

Good Morning – In advance of the Lincoln Leader next Monday, sharing some important updates from Lincoln. The updates span; product news, process enhancements, available marketing content and statement redesigns. Please let me know if you have any questions.

-

November Need-to-Knows:

It's Long-Term Care Awareness Month

There's still time to turn LTC conversations into action and help clients commit with care. Use this [New Whitepaper](#) and check out our **quarterly newsletter** attached!

Pricing Update for Lincoln Term Solutions effective 11/14/22

Goal of *Lincoln LifeElements* Level Term reprice includes being a “top 3 carrier” in the following non-tobacco, core cells for 10, 15, 20-year term durations:

- Face amounts of \$2.5M and above for nearly all ages 45+ (Face amounts of \$500k - \$999k are top 5 for ages 55+)
- There will be a mix of premium increases and decreases

Goal of *Lincoln TermAccel* reprice includes remaining a “top 5 carrier” in the following non-tobacco, core cells for 10, 15, 20-year term durations:

- Face amounts of \$500k - \$999k for ages 55+
- There will be premium increases only

[Read more.](#)

Process Enhancements

Beginning Nov. 14, 2022, Lincoln will enhance the **agent validation process** for electronic submissions within iPipeline by adding a new “Search for Firm” button that will display after the agent enters their name and Social Security Number. This field will be required to proceed, and this process will be repeated if there are multiple agents listed on the submission. [Read more.](#)

We are also excited to announce a new **Ready to Sell Lookup tool** that will make it easier to sell Lincoln products. The Ready to Sell Lookup is a self-service tool that will allow financial professionals and back-office staff to check the status of a financial professional 24/7 from your desktop, tablet, or mobile devices. [Access Overview.](#)

REMINDERS:

Limited time offer: Couples Discount expands to all MoneyGuard® products through Dec. 30, 2022. [See details.](#)

YE UW Guidelines: [Know the dates.](#)

ICYM these EVENTS:

Insights with Insana: Midterms and the Markets.

How will the results of the midterm elections impact your client conversations? [Watch the Replay](#) to find out his perspective on what it means for investors and the financial industry.

The Importance of LTC Planning, featuring Moshe Milevsky. [Access content and series replays.](#)

Statement redesigns

Lincoln is committed to continuously improving the end-to-end experience we deliver to our customers, including the way we communicate with policyowners and distribution partners, and helping customers manage their policies-- which includes statement redesigns! We are **introducing redesigned Variable Universal Life statements** for *Lincoln AssetEdge*® VUL (2022) policyholders that provide policyowners with an enhanced view and understanding of their policy, making it easier to manage going forward; and making updates to **MoneyGuard Market Advantage**® Statements based on feedback received from customers and business partners.

For more information, please refer to the Lincoln Leader being distributed on Monday, November 14, 2022.

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.

Thanks for your business and have a great day! Sean



Sean McFadden

Sr. Account Manager
Brokerage and Producer Group

**Lincoln Financial Distributors,
Inc.**

LincolnFinancial.com

215-868-5273 Mobile



Registered Representative of Lincoln Financial Distributors, Inc., a broker/dealer. Insurance products are issued by Lincoln affiliates. Principal office located at 130 N. Radnor-Chester Rd., Radnor, PA 19087-5221. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

IMPORTANT INFORMATION:

All required and relevant disclosures are linked within each article.

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer.

For use with financial professionals only. Not for use with the public.



Experience the MoneyGuard® suite difference



November is Long-Term Care Awareness Month

There's still time this November to turn LTC conversations into action and help clients [commit with care](#). Discover how making a proactive LTC plan can demonstrate a lifetime commitment to loved ones. Understand the essential ways to assess future care needs and make plans that minimize stress and preserve financial legacies.



The value behind the Lincoln MoneyGuard suite

With over 30 years in the long-term care solutions marketplace, we continue our commitment to provide value through Lincoln MoneyGuard solutions. We're proud to offer a suite of products that have better pricing, with more flexibility and options for a stronger portfolio.¹

[START EXPLORING](#)

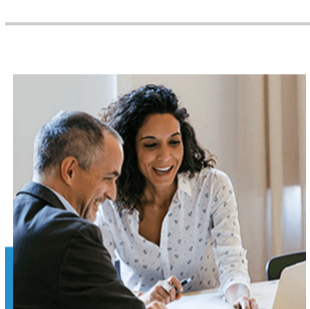


Better pricing, stronger solutions

As a leader in the hybrid long-term care marketplace, Lincoln remains committed to product innovation and competitively priced solutions that help meet the changing needs of clients.

