

LIFE SOLUTIONS

# The Lincoln Leader

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## *Now Available – Lincoln WealthAccelerate<sup>SM</sup> IUL*

Effective Jan. 23, 2023, subject to state and firm availability, Lincoln Financial Group is pleased to introduce *Lincoln WealthAccelerate<sup>SM</sup> IUL* to our life insurance portfolio.

*Lincoln WealthAccelerate<sup>SM</sup> IUL* is an indexed universal life product with an emphasis on the digital and automated experience, from application to policy management, and a focus on meeting consumer expectations in today's modern world of instant decisions, exceptional experience, and simplicity.

For middle-income clients who want to accelerate their financial planning with a policy that addresses multiple needs; a foundation of protection, market-based returns, access to assets, and options to prepare for long-term care expenses.

### **Product Highlights**

#### **Securing the Protection You Need Can be Quick and Easy**

*Lincoln WealthAccelerate<sup>SM</sup> IUL* provides a streamlined product design and underwriting categories:

- Issue ages: 20 – 55
- Face amounts: \$100k - \$1.5M
- Death Benefit options: (1) Level or (2) Increasing by Cash Value
- Underwriting Classes: Preferred NT, Standard NT (including up to table 3 risk) and Standard Tobacco (including up to table 3 risk).
- Two indexed account options and Critical and Chronic Care riders for additional protection for future needs.

Obtained through a streamlined underwriting experience that can allow you to go from application to decision quickly:

- Easy and paperless online process
- Lab-free consideration for healthy clients
- Instant communication of underwriting approval for lab-free cases
- Before applying, make sure applicant meets these [Pre-Qualifications](#)

### **HEADLINES**

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## Focus on Growth Opportunities and Options

Choice of two indexed account options linked to the Fidelity AIM® Dividend Index# or the S&P 500® Index\* (excluding dividends) designed to provide options to help meet clients' long-term goals based on return potential and downside protection preferences. Policy value can be allocated to one or both account options with the ability to make allocation changes in the future.

	Indexed Account	Guaranteed Minimum Interest Rate (floor)	Current Participation Rate	Current Index Growth Cap	Current Interest Bonuses	Additional Cost
<b>Fidelity AIM® Dividend Index</b>	Fixed Bonus <sup>1</sup>	0% guaranteed minimum	140% <sup>†</sup> 25% guaranteed minimum	N/A	1.00% <sup>†</sup> 0.25% guaranteed minimum fixed bonus <sup>3</sup>	None
<b>S&amp;P 500® Index</b>	Traditional <sup>2</sup>	0.25% guaranteed minimum	100% <sup>†</sup> guaranteed minimum	9.50% <sup>†</sup> 2.00% guaranteed minimum	N/A	None

† Non-Guaranteed Elements (NGE)

1 1 Year Point-to-Point Fidelity AIM® Dividend Indexed Account - Fixed Bonus

2 1 Year Point-to-Point S&P 500® Traditional Indexed Account

3 Account Value Enhancement (AVE)

## Access to Cash Value

- 9-year surrender charge period
- Tax free income potential that may provide an additional financial resource or supplement existing retirement income. Choices provide a competitive option in the accumulation/distribution Indexed Universal Life (IUL) marketplace:
  - Withdrawals
  - Fixed and Participating loan options with guaranteed loan charge rates for greater cash flow predictability

## New! Protection for the Future in the Event of Illness

Your death benefit can become a living benefit when you need it most. Gain access to the Lincoln Critical Illness Rider or *Lincoln LifeAssure® Accelerated Benefits Rider II* if you become critically ill or have a chronic or terminal illness.

### Lincoln Critical Illness Rider

This is an optional rider that can be added for no up-front cost<sup>1</sup>. When exercised, this rider will pay a portion of the death benefit as a lump-sum benefit payment upon occurrence of a qualifying catastrophic health condition, as listed below, and Lincoln received documentation from the appropriate type of Physician.

