The prospectus can be found on LFG.com under Explore insurance & annuities > Variable universal life > *Lincoln VUL^{ONE} (2019)* > Performance > Prospectus and Reports tab. [Click here](#) to view a copy of the prospectus.

Transition Guidelines

All states will be automatically approved at rollout except for New York (where the product is not available). There is a 60-day transition period which begins on **October 12, 2020 and ends on December 11, 2020.**

- **For the old product version**, 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 VUL^{ONE}* (2019) – 10/12/20.
- **For policies already placed**, normal internal replacement guidelines apply. Rewrites will not be allowed.

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

Illustrations

Illustrations for *Lincoln VUL^{ONE}* (2019) – 10/12/20 will be run on the *Lincoln DesignItSM* Illustration System (v51.0). If you have an active internet connection, the software will automatically update to include the new product version on October 12, 2020. If you need to download the *Lincoln DesignItSM* Illustration System, it will be available on the Lincoln producer websites or from Field office Technicians.

New ePolicy Delivery Enhancements

Lincoln Underwriting & New Business remains focused on digital capabilities to streamline and improve the customer experience. Throughout 2020, we've expanded and enhanced our electronic policy (ePolicy) delivery methods to provide our partners with options in how they can more efficiently deliver life insurance policies to their clients. These ePolicy delivery methods offer an easy, streamlined process to capture electronic signatures from the agent and client, at no cost.

On October 12, 2020, we're pleased to further enhance our Lincoln DocuSign and *iPipeline®* DocFast ePolicy delivery options. These new features will be available for all life insurance products, including Lincoln *MoneyGuard®*.

Client Experience Enhancements



Personalized policyowner welcome video

Provides an overview and sets policyowner expectations for the signing process



Integrated initial premium payment options

Credit cards will be accepted for term policies and EFT form completion will be available for term and permanent life insurance policies



Client satisfaction survey

Available to offer policyowners an option to provide feedback on the policy delivery experience

Partner Experience Enhancement



ePolicy Dashboard

New for the LFG DocuSign experience; offers partners the ability to view, manage and track all policies in a dashboard view from Lincoln's pending producer website



Watch this [Brainshark](#) to learn more about the enhancements.

Resources

- ePolicy delivery Enhancements Agent Overview [VIEW](#)
- ePolicy delivery Enhancements Brainshark [VIEW](#)
- ePolicy delivery Guide (includes training materials) [VIEW](#)
- Lincoln DocuSign ePolicy delivery Agent FAQ [VIEW](#)

Lincoln's eCapability resources are also accessible on www.LFG.com/GoDigital. Please contact your dedicated Lincoln Underwriting & New Business team with any questions.

Service Level Agreement Updates

Earlier this year, Lincoln's Underwriting & New Business team conducted an extensive review and research study of our service level standards. The purpose of this project was to better understand where we are meeting expectations, or where we may need to improve or change to be more effective. This study encompassed a comprehensive analysis of both quantitative and qualitative research, including valuable feedback from our partners and industry competitive insights.

Through this research, we learned that in most categories, our service levels were already in alignment with industry competitors and partner expectations. However, we were able to identify a few key areas for improvement that were most important and meaningful to our partners, including final requirement review and underwriter review for informal quotes.

Our research also identified opportunities for enhancing the overall purchase process, including refinements to communications and front- and back-end processing, many of which are currently being addressed through digital capability enhancements.

The new, simplified **Service Level Agreements** apply to all life insurance products, including Lincoln MoneyGuard® and can be accessed at the link below:

[Service Level Agreements](#)