On [August 15, 2022](#), Lincoln announced **pricing improvements of up to 9% on MoneyGuard Market Advantage®** that allows for even greater benefit growth potential and adds the new Benefit Transfer Rider (BTR), automatically included with policies at no additional cost.

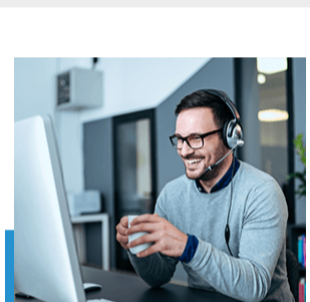
On [September 12, 2022](#), Lincoln announced pricing improvements to *MoneyGuard Fixed Advantage®* and *MoneyGuard® II* (available in CA), which now have pricing reductions **up to 21%** and provide **additional benefit design opportunities** including the 6-year, 5% compound inflation option.



Better features, options and more flexibility

We also introduced a new [Benefit Transfer Rider](#) (BTR) for beneficiaries, who are also policyholders, to have the option of leveraging some or all of their death benefit proceeds to enhance benefits on their own policy. BTR is included on all *MoneyGuard Fixed Advantage®* and *MoneyGuard Market Advantage®* policies at no additional cost.

Clients also have greater benefit flexibility with access to cash for informal caregivers, including spouses, with the expansion of [Flex Care Cash](#) to 7 days a week.



Meet year-end goals and objectives

Lincoln is committed to helping you meet year-end goals by ensuring business is placed before the close of business on December 30, 2022. Review key dates and deadlines to confirm all requirements are met.

[LEARN MORE](#)

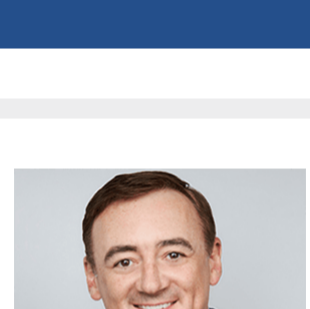


Limited-time offer: Couples Discount

Expands to all *MoneyGuard®* products through Dec. 30, 2022.

All standard Lincoln *MoneyGuard* cases can receive the Couples Discount underwriting class regardless of marital status. Grow your business and reach more customers with enhanced underwriting that improves pricing up to 17% and increases value. Valid for any Lincoln *MoneyGuard* cases pending as of Oct. 24, 2022, and placed in-force by Dec. 30, 2022.

[VIEW OFFER](#)



Key investment themes to keep in mind

Jayson Bronchetti, Chief Investment Officer at Lincoln Financial Group, is pleased to share his perspective on the current market environment to provide key investment insights.

Here are the top three themes on the minds of investors today:

- Inflation
- Fed policy and growth concerns
- Effect of midterm election results

[WATCH HERE](#)

[ACCESS MARKET INTEL EXCHANGE](#)

We're constantly monitoring what is happening in the markets to help your clients make informed decisions. Educate your clients on investment trends to help them achieve financial security.



¹ Based on comparison to previous products within the *MoneyGuard®* solutions suite.

Issuers:
The Lincoln National Life Insurance Company, Fort Wayne, IN

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders, and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability.

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Policies:
MoneyGuard Market Advantage® is a variable universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, a Value Protection Rider on Form ICC20VPR-892/VPR-892 and a Benefit Transfer Rider on Form ICC22BTR-895/BTR-895.

MoneyGuard Fixed Advantage® is a universal life insurance policy with a Long-Term Care Benefits Rider issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations with the following riders: Value Protection of Acceleration of Benefits Rider (VPA) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider on form ICC21BTR-894/BTR-894. Available in all states except CA and NY.

Lincoln *MoneyGuard® II*, universal life insurance policy form LN880/ICC13LN880 with the Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev, Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881, and optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Only available in CA.

For broker-dealer use only. Not for use with the public.

MG-3QNL-EML001_Z02

©2022 Lincoln National Corporation

[LincolnFinancial.com](#)

Lincoln Financial Group
150 N. Radnor-Chester Road
Radnor, PA 19087

877-ASK-LINCOLN
877-275-5462

LCN-5051183-102022