

LIFE SOLUTIONS

# The Lincoln Leader

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## *Coming Soon – Lincoln WealthAccumulate® 2 IUL (2020) – 05/10/21*

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

*Lincoln WealthAccumulate® 2 IUL (2020) – 05/10/21* is an innovative Indexed UL built for clients who want death benefit protection plus growth opportunities through indexed accounts and access to cash value for today's and tomorrow's needs. *Lincoln WealthAccumulate® 2 IUL (2020) – 05/10/21* now provides the flexibility to allocate to, and move between, **six** indexed accounts linked to the percentage change in the S&P 500® or Fidelity AIM® Dividend Index, that are designed to provide a balance between return potential and downside protection. This new product update also incorporates the new 7702 assumptions that were effective January 1, 2021.

### Product Highlights

#### Provides Clients Choices Today and in the Future

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

In addition to the 5 currently available account choices, the new Fidelity Account with a Fixed Bonus offers strong uncapped growth potential and a guaranteed bonus regardless of the underlying index performance. Policy value can be allocated to one or more account options with the ability to make allocation changes in the future. Indexed account options are linked to the S&P 500® Index\* (excluding dividends) or the Fidelity AIM® Dividend Index# designed to provide options to help meet clients' long-term goals based on return potential and downside protection preferences.

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	Indexed Account	Maximum Illustrative Rate	Guaranteed Minimum Interest Rate (floor)	Current Participation Rate	Current Index Growth Cap	Current Interest Bonuses	Additional Cost
Fidelity AIM® Dividend Index	Fixed Bonus <sup>1</sup>	5.70%	0% guaranteed minimum	125% <sup>†</sup> 25% <i>guaranteed minimum</i>	N/A	1.00% <sup>†</sup> 0.25% guaranteed minimum fixed bonus <sup>8</sup>	None
	High Participation Rate <sup>2</sup>	5.70%	0% guaranteed minimum	165% <sup>†</sup> 25% <i>guaranteed minimum</i>	N/A	N/A	None
S&P 500® Index	Multiplier <sup>3</sup>	5.09%	0% guaranteed minimum	100% <sup>†</sup> guaranteed minimum	8.50% <sup>†</sup> 1.00% <i>guaranteed minimum</i>	50% <sup>†</sup> guaranteed minimum multiplier <sup>7</sup>	2% <sup>†</sup> guaranteed maximum asset based charge
	Traditional <sup>4</sup>	5.51%	0.25% guaranteed minimum	100% <sup>†</sup> guaranteed minimum	8.50% <sup>†</sup> 1.00% <i>guaranteed minimum</i>	N/A	None
	Fixed Bonus <sup>5</sup>	5.25%	0.25% guaranteed minimum	100% <sup>†</sup> guaranteed minimum	8.00% <sup>†</sup> 1.00% <i>guaranteed minimum</i>	0.25% <sup>†</sup> guaranteed minimum fixed bonus <sup>8</sup>	None
	Performance Trigger <sup>6</sup>	4.73%	0% guaranteed minimum	N/A	6.50% <sup>**</sup> 1.00% <i>guaranteed minimum</i>	N/A	None

#### Cap Reduction Protection

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

<sup>†</sup> Non-Guaranteed Elements (NGE)

<sup>\*</sup> Current Performance Trigger Rate. Rate is not included in Cap Reduction Protection.

<sup>1</sup> 1 Year Point-to-Point Fidelity AIM® Dividend Indexed Account - Fixed Bonus

<sup>2</sup> 1 Year Point-to-Point Fidelity AIM® Dividend Indexed Account

<sup>3</sup> 1 Year Point-to-Point S&P 500® Multiplier Indexed Account

<sup>4</sup> 1 Year Point-to-Point S&P 500® Traditional Indexed Account

<sup>5</sup> 1 Year Point-to-Point S&P 500® Fixed Bonus Indexed Account

<sup>6</sup> 1 Year Point-to-Point S&P 500® Performance Trigger Indexed Account

<sup>7</sup> Index Credit Enhancement (ICE)

<sup>8</sup> Account Value Enhancement (AVE)

