

LIFE SOLUTIONS

The Lincoln Leader

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Coming Soon: 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.

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- 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.

Additional details, including forms, reference and marketing materials, will be provided in Lincoln Leader on October 12, 2020.

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

Effective October 12, 2020, Lincoln will introduce *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/Lincoln VULONE (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.

2020 Life Insurance Year-End Submission and Placement Guidelines

Individual Life, Executive Benefits and Lincoln MoneyGuard®

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 24	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 November 24, 2020 , will not be subject to the illustration guideline changes. Any IUL application/ticket received on or after November 25, 2020, will be subject to the new AG49-A illustration guideline changes.
November 26-27	Thanksgiving / Company Holiday
December 18	2020 BUSINESS – PLACEMENT DEADLINE All cases must be <u>in-good-order and placed inforce with premium by December 18 to be guaranteed for 2020 business</u> .
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

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.

Lab Ordering for eApp Submissions

Lincoln's Underwriting and New Business team is dedicated to streamlining your underwriting experience to help you place your life insurance cases more quickly. For any new life insurance case submitted through the *iPipeline*® electronic application (eApp) process, Lincoln will accept labs, exams and medical records from other companies.

Ordering medical requirements up-front saves significant processing time to prevent duplicate orders and delays in underwriting, please reference the following instructions.

During the eApp process, agents are presented with a question asking, "Would you like to electronically request a paramedical exam?"

Lincoln-ordered

If this question is answered "Yes," once the eApp has been electronically signed, an exam order automatically transmits to our paramedical vendor ExamOne. If this option is selected, field-ordered exams are not necessary and may cause delays.

The screenshot shows a web interface for ordering a paramedical exam. On the left is a navigation menu with items like 'Insured', 'Policy Information', and 'Order ParaMed Exam PI'. The main content area is titled 'Paramedical Exam Order - PI' and contains the following fields and controls:

- Question: "Would you like to electronically request a paramedical exam?" with radio buttons for "Yes" (selected) and "No".
- Vendor selection: "Please select your desired paramedical vendor:" with a dropdown menu showing "Exam One".
- Location: "Please indicate where your client would like to be seen:" with a dropdown menu.
- Address: "Street Address" with a text input field.
- City, State, and Zip Code: Three separate input fields.
- Phone Number: A text input field.
- Disclaimer: "Please note that your request for a paramedical exam will NOT be electronically placed to Exam One until the proposed insured has e-signed the Application. Once the proposed insured has e-signed, the system will automatically place the order."

Once the eApp has been received by Lincoln, an "Agent Ordered Paramed Exam" status will display.

Field-ordered

If the case contact has ordered, or plans to order the exam, this question should be answered “**No**” and select the appropriate response:

Case Information Application

Insured
Insured Cont.
Policy Information
Beneficiaries
Premium and Payor Infor...
Third Party Designee / ...
Existing/Pending Insura...
General Risk Informatio...
HIV
Additional Information
Agent Information
Agent Report
Agent Report Contd
Validate and Lock
Signature Method
? Order ParaMed Exam PI
Signature Instructions

Paramedical Exam Order - PI

Would you like to electronically request a paramedical exam?

Yes No

No, I plan to order this exam directly with an approved paramedical vendor.

No, I am requesting that my case manager orders the exam on my behalf.

Other

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- No, I plan to order this exam directly with an approved paramedical vendor.
- No, I am requesting that my case manager orders the exam on my behalf.
- Other

This simple distinction can significantly reduce duplicate orders and delays!

New ePolicy Delivery Enhancements

Coming Soon – October 2020

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 clients 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

Additional information and resources will be provided in the Lincoln Leader on October 12, 2020. Lincoln's eCapability resources are also accessible on www.LFG.com/GoDigital.

Additional Year-End Reminders

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 upholding 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®-eligible enhanced (EUL) 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 EUL
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. Underwritten cases and traditional application submissions are eligible. Pending cases not closed before as of August 10, 2020, including 3835 exchanges in compliance are eligible.
Issue age/face amounts	<ul style="list-style-type: none"> Issue ages 20-79 All face amounts Subject to applicable item guidelines based on product applied for For current guidelines, baselining from age 90 to age 79 will not be permitted to qualify
Underwriting qualifications	<ul style="list-style-type: none"> Only submission cases are eligible; subject to current underwriting guidelines Substandard rated cases are eligible, subject to current underwriting guidelines Exchanges with other cases are eligible Underwritten internal exchanges are eligible All forms in compliance are eligible
Exclusions	<p>NOT ELIGIBLE for the underwriting upgrade program:</p> <ul style="list-style-type: none"> Policy already in force prior to August 10, 2020 New submissions received at Lincoln on or after January 1, 2021 Cases completed under the COVID-19 temporary underwriting guidelines Cases submitted in New York Term Riders Term Conversions New Lincoln eNIGO and Lincoln eNIGO case Any Term, UL or RL case

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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 DocuSign technology to offer producers and clients the opportunity to electronically satisfy not-in-good-order (NIGO) form requirements, driving efficiencies 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 DocuSign, resulting in:

Fewer In-Process Client Touchpoints	Eliminates the need for wet signatures to update forms after application packet submission
Quicker Turnaround & Reduced Cycle Times	Forms NIGOs are resolved more quickly and efficiently
Reduced Exception Requests	eSignature 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 required via DocuSign
- Each signer will receive an email including an outline of the information needed on the form(s) and a link to Complete and Authenticate for the electronic process
- Signers will only be required to complete the missing information. However, if the NIGO applies to Requirement forms under the NIGO 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 completed 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
- Traditionally Owned Policies will be available for eNIGO at a later date
- Reference the AgentFAQ for a complete list of form exclusions, including:
 - Product Approval Notice, Rate Form, 3835 Exchange Form, Speedy Renewal Illustration, MoneyGuard® Terminal Illness Disclosure and additional New York specific forms

LincXpress® Ticket Submission

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

Simply complete a form. We'll do the rest – at no cost to you.

