

The Lincoln Leader

July 16, 2018 – Vol. 16, Issue 12

LIFE INSURANCE

Now Available! *Lincoln LifeElements*® Level Term (2017) – 07/16/18 – Improved competitiveness at younger ages!

Effective July 16, 2018, Lincoln is pleased to announce pricing improvements to *Lincoln LifeElements*® Level Term (2017) which will solidify competitiveness in key cells at ages 55+ for face amounts of \$500,000+ and **expand** competitiveness at **ages 30+** for face amounts of \$1,000,000+.

Highlights

- Goals of the reprice include **expanded** “top 3 carrier” positioning in the following redefined non-tobacco core cells for **all term periods**:
 - Ages 55 and above for face amounts of \$500,000 and above
 - **Ages 30 and above** for face amounts of \$1,000,000 and above
- Premium updates include **decreases only**
- There will be no pricing updates to *Lincoln TermAccel*® at this time

Transition Guidelines

For states that are approved at rollout, there is a 60-day transition period which **begins on July 16, 2018 and ends September 14, 2018**. During the transition period:

- **New applications received and applications currently in underwriting** will automatically receive the lower of the two rates available. A request to use the lower rates will not be required. If the application had been submitted with premium using the higher rates, the difference will be automatically refunded.
- **For policies already issued**, Lincoln will accept a written request to change to the *Lincoln LifeElements*® Level Term (2017) – 07/16/18 rates.
- **For policies already placed**, Lincoln will not allow rewrites to the *Lincoln LifeElements*® Level Term (2017) – 07/16/18 rates.

Index

Now Available! *Lincoln LifeElements*® Level Term (2017) – 07/16/18 – Improved competitiveness at younger ages!

Coming Soon: Enhanced Account Security for Lincoln Websites

New Medical Exam Vendor

Post Level Term Rate Reduction Update

Coming Soon! Enhancements to Receiving Status on Pending Cases - REPRINT

Life Customer Service working to Reduce NIGO Instances

Self Service Illustration Support focus: Lincoln In-force Platform

Transition Guidelines (continued)

- For **LincXpress® Tele-App Cases**, a complete ticket and required solicitation forms must be received within the same transition period outlined above.
- For **states approved after rollout**, the above will automatically apply based on the **availability date**.

The 2017 product has not been filed at this time in Alaska, Massachusetts, and New York since they have not approved the use of PBR/2017 CSO.

[Click here](#) to view the term state availability grid.

Illustration Availability

Illustrations for *Lincoln LifeElements®* Level Term (2017) – 07/16/18 will be run on *Lincoln DesignItSM Illustration System* (v41.0 D). If you have an active internet connection, the software will automatically update to include the new rates on July 16, 2018. If you need to download the *Lincoln DesignItSM* illustration system, it will be available on the Lincoln producer websites or from Field Office Technicians.

Available Riders

The following riders are available on all versions of *Lincoln LifeElements®* Level Term:

- Accelerated Death Benefit Rider
- Children's Term Insurance Rider
- Waiver of Premium Rider

Marketing Materials

All impacted materials have been updated and made available on the Lincoln Producer Websites.


Coming Soon: Enhanced Account Security for Lincoln Websites

As cybersecurity threats become more sophisticated, Lincoln must adapt to stay ahead of these challenges. Last year, an optional security feature known as two-factor authentication was released. **Effective August 1, 2018**, the next step in the evolution of Lincoln's web security will be launched requiring **mandatory two-factor authentication at login** for all Lincoln customers. This will impact all Lincoln customer sites including LincolnFinancial.com.

In November, this will impact Producers, Back Office Assistants (Delegates) and Broker Dealer Firms. At that time, this will impact all Lincoln Producer websites including LFD.com users. This will not impact the AdviceNext Gateway or any Strategic Partner Microsites.

During the online login process, users will be presented with a new screen requiring set up of the mandatory two-factor authentication using either voice or text. Once the initial setup is complete, the new simple and secure process is established going forward.