Covered events:

- Heart attack
- Major organ failure/transplant
- End state renal failure
- Coronary artery bypass grafting
- ALS
- Stroke
- Cancer (invasive only)
- Permanent paralysis

### *Lincoln LifeAssure® Accelerated Benefits Rider II*

This is an optional rider that can be added for no up-front cost<sup>1</sup>. When exercised, it may accelerate up to 100% of the eligible benefit (up to the lifetime maximum) when Lincoln receives written certification from the appropriate type of Physician that the insured is chronically ill and/or terminally ill. Benefit payments can be used for any Insured's needs including, but not limited to the services below:

Care at home and in your community	Facility care	Additional care and services
Home health care	Assisted living facility	Alternative care
Adult day care	Nursing home care	Hospice
Transitional care		Care planning
Respite care		Caregiver training
		Non-continual services
		Bed reservation

<sup>1</sup> There is no up-front charge; an administrative fee is applied at time of acceleration

## Product Availability

New business applications will be accepted on Jan. 23, 2023, in approved states. [Click here](#) to view the IUL State Availability Grid.

Product will be made available on *iPipeline*® and LFD.com. As a reminder, when new life insurance products become available, *iPipeline*® users must add any new products to their account within iGO and iService. If you have specific questions or need instructions, you can access additional information from the *iPipeline*® [Customer Portal](#).

New Compbuilders will need to be completed in order to sell *Lincoln WealthAccelerate*™ IUL. The new Compbuilders will be located on the Forms Tool on LFG.com. Please call our CARE Center at 800-238-6252, Option 1, Option 1, Option 2 if you need assistance.

## Illustration Capabilities

*Lincoln DesignIt*™ (v59.0E) and WinFlex illustration systems have been updated with illustration capability effective Jan. 23, 2023. If you have an active internet connection, the software will automatically update to include these updates on Jan. 23, 2023.

## Rider Availability

The following riders will be available, subject to state availability, on *Lincoln WealthAccelerate*™ IUL:

- Critical Illness Rider
- *Lincoln LifeAssure*® Accelerated Benefits Rider II
- Overloan Protection Rider

## Reference Materials

Reference Materials have been created for *Lincoln WealthAccelerate*™ IUL. They will be made available on the various Lincoln producer websites. For additional information visit [www.lfg.com/WealthAccelerate](http://www.lfg.com/WealthAccelerate).

### Technical Training Guide

- [Lincoln WealthAccelerate™ IUL Product Reference Guide](#)
- [Lincoln WealthAccelerate™ IUL vs. Lincoln WealthAccumulate® 2 IUL \(2020\)](#)
- [Rider Reference Guide](#)

### Specimen Contracts

- [Lincoln WealthAccelerate™ IUL](#)

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## Lincoln MoneyGuard Fixed Advantage® Pricing Improvements

### Announcing pricing updates to the MoneyGuard Fixed Advantage® life insurance product offering

Effective Jan. 23, 2023, Lincoln Financial is implementing pricing decreases to *Lincoln MoneyGuard Fixed Advantage®*, which will improve competitive positioning. There will be no pricing increases as a result of this update.

Following a transition period, *Lincoln MoneyGuard Fixed Advantage®* – 01/23/23 will replace currently sold *Lincoln MoneyGuard Fixed Advantage®* - 09/12/22.

### Pricing Improvements

- Pricing improvements range from 0-14%
- Average pricing decrease is 6%
- In general, single pays will get a larger discount as compared to flex pays

### Availability and Transition Guidelines

Pending firm approval, applications for *Lincoln MoneyGuard Fixed Advantage®* – 01/23/23 will be accepted beginning on Jan. 23, 2023.

- For applications to qualify for the current *MoneyGuard Fixed Advantage®* pricing, a projection of values and the completed Part 1 must be signed, dated, and received in-good-order by Lincoln's home office by Friday, Feb. 24, 2023.
- For pending or issued business on or after Jan. 23, 2023, Lincoln will accept requests with a revised projection of values to change to *MoneyGuard Fixed Advantage®* – 01/23/23.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of Jan. 23, 2023, *Lincoln DesignIt<sup>SM</sup>* and WinFlex will be updated with the new product version. During the transition period both versions can be run.
- Ensure that you are appropriately credentialed. Clients of advisors who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the product version in effect on the date when the advisor becomes properly credentialed and resubmits the paperwork.
- Remember that once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI. If these conditions are not met, the case will be closed out. If a case is reopened, a new Part 1 must be submitted, and the case will be subject to the product version available at that time.