## Significant Growth Potential

- Guaranteed Interest rate bonuses that begin in year 1. Depending on the account(s) chosen:
  - Index Credit Enhancement
  - Account Value Enhancement
- Choice of two high early cash value riders to provide options in business and premium finance cases. Subject to certain requirements
- Lincoln Enhanced Value<sup>SM</sup> Rider**, allows 100%, 93% or 85% return of premium for 10 years, grading down after year 7, if funding requirements are met. Available at an additional cost
- Surrender Value Enhancement Endorsement** waives surrender charges. No additional rider charge, but higher monthly administrative charges apply for the first 11 years

## Access to Cash Value

- 9-year surrender charge period
- Guaranteed cap reduction protection means surrender charges are waived if the indexed account cap is reduced to 4% or lower (Does not include the Performance Trigger Account)
- Tax-advantaged distribution potential that may provide an additional financial resource or supplement existing retirement income. Choices provide a competitive option in the accumulation/distribution Indexed Universal Life (IUL) marketplace:
  - Withdrawals
  - Fixed and Participating loan options with guaranteed loan charge rates for greater cash flow predictability

## Secure the Added Protection of a Living Benefit

Choice of chronic care riders:

- Lincoln LifeAssure® Accelerated Benefits Rider** provides a no upfront cost benefit with a discounted benefit upon qualification of a permanent chronic illness
- Lincoln Care Coverage® Accelerated Benefits Rider** (in approved states) provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness
- Lincoln LifeEnhance® Accelerated Benefits Rider** provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness (replaced by CCABR in approved states)

## Product Highlights

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

## Transition Guidelines

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

- **For the replaced product**, formal applications must be signed, dated and received in-good-order in Lincoln's home office by the end of the transition period to qualify. **For LincXpress® Tele-App Cases**, a complete ticket and required solicitation forms must be received.
- **For pending business or policies already issued**, Lincoln will accept a written request and a revised illustration to change to the *Lincoln WealthAccumulate*® 2 IUL (2020) – 05/10/21.
- **For policies already placed**, normal internal replacement guidelines apply. Rewrites will not be allowed.
- **For states approved after rollout**, the above will automatically apply based on the availability date.

## Rider Availability

The following riders will be available, subject to state availability, on *Lincoln WealthAccumulate*® 2 IUL (2020) – 05/10/21:

- Accelerated Benefits Rider (with critical illness)
- Accelerated Benefits Rider
- *Lincoln Care Coverage*® Accelerated Benefits Rider
- *Lincoln LifeAssure*® Accelerated Benefits Rider
- *Lincoln LifeEnhance*® Accelerated Benefits Rider
- *Lincoln Enhanced Value*<sup>SM</sup> Rider (LEVR)
- Change of Insured Rider
- Children's Term Insurance Rider
- Disability Waiver of Monthly Deductions Benefit Rider
- Overloan Protection Rider
- Supplemental Term Insurance Rider on Primary Insured
- Supplemental Term Insurance Rider on Other Insured
- Surrender Value Enhancement Endorsement (SVEE)

## Illustrations

Illustrations for *Lincoln WealthAccumulate*® 2 IUL (2020) – 05/10/21 will be run on the *Lincoln DesignIt*<sup>SM</sup> Illustration System (v53.0). If you have an active internet connection, the software will automatically update to include the new product version on May 10, 2021. If you need to download the *Lincoln DesignIt*<sup>SM</sup> Illustration System, it will be available on the Lincoln producer websites or from Field office Technicians.

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

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

*Lincoln WealthPreserve® 2 IUL (2020) – 05/10/21* offers flexibility for growth, access to cash value, and financial protection. Built for clients who want valuable guaranteed protection with flexibility for life’s changing needs.

### Product Highlights

#### Provides Clients Choices Today and in the Future

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

In addition to the 5 currently available account choices, the new Fidelity Account with a Fixed Bonus offers strong uncapped growth potential and a guaranteed bonus regardless of the underlying index performance. Policy value can be allocated to one or more account options with the ability to make allocation changes in the future. Indexed account options are linked to the S&P 500® Index\* (excluding dividends) or the Fidelity AIM® Dividend Index# designed to provide options to help meet clients’ long-term goals based on return potential and downside protection preferences.