Sample Two-factor authentication Login Screen




Two-factor authentication



Two-factor authentication is a mandatory extra layer of security that requires a confirmation code in addition to a username and password to access your Lincoln account.

1. TODAY

Register a valid phone number below to further verify your identity for account access. To receive the confirmation code by text, your mobile phone must be text enabled. To receive the code by an automated phone call, you may provide either a mobile phone number or a land line.

Send confirmation code to:




Country code	Enter phone number
 ▼	+1 (333) 333-3333
Country code	Confirm phone number
 ▼	+1 (333) 333-3333

Send confirmation code by:

Text Call

Text messaging is not available for international phone numbers.

2. NEXT LOG IN



Next time you log in you'll get a confirmation code by text or automated phone call to the phone number registered. This code will confirm your identity.

I agree to the [Terms & Conditions](#).

CONTINUE

Standard text message and data rates may apply based on your mobile plan. Mobile access and text message delivery is subject to your mobile carrier network availability and not guaranteed. For more information or help with this screen, please contact Customer Service.

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Securing your Lincoln accounts and products is a shared responsibility, requiring all of us to do our part. Visit LincolnFinancial.com for more information about our [Cybersecurity Program](#) and how to protect your accounts and information.

New Medical Exam Vendor

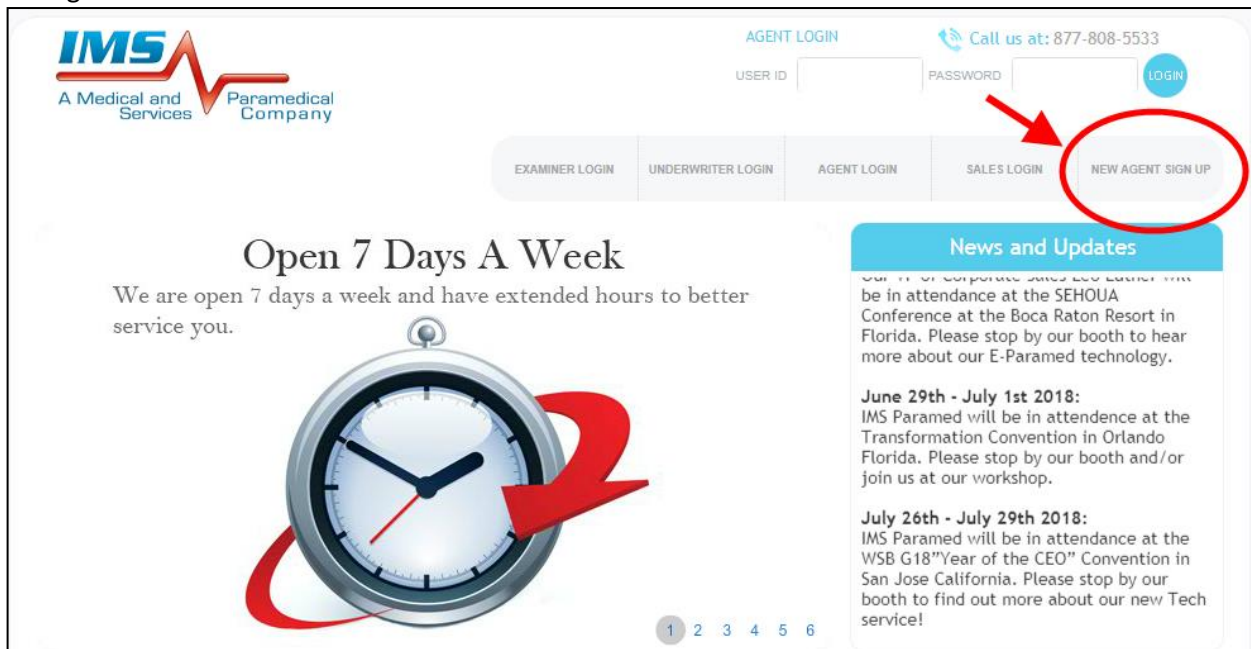
Effective August 13, 2018, Lincoln is pleased to announce the onboarding of a new medical exam vendor for life insurance cases, **Insurance Medical Services, Inc. (IMS)**. IMS was established 25 years ago and is a privately-held company headquartered in Fremont, California.