<div> <div> <div>UNDERWRITING & NEW BUSINESS</div> <div>Service Level Agreements</div> <div>Effective October 2020</div> </div> </div>			
Lincoln's Underwriting & New Business teams are committed to providing you with quality service in a timely manner. To help better establish next steps with your client, you can expect our responses and decisions within the following timeframes.			
Process	Life (Lincoln Life Insurance and Permanent)	Lincoln MoneyGuard®	Lincoln TermAccel®
Application Receipt (eTicket) – Policy number created, IGO submit to first interview scheduling call attempt	1 business day	--	1 business day
Application Receipt (paper) – Formal & Informal, Policy number created, UW & NBA assigned	2 business days	2 business days	--
Initial & Subsequent Requirement Review – Underwriting & New Business	5 business days	5 business days	3 business days (all requirements)
Final Requirement Review – Underwriting & New Business	2 business days	2 business days	--
Personal History Interview (PHI) – Interview complete to UW decision	--	5 business days	--
1035 Exchange Processing – Initial request for funds	1 business day	1 business day	--
Policy Issue – Approval to issue	2 business days	2 business days	2 business days
Policy Delivery – Issue to Delivery	1 business day	1 business day	Same Day (via Electronic Delivery)
Policy Placement – When all delivery requirements have been received in good order	2 business days	2 business days	2 business days
Informal Quotes – Received by Underwriter to first quote on full file	7 business days	--	--
Quick Quotes	3 business days	1 business day	--
Communication – All email & phone responses	1 business day	1 business day	1 business day
Please note: Service Levels may be impacted by client availability for interview(s) and/or lab requirements, if needed. Service Level Agreements are subject to change at Underwriting & New Business' discretion.			
<small>Life Insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. Contractual obligations are backed by the claims-paying ability of the issuing insurance company. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Lincoln Financial Group is the marketing name of Lincoln National Corporation and its affiliates.</small>			
<small>LCH-3210508-08/20/20</small>		<small>For Financial Professional use only. Not for use with the general public.</small>	
		<small>Page 1 of 1</small>	

2020 Life Insurance Year-End Submission and Placement Guidelines

Individual Life, Executive Benefits and Lincoln MoneyGuard®

Reprinted from the September 28, 2020 Lincoln Life Leader

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

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

Key Dates and Deadlines

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

Important Information

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

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

Best Practices

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

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

Electronic Health Records Now Accepted

Reprinted from the September 28, 2020 Lincoln Life Leader

Over the last year, Lincoln Underwriting has been partnering with key vendors to leverage Electronic Health Records (EHR) for select cases. We are pleased to announce that this capability will now be offered for all life insurance cases. When available, the use of EHR will enable Lincoln to receive a client's medical records quicker and more efficiently than a traditional Attending Physician's Statement (APS).

What You Need to Know

- When an APS is required for review, Lincoln Underwriting will accept EHR in lieu of an APS
- EHR Acceptability:
 - a) All ages
 - b) All face amounts
 - c) All life insurance products
 - d) Formal and trial submissions
- The data provided in EHR will vary by individual client. Some cases may require further medical information for underwriting review, including a traditional APS
- Distribution partners may work with the approved vendor of their choice to obtain EHR

Approved Vendors

Vendor	Order Options	Requirements
Clareto	<ul style="list-style-type: none">▪ Field-ordered directly through Clareto▪ Field-ordered through Express Imaging Services▪ Lincoln home office ordered, upon request For more information: Clareto Field Ordering Guide	<ul style="list-style-type: none">▪ Signed HIPAA authorization
Human API	<ul style="list-style-type: none">▪ Field-ordered directly through Human API▪ Lincoln home office ordered, upon request For more information: Human API Field Ordering Guide	<ul style="list-style-type: none">▪ Client patient portal access
MIB	<ul style="list-style-type: none">• Lincoln home office ordered ONLY For more information: Contact your dedicated Lincoln Underwriting team	<ul style="list-style-type: none">• Signed HIPAA authorization
Parameds.com	<ul style="list-style-type: none">▪ Field-ordered directly through Parameds.com▪ Lincoln home office ordered, upon request For more information: Contact your representative at Parameds.com or your dedicated Lincoln Underwriting team	<ul style="list-style-type: none">▪ Signed HIPAA authorization

What You Need to Do

Traditional Applications Submissions (iGo eApp, paper)

- At application submission, include a cover letter indicating that EHR will be obtained for underwriting
- With submission of the EHR, include a cover letter indicating the medical documents are EHR

LincXpress® Ticket Submissions

- An APS may not be required for the case
- If an APS is required, the Underwriter will request the APS from the case contact
- If available, EHR may be submitted in lieu of a traditional APS

If you do not have an existing relationship with one of Lincoln's approved vendors, or if you have additional questions about Electronic Health Records, please contact your dedicated Lincoln Underwriting team.

