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Subject: Lincoln Relationship Management Communication for Life, MoneyGuard and Process Updates Effective in January 2024

Good morning to Team Tellus!

We're proud to offer one of the largest life portfolios in our industry, which we are consistently refining to keep us poised to meet the needs of the future. Below are product and process updates effective in January that we want to make you are aware of.

Coming Soon: Updates to *Lincoln AssetEdge® VUL (2022)*

The following product changes enable Lincoln to maintain a consistent industry leadership position while we deliver competitive value for your clients:

- As a reminder, the Enhanced Underwriting Program offers a one-class underwriting upgrade for formal applications submitted in good order through Dec. 29, 2023. The Table Reduction Program had been suspended under this program since September, and effective immediately, will no longer be available.
- Additionally, effective January 22, 2024, target premiums, while remaining highly competitive, will decrease for Death Benefit Option (DBO) 1 and Death Benefit Option 3 designs only. Target premiums for DBO 2 will not change. *Lincoln AssetEdge® VUL* base product, pricing and features are not changing.

Lincoln AssetEdge VUL continues to provide a competitive solution for accumulation as well as protection-focused needs by offering growth potential through a wide array of investment opportunities offered by top tier fund partners, multiple tax advantages, and solid protection. [See details.](#)

HIV Underwriting Guidelines Expansion to All States

Beginning January 2, 2024, Lincoln is pleased to announce an expansion of our life insurance, including Lincoln MoneyGuard® Underwriting Guidelines for individuals living with Human Immunodeficiency Virus (HIV) to all states. With this change, there will be updates made to the Notice and Consent for HIV-Related Testing Form in early 2024.

Coming Soon! Automatic Notification of Premium Due and Policy Lapse Pending

In January 2024, Lincoln will launch a new enhancement that will automatically notify distribution partners of premium due and lapse pending information for permanent life insurance products, including *Lincoln MoneyGuard*[®]. This feature will be available for registered producer website users who “opt-in” to receiving these notices. Additional details and training resources will be provided via the Lincoln Leader in January. *Note: This enhancement will not available for Term products and some older life products due to policy-specific circumstances.*

If you need any help in placing business for 2023, [please reach out](#).

For more information, please refer to the Lincoln Leader being distributed on Thursday, December 21st due to the holiday.

Thank you, as always, for your business and support!

PS Important: 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.



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IMPORTANT INFORMATION:

All required and relevant disclosures are linked within each article.

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