An Overview of IMS

- Open 24 hours per day, 7 days per week
- Fully centralized operation to help reduce turn-around-times, on average 7 days or less
- Quality Control process is implemented on ALL exams completed
- Exam Assist offers multi-language support to help break language barriers and interpret exams
- Daily email reminders for case status updates and client birthday notifications
- Certified with Better Business Bureau with an A+ rating
- All medical examiners have extensive experience and must complete a thorough Examiner Training Program

Getting Started

To begin using IMS, our partners can sign up directly on their website at <https://www.imsparmed.com> or by calling IMS at 877.808.5533.



The screenshot displays the IMS website interface. At the top left is the IMS logo with the tagline "A Medical and Services Paramedical Company". To the right, there is a "Call us at: 877-808-5533" link and a "LOGIN" button. Below this is a form for "AGENT LOGIN" with fields for "USER ID" and "PASSWORD". A red arrow points to the "NEW AGENT SIGN UP" button, which is circled in red. Below the login form are navigation tabs for "EXAMINER LOGIN", "UNDERWRITER LOGIN", "AGENT LOGIN", "SALES LOGIN", and "NEW AGENT SIGN UP". The main content area features a section titled "Open 7 Days A Week" with the text "We are open 7 days a week and have extended hours to better service you." and an image of a clock with a red arrow. To the right is a "News and Updates" section with several announcements, including dates like "June 29th - July 1st 2018" and "July 26th - July 29th 2018". At the bottom of the page, there is a pagination bar with numbers 1 through 6.

Bringing on **IMS** as a new vendor will offer our partners another option for conducting their medical exams. You can access the full list of approved vendors [here](#).

Post Level Term Rate Reduction Update

Lincoln has been running the Post Level Term Rate Reduction Program since 2015. We are pleased to continue this innovative rate reduction program and will expand the offerings as products are approved for future rate reductions.

The list below contains all approved books of business that are eligible for this program to date. **Not sure if your clients are part of this program?** You can simply use the plan codes below within your version of the Lincoln Book of Business tool to see if any of your client's policies are included in the premium reduction.

Plan Description	Plan Series	Issuing Company	Plan Code
FPP Great Term Options (GTO) Series 1 – Level 20 Years	1	FPP	GTO-20
FPP Great Term Options (GTO) Series 2 – Level 20 Years	2	FPP	2GTO-20
FPP Great Term Options (GTO) Series 6 – Level 15 Years	6	FPP	6GTO-15
LNL Great Term Options (GTO) Series 9 – Level 15 Years	9	LNL	9LGTO-15
FPP Great Term Options (GTO) Series 10 – Level 15 Years	10	FPP	10GTO-15
LNL Great Term Options (GTO) Series 10 – Level 15 Years	10	LNL	10LGTO-15
LNY Great Term Options (GTO) Series 10 – Level 15 Years	10	LNY	10GNY-15
FPP Great Term Options (GTO) Series C – Level 20 Years	C	FPP	CGTO-20
FPP Super Term Options (STO) Series 2 – Level 20 Years	2	FPP	2STO-20
LNL Leadership Term - Series 2 – Level 20 Years	2	LNL	2LLT-20
JP Score Twenty – Level 20 Years	1	JP	SC20/VNS20
FPP Super Term Options (STO) Series 3 – Level 20 Years	3	FPP	3STO-20
LNL Presidential Term- Series 3 - Level 20 Years	3	LNL	3LPT-20
FPP Great Term Options (GTO) Series 3 – Level 20 Years	3	FPP	3GTO-20
LNL Leadership Term - Series 3 – Level 20 Years	3	LNL	3LLT-20
FPP Capital Choice Term – Series 3 – Level 20 Years	3	FPP	3CTO-20
FPP Super Term Options (STO) – Series 4 – Level 20 Years	4	FPP	4STO-20

When additional books are added to this program, active servicing agents will receive advanced notification if they have clients with a policy in the newly added book. Eligible policy owners will continue to be notified of the reduction with their billing notice.