### Illustration Capabilities

*Lincoln DesignIt<sup>SM</sup>* (v59.0E) and WinFlex illustration systems have been updated with this change effective Jan. 23, 2023. If you have an active internet connection, the software will automatically update to include these updates on Jan. 23, 2023.

### Reference and Marketing Materials

All impacted materials will be updated and made available for viewing on the various Lincoln websites and for order from the Lincoln Literature Fulfillment Center.

## Coming Soon to California – Lincoln MoneyGuard Market Advantage®

Effective Feb. 13, 2023, Lincoln MoneyGuard Market Advantage® will be made available in **California**. The product approved for sale in California is **Lincoln MoneyGuard Market Advantage® - 02/13/23 \*** with updated rates in line with Lincoln MoneyGuard Market Advantage® (2022) \*\*. There will be **no changes** made to the nationally sold version of Lincoln MoneyGuard Market Advantage® (2022).

Lincoln MoneyGuard Market Advantage® is a variable universal life insurance policy with a long-term care rider. Lincoln MoneyGuard Market Advantage® - 02/13/23\* will be a new product offering in California for the MoneyGuard portfolio and will not replace Lincoln MoneyGuard® II.

Lincoln MoneyGuard Market Advantage® first launched in 2021 as an innovative product design, providing growth potential for both long-term care and death benefits through investment option performance, and offers downside protection with annual lock-ins and a guaranteed minimum level of long-term care benefits. With access to over 40 active and passive investment options from leading portfolio managers, as well as customizable and model allocations, your clients can feel more confident about staying invested in the markets and preparing for long-term care expenses.

### Product Details

#### Product Highlights

- Provides long-term care benefits based on the greatest of these three values at the time of claim through the Long-Term Care Benefits Rider (LTCBR):
  - **LTC Base Value** – Set at time of purchase and guarantees a 3-year minimum level of long-term care benefits regardless of investment performance.
  - **LTC Market Value** – Driven by the performance of investments, the benefit will boost the value of returns and will be 4x the accumulation value.
  - **LTC Protected Value** – Provides an additional layer of protection from substantial market losses by locking in 2.5x the accumulation value on each policy anniversary.
- Provides a No-Lapse Guarantee through the Value Protection Rider (VPR)
- The policy's Death Benefit can grow to a value greater than the Specified Amount based on policy performance and Accumulation Value growth
- Cash Surrender Value on the policy will be the policy's Accumulation Value, minus debt and applicable Surrender Charges
- Product design which allows clients to maximize benefit values through multiple tax advantages, including income tax-free growth while invested, income tax-free benefits if care is needed, and an income tax-free death benefit

#### Flexible Care Cash

The California launch of Lincoln MoneyGuard Market Advantage® will include up to seven days a week of Flexible Care Cash (FCC) benefits.

- Flexible Care Cash provides 50% of the maximum daily benefit in cash to compensate informal caregivers, including spouses.
- Cash benefit payable without providing receipts
- Clients have the ability to simultaneously use both FCC and reimbursement but are limited to one option per day. Must be included as part of the plan of care.