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

#### Cap Reduction Protection

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

<sup>†</sup> Non-Guaranteed Elements (NGE)

<sup>\*</sup> Current Performance Trigger Rate. Rate is not included in Cap Reduction Protection

<sup>1</sup> 1 Year Point-to-Point Fidelity AIM® Dividend Indexed Account - Fixed Bonus

<sup>2</sup> 1 Year Point-to-Point Fidelity AIM® Dividend Indexed Account

<sup>3</sup> 1 Year Point-to-Point S&P 500® Traditional Indexed Account

<sup>4</sup> 1 Year Point-to-Point S&P 500® Fixed Bonus Indexed Account

<sup>5</sup> 1 Year Point-to-Point S&P 500® Performance Trigger Indexed Account

<sup>§</sup> Account Value Enhancement (AVE)

## Guaranteed Financial Protection

- Extended guaranteed death benefit protection for up to 40 years or to age 90<sup>1</sup> (whichever comes first)
- Guaranteed cap reduction protection means surrender charges are waived if the indexed account cap is reduced to 4% or lower (Does not include the Performance Trigger Account)
- Access to cash value through loans, with guaranteed interest loan charge rates for the duration of the policy

## Access to Cash Value

- 14-year surrender charge period
- Tax-advantaged distribution potential that may provide an additional financial resource or supplement existing retirement income. Choices provide a competitive option in the accumulation/distribution Indexed Universal Life (IUL) marketplace:
  - Withdrawals
  - Fixed and Participating loan options with guaranteed loan charge rates for greater cash flow predictability

## Flexibility to Keep Up with Your Clients' Changing Needs

- Policy value growth linked to S&P 500® Index or the Fidelity AIM® Dividend Index performance with a guaranteed minimum crediting rate, which varies by Indexed Account chosen
- A simple approach to death benefit guarantee catch-up premiums<sup>1</sup> means your client's can pay the intended premium at any time and keep their death benefit guarantee intact

## Secure the Added Protection of a Living Benefit

Choice of chronic care riders:

- *Lincoln LifeAssure*® Accelerated Benefits Rider provides a no upfront cost benefit with a discounted benefit upon qualification of a permanent chronic illness
- *Lincoln Care Coverage*® Accelerated Benefits Rider (in approved states) provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness
- *Lincoln LifeEnhance*® Accelerated Benefits Rider provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness (replaced by CCABR in approved states)

<sup>1</sup>Minimum premium requirement must be met to maintain the Extended No-Lapse Minimum Premium Rider. Only available with DBO1 and maximum issue age of 64.

## Product Availability

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

## Transition Guidelines

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

- **For the replaced product**, formal applications must be signed, dated and received in-good-order in Lincoln's home office by the end of the transition period to qualify. **For LincXpress® Tele-App Cases**, a complete ticket and required solicitation forms must be received.
- **For pending business or policies already issued**, Lincoln will accept a written request and a revised illustration to change to the *Lincoln WealthPreserve*® 2 IUL (2020) – 05/10/21.
- **For policies already placed**, normal internal replacement guidelines apply. Rewrites will not be allowed.
- **For states approved after rollout**, the above will automatically apply based on the availability date.

## Rider Availability

The following riders will be available, subject to state availability, on *Lincoln WealthPreserve*® 2 IUL (2020) – 05/10/21:

- Accelerated Benefits Rider (with critical illness)
- Accelerated Benefits Rider
- *Lincoln Care Coverage*® Accelerated Benefits Rider
- *Lincoln LifeAssure*® Accelerated Benefits Rider
- *Lincoln LifeEnhance*® Accelerated Benefits Rider
- Change of Insured Rider
- Children's Term Insurance Rider
- Disability Waiver of Monthly Deductions Benefit Rider
- Overloan Protection Rider
- Supplemental Term Insurance Rider on Primary Insured
- Supplemental Term Insurance Rider on Other Insured

## Illustrations

Illustrations for *Lincoln WealthPreserve*® 2 IUL (2020) – 05/10/21 will be run on the *Lincoln DesignIt*<sup>SM</sup> Illustration System (v53.0). If you have an active internet connection, the software will automatically update to include the new product version on May 10, 2021. If you need to download the *Lincoln DesignIt*<sup>SM</sup> Illustration System, it will be available on the Lincoln producer websites or from Field office Technicians.