Coming Soon! Enhancements to Receiving Status on Pending Cases

Reprinted from the Lincoln Life Leader, July 9, 2018

Lincoln is committed to continuously improving our processes to ensure we're providing an excellent experience for our customers. We are pleased to introduce three enhancements to the New Business Pending process, which will launch in the coming weeks. These changes will drive efficiencies and save time by increasing the speed in which our partners receive a status update on case requirements and provide new, easier ways to communicate with a Lincoln New Business Associate.

Coming Soon...

- July 18** Click-to-Chat with a New Business Associate
- August 13** Faster Receipt of Requirements
- August 13** Pending Detail Communications

Chat with Us – An Easier Way to Communicate on Your Life Pending Cases

Effective July 18, 2018, Lincoln is pleased to introduce **Chat with Us**, a new way for our partners to communicate with a New Business Associate (NBA) on pending cases. This new feature will allow our partners to chat in real-time with a Lincoln NBA through Lincoln’s pending website to obtain answers on administrative questions for a specific case, without having to pick up the phone or send an email.

What you need to know

- **Chat with Us** will be available on the Pending Detail tab within the pending website
- Available during standard business hours: Monday-Friday, 8:00am-5:00 p.m. ET
- A Lincoln NBA will be available to answer routine administrative questions on the specific case in the Pending Details view
- For questions on multiple cases, exception requests, or questions directed to an underwriter, please contact the assigned Underwriter or New Business Associate captured in the contact information field
- Applies to individual Term, UL, Indexed UL, and VUL business only, not currently available for Lincoln MoneyGuard®

The screenshot displays a web interface for a pending case. At the top, there is a box labeled '+ Completed requirements (1)'. Below this, the page is divided into several sections:

- Billing information:** Modal Premium: \$274.50, Cash With App: \$0.00, Target/Annualized Premium: \$274.50
- Policy information:** Type: Life, LOB: TERM, Plan: Lincoln TermAccel 15, Face Amount: \$500,000.00, Input Date: 01/09/2018, Policy Date: 01/09/2018, Last Activity Date: 05/02/2018, Issue State: NC, Policy Status: PENDING, Benefits Information:
- Contact information:** Underwriter: TermAccel Underwriting, Team, New Business Contact: Ryan LaValley, Send Email, Send File(s)
- Agent information:** Agent: Valued Agent, Agent Number: 1234567, Split: 100%

Two 'Chat With Us (8:00-5:00 ET)' buttons are visible, each with a speech bubble icon and the text 'Use this link to chat with an NBA to answer administrative questions you have on this case.' A callout box highlights the second button.

New and Quicker Status Updates on Pending Requirements

Effective August 13, 2018, Lincoln will be improving the Receipt of Requirements process for Pending Cases. Currently, it can take 2-3 business days for Lincoln's systems to update a status and show any requirements as **received**, regardless of submission method. With this new enhancement, you will now see acknowledgement of receipt of requirements within an average of 4 hours.