Additional Year-End Reminders

Reprinted from the September 28, 2020 Lincoln Life Leader

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

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

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

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

What you need to know

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

Product eligibility	<ul style="list-style-type: none"> Lincoln AssetEdge VUL Lincoln AssetEdge One VUL
Case submission guidelines	<ul style="list-style-type: none"> New submissions must be received at Lincoln in good order by close of business on December 31, 2020, to be eligible. Lincolnpress VUL, wrap and traditional application submissions are eligible. Resubmission cases not placed online as of August 10, 2020, including 1035 exchanges in progress, are eligible.
Issue age/face amounts	<ul style="list-style-type: none"> Issue age 30-79 All face amounts Subject to applicable state guidelines based on product applied for The current guidelines, beginning from age 40 to age 79 will not be permitted to qualify
Underwriting qualifications	<ul style="list-style-type: none"> Fully underwritten cases are eligible, subject to current underwriting guidelines Substantiated cases are eligible, subject to current underwriting guidelines Lincolnpress VUL cases are eligible Underwritten cases are eligible All forms or one offer are eligible
Exclusions	<p>Not eligible for the underwriting upgrade program:</p> <ul style="list-style-type: none"> Policies placed online prior to August 10, 2020 New submissions received at Lincoln on or after January 1, 2021 Cases processed under the COVID-19 temporary underwriting guidelines Cases submitted in New York Term Riders Term Conversion Any Lincoln eVUL and Lincoln eVUL Case Any Term, 10 or 15 year <p>See Product Information on eVUL for use with the general public.</p>

Lin 100001010101 Page 1 of 1

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

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

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

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

Why eNIGO?

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

Faster in-Person Client Touchpoints	Eliminates the need for wet signatures to update forms after application packet submission
Quicker Turnaround & Reduced Cycle Times	Form NIGOs are resolved more quickly and efficiently
Reduced Exception Requests	Signature capability makes it easier for the agent and client to resolve NIGOs prior to policy issue

What You Need to Know

- Available for Lincoln Life and MoneyGuard pending cases – at no cost
- Accessible through the Lincoln Pending Website or through a link in Automated Follow Up Case Status Emails
- Agent must be active, licensed and approved with Lincoln
- eNIGO can be initiated by the Agent, Case Manager or Delegate with transaction access
- Electronic form completion and signatures will be captured via eNIGO
- Both Agent and Insured are issued including an outline of the information needed on the form(s) and a link to Consent and Authentication for the electronic process
- Signers will only be required to complete the missing information. However, if the NIGO applies to Replacement Forms and/or NR Reg 60 Forms, these forms must be completed in entirety through the eNIGO process
- The Agent, Case Manager or Delegate with transaction access can cancel the eNIGO process at any time, if all signers have not completed the signing process
- The Agent will be the last signer in the eNIGO process, enabling them to review the client's entries and fulfill any outstanding agent requirements. The Agent cannot add any client entry
- Once the eNIGO signing process is complete and all signers have signed, the forms will be sent back to Lincoln for review by a New Business Associate (NBA) to determine if the form(s) are now in-good-order
- Trustworthy Owned Policies will be available for eNIGO at a later date
- Reference the Agent eNIGO for a complete list of form exclusions, including:
 - Product Application Packet, Rider Forms, 1035 Exchange Forms, Surrender/Withdrawal Illustration, Anticipation of Terminal Illness Disclosure and additional New York specific forms

Lincoln LincXpress® Ticket Submission

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

From complete review, back to delivery – it's easy for you. LincXpress can give a boost to your success by providing a convenient way for your customers to get the life insurance policy they need – it's

What we're hearing...

"Very easy"

"User friendly"

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

NEW Online Option to Manage Client Account Notifications

Effective October 12, 2020, financial professionals will be able to customize how/when they receive email notifications when electronic copies of life insurance annual and quarterly statements, or VUL confirmations, are available to view at [LincolnFinancial.com](https://lincolnfinancial.com).

This will allow them to:

- Manage communication preferences by document type
- Decide if they want email notifications and how often
- Add up to three email addresses to receive notifications
- Receive an alert if an email was undeliverable

To update their preferences, they need to follow these steps:

1. Log into the Advisor view
2. Under “Welcome” select “Communication Preferences”

[Communication Preferences User Guide](#)