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\*The Fidelity AIM® Dividend Index (the "Index") is a product of Fidelity Product Services LLC ("FPS") and has been licensed for use by The Lincoln National Life Insurance Company and its affiliates and reinsurers ("Lincoln"). Fidelity is a registered trademark of FMR LLC. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs of Lincoln or any Lincoln life insurance owner. Lincoln exercises sole discretion in determining whether and how the life insurance will be linked to the value of the Index. FPS does not provide investment advice to owners of the life insurance, and in no event shall any Lincoln life insurance policy owner be deemed to be a client of FPS. Neither FPS nor any third party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, Index or market performance, life insurance generally or the Lincoln life insurance in particular, and Lincoln life insurance is not sold, sponsored, endorsed or promoted by FPS or any other third party involved in, or related to, making or compiling the Index (including the Index calculation agent, as applicable). FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular use; does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto; and assumes no liability for errors, omissions, or interruptions of the Fidelity AIM® Dividend Index.

## AG49-A Benchmark Index Account Change

Effective with the illustration update on 05/10/21, the Benchmark Index Account (BIA) will be changing, which will reduce the lookback rate and therefore impact illustrations for AG49-A compliant products. This BIA change impacts the maximum illustrated rates allowed under AG49-A, but the size of the impact will vary based on the Indexed Account. This change does not impact policies sold prior to 11/12/20 that fall under the original AG49 guidelines.

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

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



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

\*Product not available in NY

\*\*Product only available in NY

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

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

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## eTicket Product Attestation

### New product attestation will be required to start a new electronic ticket (eTicket) submission in iPipeline

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

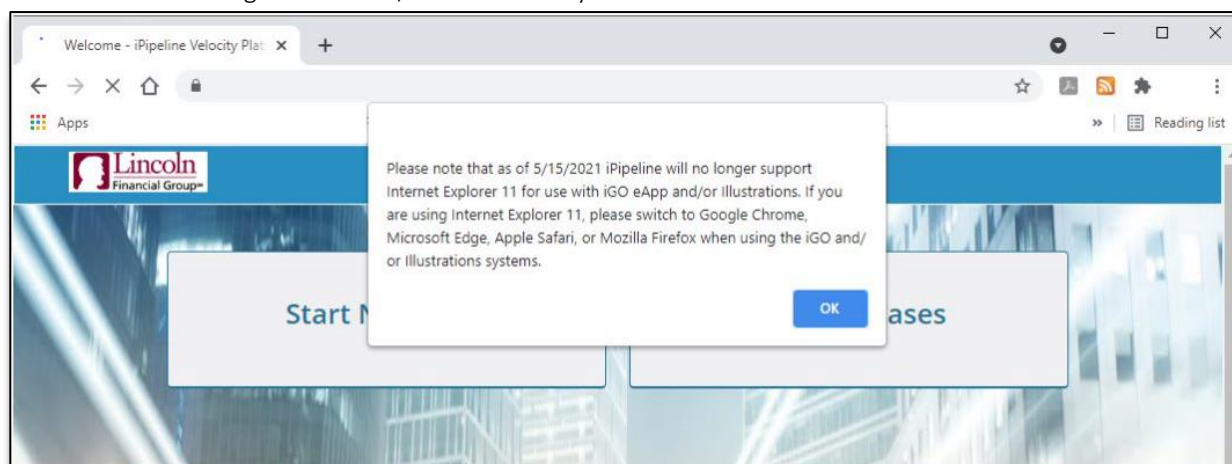
#### What you need to know

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

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

## iPipeline No Longer Supporting Internet Explorer 11

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





## Improved Experience for Printable Life Beneficiary Change Form

### Built in guidance to deter delays in processing

Starting on April 26, 2021, individual policy owners will be able to utilize an improved Life Beneficiary Change form to add or update beneficiary information to their Life policy(ies). Taking into consideration feedback from policy holders and our back-office partners, this updated printable form will guide policy owners with built in instructions to help ensure that the form is completed correctly increasing in-good-order submissions and decreasing the time needed to complete the request.

The online form experience, that was revamped July 2020, will be updated on May 7, 2021 to be consistent with the new printable form. This online form is available to Life Individual Policy owners with individual beneficiaries only.

- Corporations, trusts, Foreign Nationals, and policy owners from Massachusetts are currently excluded from using this online form.
- Beneficiaries identified as corporations or trusts are also excluded at this time.
- For these policies please continue to download the Life Beneficiary PDF.

To access the form, policy owners can visit the [Contacts, Forms & Claims](#) section of LFG.com; "Beneficiary Change for Life Policy – CS06893" can be found under the "Find a form" tab.

