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Sent: Friday, August 25, 2023 1:12 PM

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Subject: Lincoln Life & MG Product and Process Updates

Happy Friday! I wanted to provide you with advance notice of a few exciting product and process updates coming soon:

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Happy 35th Birthday MoneyGuard®

For more than a century, Lincoln Financial has helped millions of people plan, protect and retire. We have a rich history of bringing forward-looking products to the market, and our *MoneyGuard*® solutions are a great example.

Thank you for the trust you've placed in Lincoln MoneyGuard over the past 35 years. Long-term care is more than insurance, it is a long-term commitment— Here's to the next 35 years!

Take a look at Lincoln's unwavering commitment to LTC! Learn more about Lincoln MoneyGuard solutions.

Coming Soon - Lincoln MoneyGuard Fixed Advantage® Pricing Improvements

Effective September 11, 2023, Lincoln Financial will be implementing pricing decreases to Lincoln MoneyGuard Fixed Advantage.

- Pricing improvements range from 0 15%
- Average pricing decrease is 5%
- Issue ages 55 through 65 will see the most improvement See details.

GoDigital Website Revamp: A one-stop-shop for Lincoln digital capability resources On August 21, the Lincoln Life and MoneyGuard® GoDigital website received some exciting new enhancements to improve navigation and user experience!

See all the changes by visiting www.lfG.com/GoDigital.

Access key dates for Year-End Underwriting Guidelines.

Automated Underwriting Expansion to eApp: Available for life insurance products on August 28, 2023

eApp cases eligible for automated underwriting and lab-free consideration include:

- Ages 18-60, and
- Face amounts \$2.5 million and less
- Products: Life insurance (Term, IUL, VUL), excluding survivorship

Read more.

Express Issue for Term Policies: Lincoln LifeElements® Level Term and Lincoln TermAccel® To enable faster turnaround times on your Lincoln term policies, Lincoln is pleased to announce that beginning Sept. 5, 2023, Lincoln will automatically issue in-good order term policies with face amounts of \$2.5 million and below that are approved with a Standard Non-Tobacco or better rating. Read more.

For more information, please refer to the Lincoln Leader being distributed August 28th. Thank you,

[MGA DISCLOSURE] We hope you will share this information with your internal and external colleagues and downline member firms. Please do not forward this information to any institutions, wirehouses or broker dealers as we, and they, have existing protocols for the distribution of this type of information.

IMPORTANT INFORMATION:

All required and relevant disclosures are linked within each article.

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