The screenshot shows the 'Communication preferences' page in the Lincoln Financial Group Advisor view. The page has a top navigation bar with links: Home, My business, Products, Planning tools & resources, Guidelines & education, and Compensation. Below the navigation bar is a breadcrumb trail: > Communication preferences. The main heading is 'Communication preferences' with a subtext: 'Choose how and where you want your notifications delivered by making selections below.' On the right side, there is a sidebar with links: Access & permissions, Annuity alerts, Communication preferences (highlighted), Life NB communication preferences, Contact & address, Profile information, and Security settings. The main content area is titled 'LIFE | Book of business correspondence' and contains instructions: 'Manage your preferences to receive email notifications when new client correspondence is available to you. This includes annual statement of accounts, quarterly statements and VUL confirmations. Notifications will be sent on Tuesdays of each week per your frequency and may not be available on all products.' Below this, there is a section 'MANAGE PREFERENCES BY:' with two radio buttons: 'All documents' and 'Document type' (selected). There are four tabs: 'DOCUMENT TYPE', 'NOTIFICATIONS', 'NOTIFICATION FREQUENCY', and 'CONTACT PREFERENCES' (with an 'Edit' icon). The 'DOCUMENT TYPE' tab is active, showing three sections: 'Annual statements', 'Quarterly statements', and 'VUL confirmations'. Each section has a 'Document type' dropdown (set to 'Email'), a 'Notification frequency' dropdown (set to 'Bi-weekly'), and a 'Contact preferences' section with a checkbox for 'contentmanagement001@ifg.com' and an 'Add email' button. At the bottom, there are 'SAVE CHANGES' and 'Cancel' buttons.

If they need help with updating their communication preferences, they can contact our technical support team:

- LFD Support: 877-533-1022
 - Hours: Monday through Friday 8:00 a.m. – 7:00 p.m. Eastern
- LFA IT Support: 888-275-4223, option 2
 - Hours: Monday through Friday 8:00 a.m. – 8:00 p.m. Eastern
- LFS IT Support: 800-258-3648 Option 3, Option 7, Option 1
 - Hours: Monday through Friday 8:00 a.m. – 8:00 p.m. Eastern

Have additional questions? Refer to this [FAQ](#) to get you started.

Coming Soon – Paperless Contracting

Lincoln continues to take steps toward expanding and improving our digital capabilities by enabling Paperless Contracting for our financial professionals. This new functionality will eliminate the need to complete the paper onboarding packet and then, mail, fax or email completed forms to Lincoln. Instead, the firms and financial professionals will be guided through an online experience that is personalized by business rules that will ensure a complete and accurate submission.

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

- Reducing the time and effort required to submit an onboarding request.
- Streamlining the onboarding request process which is often a hurdle in the overall sales process.
- Improving operational efficiencies by reducing delays caused by incomplete requests or invalid submissions.

The ability for financial professionals to submit paperless contracting requests will be enabled in mid-October. Additional details as well as FAQs will be provided as we get closer to the launch date.

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

Updated from the September 28, 2020 Lincoln Life Leader

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

The two main goals of AG49-A are:

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

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

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

Transition Rules

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

Illustrations

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

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

Suspension of Cancellation Due to Hurricane Laura in Louisiana

Due to Hurricane Laura and its aftermath, a state of emergency was declared by Louisiana Governor John Bel Edwards

Reprinted from the September 28, 2020 Lincoln Life Leader

We are focused on helping our policy owners that reside in certain areas within the state of Louisiana, who were impacted by the recent hurricane.

Lincoln will comply with the Louisiana emergency rule by reinstating policies that lapse without underwriting if the policyowner contacts Lincoln within 30 days of the policy lapse date. All required back premium must be remitted to reinstate the policy.

The emergency rule applies to policyowners residing in certain parishes within the state of Louisiana, where the policy lapsed between 8/27/2020 – 10/24/2020.

Acadia	Jackson	Rapides
Allen	Jefferson	Sabine
Beauregard	Davis	Vermilion
Calcasieu	Lincoln	Vernon
Cameron	Natchitoches	Winn
Grant	Ouachita	

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

Lincoln offers many digital ways to do business with us. At LincolnFinancial.com, after registering, customers and Financial Professionals can:

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

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

State Approvals

Updates since September 28, 2020

Initial Rollout:

- *Lincoln VUL^{ONE}* (2019) – 10/12/20 – including the Optimal No Lapse Enhancement Rider (ONER)
- Long-Term Care Rider ICC20LTC-7090/LTC-7090 for use with *Lincoln VUL^{ONE}* (2019) – 10/12/20
- Lincoln Living Well Endorsement for use with Long-Term Care Rider on *Lincoln VUL^{ONE}* (2019) – 10/12/20

[View State Availability Grids](#)

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

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

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

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

©2020 Lincoln National Corporation

[LincolnFinancial.com](#)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-3275365-100820

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.

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



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