LincXpress can give a boost to your success by providing a common way to view customer's personal insurance policy information – a 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®](#)

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

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 is effective on **November 25th, 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 November 24, 2020**, will not be subject to the illustration guideline changes. Any IUL application/ticket received on or after November 25, 2020 will be subject to the new AG49-A illustration guideline changes.

Illustrations

The *Lincoln DesignIt*SM update on November 16, 2020 will include the new maximum 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 November 16, 2020 illustration software update as any new applications received on or after November 25, 2020 will require an illustration with this software version or newer to issue the policy. There will be no exceptions.

Lincoln DesignItSM Illustration System Updates

New Sales Concept: SECURE Act – A QP/IRA Transfer Strategy

Available with the *Lincoln DesignItSM Illustration System* (v50.0 D), updated on September 28, 2020, a new sales concept will be made available. The **Secure Act – A QP/IRA Transfer Strategy** concept highlights how the new SECURE Act distribution rules may impact the value of retirement assets transferred to non-spouse beneficiaries. It also summarizes how repositioning assets, not needed for retirement, into a life insurance policy may increase the net asset value transferred to heirs. This new sales concept can be found in the Sales Concept listing under Wealth Protection Planning.

This tool can be used with clients of any age. It offers the flexibility to pay premium from retirement assets or a client's other assets.

Key features of the new sales concept include:

- An overview on SECURE Act changes to the non-spouse beneficiary distributions rules
- Post 591/2 distributions to pay premium; specify a known amount or an Initial RMD option
- Pre-591/2 calculated distribution to pay premium
- Other Assets to pay premium at any point in time
- Non-Spouse beneficiary distributions options for lump sum and/or annual distributions
- Report presentation that highlights the net assets to heirs for the Current Plan vs. using the QP/IRA Transfer Strategy

Coming Soon: 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 once electronic copies of life insurance annual and quarterly statements, or VUL confirmations, are available to view at 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

If they aren't already registered for online access, they can use these [simple instructions](#) to register at LincolnFinancial.com today. It only takes 3 minutes to set it up!

If you need help with your registration, please 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

Look for more information in our Lincoln Leader article on October 12, 2020.

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

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](https://www.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

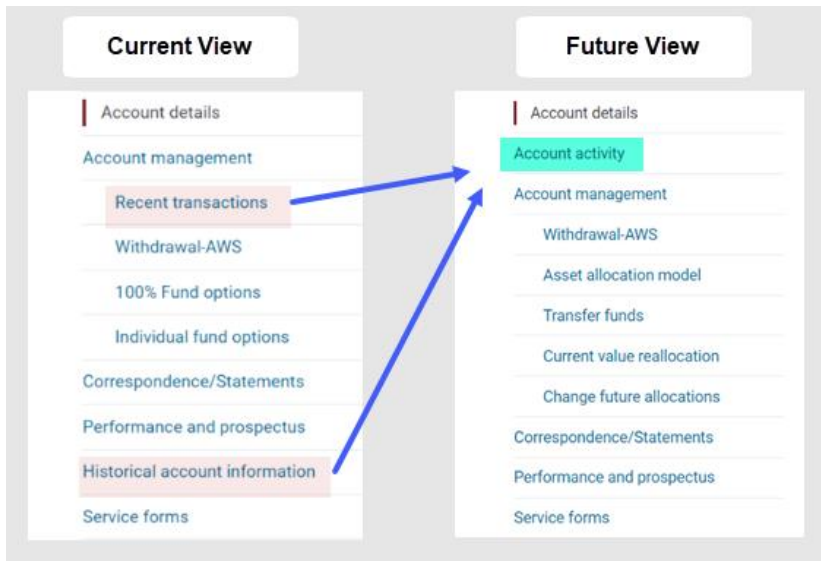
Customers should contact Lincoln Financial Group with any questions or to request any of the above-mentioned adjustments. We are available to assist at (800) 487-1485, Monday – Friday, 8 a.m. to 6 p.m. ET.

More Enhancements to the Book of Business Tool

New: Account activity – navigation changes effective at the end of September
Reprinted from the September 14, 2020 Lincoln Life Leader

Lincoln continues to improve the user-friendliness of the Book of Business (BoB) tool – this upcoming enhancement focuses on accessing the recent online and historical transactions for a contract.

A new **Account activity** link will be added to the right side of the **Account details** page to improve the user experience. The new **Account activity** page combines the information currently found under **Recent transactions** and **Historical account information**.



The new **Account activity** page will have two separate tabs labeled **Historical activity** and **Pending activity** (the **Pending** tab is for pending online transactions).

Once this enhancement has been implemented, clients will find it easier to locate transaction details.

State Approvals

Updates since September 14, 2020

California

- *Lincoln AssetEdge*® Exec VUL (2020)

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