Key Benefits and Impact

- Applies to ALL methods of receiving pending case information: Automatic Emails, Pending Website, Pending Feeds
- For requirements received on or after August 13, status will update within an average of 4 hours
- Drives efficiencies for Agent and Lincoln Financial Group
 - Saves agent time by reducing the need for routine follow up calls to Lincoln to verify receipt of an outstanding requirement
 - Enables Lincoln New Business Associates to spend more time focusing on more complex pending case questions
- New status label **Awaiting Review** – indicates that a requirement has been received by Lincoln and is currently pending review by New Business and/or Underwriting
- New requirements will be in **bold font**
- Applies to ALL products in the individual Life Insurance Product Portfolio (Term, UL, Indexed UL, VUL) and Lincoln *MoneyGuard*®

Pending Website Updates

Lincoln Financial Group

Policy #: UL1234567 details [Back to search results](#)

Policy Status: ISSUED [Print page](#)

Client information

Last Name	First Name	Sex	Age	SSN	DOB	UW Classification
Abga	Wendy	F	34	XXX-XX-1234	01/01/84	NS - Standard Non-Tobacco
Abga	Jacob	M	38	XXX-XX-5678	02/02/80	NS - Standard Non-Tobacco

Requirements

Underwriting outstanding requirements (1)

CLIENT NAME	REQUIREMENT	STATUS	STATUS DATE	COMMENT
ABGA, JACOB	Alcohol Supplement	Awaiting Review	06/01/2018	


Administrative outstanding requirements (5)

CLIENT NAME	REQUIREMENT	STATUS	STATUS DATE	COMMENT
ABGA, WENDY	Miscellaneous Notes	Needed	02/19/2018	
ABGA, WENDY	Complete Agent Report	Awaiting Review	02/19/2018	
ABGA, WENDY	Complete Agent Report	Awaiting Review	02/19/2018	
ABGA, WENDY	Receipt of Privacy and Important Notice Acknowledgement	Awaiting Review	02/19/2018	LF10244 Receipt of Privacy Notice and Important Notice Acknowledgement Form
ABGA, JACOB	Agent Validation	Awaiting Review	06/01/2018	

New Requirements in Bold

New Status Label 'Awaiting Review'

Pending Email Updates



<p>Client Information Insured Name(s): Valued Client Agent Name(s): Valued Agent Underwriting Contact: Name: Valued Underwriter Email: First.Last@LFG.com Direct Phone: 123-456-7890</p>	<p>Case Information Policy Number: UL1234567 Status: Submitted New Business Associate Contact: Name: Valued NBA Email: First.Last@LFG.com</p>
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The initial review has been completed. Please provide the outstanding requirements for issue listed below. As a reminder the requirements are also available on our pending website.

Requirement	Comment	Status:
Underwriting Requirements Needed:		
Motor Vehicle Report		Needed for Issue
Signed Application Part I	ICC15LFF10800 Application for Life Insurance	Needed for Issue
Defined Age Supplement COD		Needed for Placement
Beneficiary	Beneficiary Information	Awaiting Review
Declaration of Insurability	Supplemental Application (DOI)	Awaiting Review
Administrative Requirements Needed:		
HIV Form	BJ-8167B HIV Notice and Consent	Needed for Issue
Temporary Insurance Agreement	ICC16LFF11524 Temporary Insurance Agreement	Needed for Issue
Agent Attestation Form		Needed for Placement
Signed ABR Disclosure Stmt	BJF-00749A Disclosure Statement for Accelerated Benefits Rider	Needed for File Completion
HIPAA Authorization	LF02896 Authorization for Release of Information	Awaiting Review
Balance Due		Awaiting Review

Thank you for choosing Lincoln Financial for your life insurance needs.

Valued NBA
 Business Tester
 New Business
 You're In ChargeSM

Find us on facebook: www.facebook.com/LincolnFinancialGroup

New Requirements in Bold

New Status Label 'Awaiting Review'

Awaiting Review

Quickly Email an Update on a Pending Case

Along with the Receipt of Requirements enhancement, **effective August 13, 2018**, our partners will have the ability to quickly satisfy outstanding questions on a case from the Pending Details tab. With this enhancement, you can provide information on requirements through the **Email Message** feature on the Pending Details tab for a specific case. This message will automatically be sent directly to the assigned New Business Associate or Underwriter for your case. Once the email is sent, the recipient will see a new status reflecting that an item has been received and is **Awaiting Review**.