## Additional Features

- **Issue Ages 30-70**
- **Standard or Couples Discount Underwriting Classes**
- **Zero Day Elimination Period**
- **Allocation Requirements**
  - Maintaining the allocation requirements noted below is required to keep the Value Protection Rider (VPR) on the Policy
  - Three tiers of funding options are available. If any money is allocated to Tier 3, then at least 20% of money must be allocated to Tier 1.
    - Tier 1 – Fixed Account, Bond funds, Money Market fund
    - Tier 2 – Blended (equity/bond) funds, Asset allocation funds, Target-date funds
    - Tier 3 – Equity funds, ETFs
  - Under the allocation requirements, quarterly automatic rebalancing is required to be maintained on the policy and the quarterly rebalancing allocations must be within the allocation requirements noted above.
- **Dollar Cost Averaging:** Available at issue with a Fixed Account Interest rate to address market volatility concerns

## Availability and Impacts to the Application Process

Applications for Lincoln *MoneyGuard Market Advantage*® in California will be accepted beginning on Feb. 13, 2023. *MoneyGuard Market Advantage* in California will launch with a new state specific application. We have created a [Forms & Process Overview](#) to help you navigate your new applications.

We would like to bring attention to the following important notes:

- On Feb. 13, 2023, Pending and Issued applications for Lincoln *MoneyGuard*® II (2020) may request a product switch to the new Lincoln *MoneyGuard Market Advantage*®
  - For Pending business, a switch from Lincoln *MoneyGuard*® II (2020) to Lincoln *MoneyGuard Market Advantage*® will require a new application package, interview and illustration
  - Secure the proper licensing and appointment prior to submitting new/revised application paperwork
  - Once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI
- **New!** eApplication with eSignature capabilities will be made available for *MoneyGuard Market Advantage* in California, allowing you and your clients to complete and sign the application documents electronically
  - eApp for MoneyGuard life insurance products is available through Lincoln’s producer website – at no cost – or is accessible directly through the *iPipeline iGO*® platform for *iPipeline* subscribers
  - *iPipeline*® Users – Adding a New Product to *iGO*? Having trouble finding the new Lincoln *MoneyGuard*® product in your *iPipeline*® Account? As a reminder, when new life insurance products become available, *iPipeline*® users must add any new products to their account within iGO and iService.
  - **Three forms will still require a wet signature and cannot be eSigned due to CA regulations.** These forms can be printed, wet signed, and uploaded during the eApplication process.
    - *Notice to Applicant Regarding Replacement of Accident and Sickness or Long-Term Care Insurance*
    - *Protection Against Unintended Lapse*
    - *Exchange Agreement/Absolute Assignment for Life Insurance for IRC Section 1035 Life Insurance Exchange (applies to all Community Property States AZ, ID, LA, NV, NM, TX, WA, WI; only needed if the Proposed Insured is married and there is a 1035 exchange)*
- **New!** Clients in California will now have the option to complete their Personal History Interview (PHI) online by leveraging eInterview for *MoneyGuard Market Advantage*. This private and mobile-friendly experience collects the same information as the phone interview in a convenient 24/7 online experience

Note: *MoneyGuard* II (2020) will continue to use the existing application. eApplication and eInterview capabilities are not available for this Fixed Product.

## Agent Licensing

Prior to soliciting business, Financial Professionals must be licensed to sell a variable life insurance product. California requires health and life licenses, as well as LTC continuing education to solicit and sell life insurance with an 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.

## Illustration Capabilities

*Lincoln DesignIt<sup>SM</sup>* and WinFlex illustration systems will be updated with illustration capability effective Feb. 13, 2023.

### Important Disclosure, please read.

\* *MoneyGuard Market Advantage<sup>®</sup> 2/13/23* is a reference name only for purposes of differentiating versions of *MoneyGuard Market Advantage<sup>®</sup>*. These updates do not change the official marketing name of the product which remains *MoneyGuard Market Advantage<sup>®</sup>*.

\*\* *MoneyGuard Market Advantage<sup>®</sup> (2022)* is a reference name only for purposes of differentiating versions of *MoneyGuard Market Advantage<sup>®</sup>*. These updates do not change the official marketing name of the product which remains *MoneyGuard Market Advantage<sup>®</sup>*.

## Coming Soon – Enhancements to Lincoln MoneyGuard Market Advantage<sup>®</sup> Inforce Policies

Effective Feb. 13, 2023, Lincoln *MoneyGuard Market Advantage<sup>®</sup>* inforce policyholders will receive enhancements to their existing policies. Lincoln *MoneyGuard Market Advantage<sup>®</sup>* is a variable universal life insurance policy with a long-term care rider.