**Lincoln Financial Group**  
Life Customer Service Contact Information  
Mail: PO Box 21008, Greensboro, NC 27420-1008  
Phone: 800-487-1485 Fax: 800-819-1987  
Email: [CustServSupportTeam@LFG.com](mailto:CustServSupportTeam@LFG.com)  
[www.LincolnFinancial.com](http://www.LincolnFinancial.com)

The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York  
First Penn-Pacific Life Insurance Company  
(as in your contract and herein the "Company")

### Beneficiary Change for Life Policy

**General Information** (Please type or print clearly.)  
This section must be completed or your request will be declined.

Policy/Certificate No.: \_\_\_\_\_  
Issued by (the Company): \_\_\_\_\_

**Insured Information**

Full Legal Name (First, Middle, Last): \_\_\_\_\_  
Insured's Mailing Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_  
Daytime Telephone Number: \_\_\_\_\_  
Email Address: \_\_\_\_\_

**Owner Information**

Full Legal Name (First, Middle, Last): \_\_\_\_\_  
Owner's Mailing Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_  
Social Security Number/EIN\*: \_\_\_\_\_ Date of Birth/Trust\*: \_\_\_\_\_  
Daytime Telephone Number: \_\_\_\_\_  
Email Address: \_\_\_\_\_

**Lincoln Financial Group**  
Mail: Lincoln Financial Group, Life Customer Service and Claims – G10-00  
P.O. Box 21008, Greensboro, NC 27420-1008  
Overnight Address: Lincoln Financial Group, Life Customer Service – G10-00  
100 N. Greene St., Greensboro, NC 27401  
Phone: 800-487-1485 Fax: 800-819-1987  
Email: [CustServSupportTeam@LFG.com](mailto:CustServSupportTeam@LFG.com)  
[LincolnFinancial.com](http://LincolnFinancial.com)

This form should be used to change the beneficiary on a policy or certificate. Complete a separate request for change of beneficiary for each policy to be changed, unless the owner and all information is the same on all policies.

**Step 1 - Guidance**  
Enter the policy or certificate number.  
Enter any other relevant policy numbers separated by commas. The owner must be the same on all policies or a separate form is required.  
Enter the full legal name of the person designated as the insured on the policy and their date of birth, social security number, and contact information.

**Step 1 - Insured Information**

Policy Number: \_\_\_\_\_  
First Name: \_\_\_\_\_  
Middle Name: \_\_\_\_\_  
Last Name: \_\_\_\_\_  
Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ SSN: \_\_\_\_ - \_\_\_\_ - \_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_ Zip Code: \_\_\_\_  
Phone Number: \_\_\_\_ - \_\_\_\_ - \_\_\_\_ Mobile Number: \_\_\_\_ - \_\_\_\_ - \_\_\_\_  
Email Address: \_\_\_\_\_

**Step 2 - Guidance**  
If the insured and the owner are \_\_\_\_\_

**Step 2 - Individual Owner Information**  
Are the Insured and Owner the same person? ☐ Yes ☐ No

Cleaner information boxes and numbered steps improve user experience

Guidance boxes numbered by step provide clear directions to policy owners inputting information

## Updated Login Process and Two-Factor Authentication

**New two-factor authentication process effective April 24, 2021**

***Reprinted from the March 29, 2021 Lincoln Life Leader***

Lincoln is committed to protecting our customers and their personal data. Two-factor authentication has become the industry standard for account security, and we are taking steps to improve the performance of the existing login and authentication process. Lincoln is implementing a cloud-based solution for identity management that will have a new look and feel.

***Already using a two-factor authentication process?*** No action is required; you will retain your current username, password and two-factor authentication settings.

***New to two-factor authentication?*** After April 24, 2021, you will be prompted to set up two-factor authentication during login. You can choose either a phone authorization or utilize an authenticator application.

Two-factor authentication is a mandatory security feature for all users of the Lincoln secure site, unless accessing the site through single-sign-on from a partner website.

You may wish to bookmark the new login page: [Lincolnfinancial.com/secure/login](https://lincolnfinancial.com/secure/login).

For more information and for sample login screens, view our Two-Factor Authentication Update [Frequently Asked Questions](#) document.

# State Approvals

Updates since April 12, 2021

No Updates

[View State Availability Grids](#)

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Not guaranteed by any bank or savings association
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