Pending Details

The screenshot displays the 'Pending Details' interface for a Lincoln Financial Group case. It is divided into three main sections: 'Billing information', 'Contact information', and 'Policy information'. The 'Billing information' section shows a Modal Premium of \$1,200.00, Cash With App of \$0.00, and a Target/Annualized Premium of \$1,200.00. The 'Contact information' section lists the Underwriter as John Underwriter and the New Business Contact as Jane NBA. Both have 'Send Email' buttons highlighted with red boxes. There are also 'Send File(s)' buttons for both. A chat link for 'Chat With Us (8:00-5:00 ET)' is also visible. An 'Email message' dialog box is open in the foreground, showing a form to send an email to Joe Underwriter. The subject is 'Abga, Wendy - Abga, Jacob - Policy #UL1234567 (Secure)'. The message body contains the text: 'I have validated that Anderson is the correct spelling of the last name on the policy. Thank you.' There are 'SEND' and 'Cancel' buttons at the bottom of the dialog.

Lincoln
Financial Group

Close

Billing information

Modal Premium: \$1,200.00
Cash With App: \$0.00
Target/Annualized Premium: \$1,200.00

Contact information

Underwriter:
John Underwriter
Send Email Send File(s)

New Business Contact:
Jane NBA
Send Email Send File(s)

Policy information

Chat With Us (8:00-5:00 ET)
Use this link to chat with an NBA to answer administrative questions you have on this case.

Email message

To: Joe Underwriter<Joe.Underwriter@lfg.com>

Enter additional email addresses

Enter email addresses of additional recipients, separated by comma (optional)

From: 3bagent10a@lfg.com

Subject
Abga, Wendy - Abga, Jacob - Policy #UL1234567 (Secure)

Enter your message here

I have validated that Anderson is the correct spelling of the last name on the policy. Thank you.]

Please don't include any confidential or personal information, such as Social Security Numbers and credit card numbers.
Maximum characters allowed is 2,000. Don't copy and paste text into box. Your message shouldn't contain HTML or special characters.

Send copy of this email to myself at 3bagent10a@lfg.com

SEND Cancel

Life Customer Service Working to Reduce NIGO Instances

Life Customer Service values the opportunity to partner with you and your clients on the administration of their policies. It is our daily goal to provide accurate, timely and efficient service. We also look for ways to share information on how you can support those efforts.

Receiving forms *in good order* helps to:

- create a one and done experience by reducing the number of touches to your clients' policies,
- promotes quicker turnaround times, and
- reduces the number of reach-outs to you.

Life Customer Service continually strives to drive down our *not in good order* (NIGO) rate. NIGO occurs when a request is received and certain required elements needed to process the request are missing or incomplete. Our most common NIGO reasons are listed below:

Reason	Description
Signature Missing	<ul style="list-style-type: none"> • Not signed • Signed with a noticeable stamp or electronic signature • Signature does not match signature on file
Missing Documentation	<ul style="list-style-type: none"> • Required documents missing (i.e. Name/Owner/Address change; POA)
Beneficiary Percentages	<ul style="list-style-type: none"> • Beneficiary percentages do not total 100%
Date Missing/Date Stale	<ul style="list-style-type: none"> • Missing Date or Date past 6 months
Incomplete Forms	<ul style="list-style-type: none"> • Forms not fully completed • Required pages missing to process request
Entity Requirements	<ul style="list-style-type: none"> • Missing or incorrect entity documentation (partnership; pension; Corp Res) • Titles are not listed or do not match documentation • Officers' name(s) provided do not match documentation

When thinking about how to reduce NIGO instances consider the following:

- Ensure signatures and dates appear on all required forms
- The signature date must be within 6 months of the Lincoln receipt date
- Complete all pages and return all pages (unless indicated otherwise)
- Ensure beneficiary percentages total 100%
- For Entity request, ensure titles match documentation
- When faxing or submitting requests electronically, ensure all pages are captured
- Double check all pages before submission for accuracy

If we can assist with forms submission please contact Renica Greene, Director Life Customer Service Team.

Self-Service Illustration Support

This month features the **Lincoln In-force Platform (LIP)** Software to help you leverage the Illustrations software to create in-force illustrations on your desktop!

Did you know: the following products are available for self-service Point-In-Time illustrations on the Lincoln-In-force Platform? A self-service illustration can be created at your convenience, when you need it.

Fixed Life		
<i>Lincoln LifeReserve</i> [®] UL policies beginning JJ or MJ	<i>Lincoln LifeReserve</i> [®] EXEC	<i>Lincoln LifeCurrent</i> [®] SUL
<i>Momentum LifeReserve</i> [®] UL	<i>Advantage Solutions</i>	<i>Lincoln LifeGuarantee</i> [®] SUL 2009
<i>Connecticut General and CIGNA products</i>		<i>JPF Legend EXEC</i>
VUL		
<i>Lincoln VUL</i> ^{ONE} 2005	<i>Lincoln VUL</i> ^{ONE}	<i>Lincoln VUL</i> ^{CV} I-IV
<i>Lincoln VUL</i> ^{DB} I-IV	<i>Lincoln VUL FLEX</i>	

The Lincoln In-force Platform illustration system and user guides are available for download directly from your agent-affiliated Lincoln website. You will need your agent website login information (username and password), along with the active agent's SSN or TIN.

Reminder: If the active agent would like to grant access for an assistant to generate in-force illustrations and have access to their book of business, a delegate request must be submitted. Follow My Links tab, then Grant Delegate Access and complete the form request.

The most common self-service illustration scenarios are available on Lincoln In-force Platform:

- **Point in Time (PIT)/As-Is illustrations** provide a client with a view of how their policy is currently performing at the current premium and current face amount.
- **No further Premiums illustrations** provide a projection of how long the coverage will stay in-force with no further premiums.
- **Solve for Premium illustrations** provide a projection of how much premium would be required for a specified face amount and length of time defined for the policy to stay in-force.

Each of these common scenarios can be created leveraging the in-force self-service illustrations tools.

Below are some helpful tips to improve your opportunity for generating a successful Self-Service In-force Illustration via Lincoln In-force Platform (LIP).

- **Partial Withdrawals and Loan Repayments** can be illustrated as occurring in the same policy year.
- For **Premium Searches** – use the “No Lapse” feature, if applicable, rather than “Search for CV” (cash value).

There are a few scenarios to keep in mind that are not available:

- Illustrations **can only** be processed while a policy is in active status.
- **Changes in the Face Amount, Loans, withdrawals or option changes** must be illustrated as of the next policy year.

If you have questions or need assistance when running Lincoln In-force Platform (LIP) in-force illustrations, contact the new DIY In-force Illustrations team at 1-833-274-4520 or DIYInforceIllustration@lfg.com.

Note: Not all Partners have access to run in-force illustrations. If you do not have access to run a self-service in-force illustration, please follow normal procedures for requesting an illustration through the same channels as currently being used.

State Approvals

Updates for July 16, 2018

Initial Rollout of:

***Lincoln LifeElements*[®] Level Term (2017) - 07/16/18**

***Lincoln WealthAccumulate*SM IUL (2018) – 05/14/18**

- **District of Columbia**

[View State Availability Grids](#)

Products and features subject to state availability. Guarantees are subject to the financial strength of the insurer. Lincoln Financial Group is the marketing name for The Lincoln National Corporation and its affiliates.

Insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company (Lincoln) does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Insurance policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York (Lincoln).**

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.

Variable products are sold by prospectus. For more information about the variable products, including fees and charges, refer to the prospectus. Variable products are distributed by Lincoln Financial Distributors and offered through broker dealers with effective selling agreements.

Only registered representatives can sell variable products.

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