As previously communicated when it first launched on MoneyGuard products, the **Benefit Transfer Rider (BTR) will be added to Lincoln MoneyGuard Market Advantage<sup>®</sup> inforce policies**, pending state approvals<sup>1</sup>.

Additionally, inforce Lincoln *MoneyGuard Market Advantage<sup>®</sup>* policies will be able to utilize **Flexible Care Cash (FCC) for up to 7 days per week**.

These enhancements do not impact existing Lincoln *MoneyGuard Market Advantage<sup>®</sup>* policies that were issued with the Benefit Transfer Rider (BTR) and 7 days Flexible Care Cash (FCC) when those features were introduced in Aug. 2022.

## Benefit Transfer Rider

### Qualifications

The BTR provides beneficiaries the choice of additional flexibility with the option to use some (\$25,000 minimum) or all of their death benefit proceeds to enhance benefits on their existing MoneyGuard policy with no additional underwriting requirements. Qualifications to use the BTR are:

- Insured and beneficiary are MoneyGuard policyholders
- The Benefit Transfer Rider is on both policies
- The beneficiary is the insured on their policy

### Utilization

At the time of first death claim, the beneficiary has the following choices:

1. Take full death benefit income tax-free
2. Use full death benefit to purchase more benefits on their own policy
3. Take partial death benefit income tax-free and use remainder to purchase more benefits on their own policy

## Benefits and Values

Notable features associated with enhancing benefits through the Benefit Transfer Rider include the following:

- Utilization of the BTR will increase existing policy benefits for the following values:
  - Long-Term Care Benefits
  - Death Benefit
  - Surrender Value
- The increase in Long-Term Care and Death Benefit will always be more than the amount of death benefit transferred
- Increased policy benefits utilizing the BTR will not increase charges on the existing policy and would not require underwriting

## Distinct Advantages

Distinct advantages to the Benefit Transfer Rider for planning purposes includes:

- **No decision until time of claim** — Allows clients to make an informed decision based on their unique situation. Can be elected through age 121 and if the beneficiary is on long-term care claim
- **Customizable policies** — Personalize to meet individual client's needs instead of sharing benefits
- **Beyond married couples** — Use with couples, siblings, parents and for estate planning

## Flexible Care Cash

Flexible Care Cash (FCC) benefits will now be able to be utilized up to seven days per week (had previously been allowed up to five days per week).

- While Base LTC Benefit values remain, this feature provides access to cash benefit for care needs
- Allows for 50% of the maximum daily benefit to be used per occurrence (up to the IRS per diem limit) to compensate informal caregivers including spouses
- Cash benefit payable without providing receipts
- Clients have ability to simultaneously use both FCC and reimbursement but are limited to one option per day
- Must be included as part of the plan of care

## Communications

In order to communicate these inforce enhancements to policy holders and financial professionals, the following communications will be occurring:

- Financial professionals will be notified through a mailing scheduled for the week of Feb. 13, 2023
- Policyholders will be notified through a mailing in the weeks following the financial professional notifications
- Policyholder mailings will include the following materials to be included in their policy as a result of the inforce enhancements
  - Cover Letter
    - Includes the notification of having up to 7 days per week of Flexible Care Cash
  - Benefit Transfer Rider (BTR)
  - Policy Schedule Pages reflecting policy specific rates for the Benefit Transfer Rider
  - Policy Amendment for including the Benefit Transfer Rider as part of the policy

## Important Disclosure, please read.

1 For the states of Arizona and Montana, the inforce enhancements will not occur at this time due to state approvals still being needed. When state approvals are respectively received the inforce enhancements will occur.



## Coming soon – eNIGO Automation

### For Lincoln life insurance and *MoneyGuard*® cases

Starting Feb. 13, 2023, Lincoln will be enhancing the Lincoln life insurance and *MoneyGuard*® pending case process to enable quicker resolution of outstanding form requirements. eNIGO packets will automatically generate and send to agents and/or case managers for issue restrictive requirements on all online interview (eInterview) cases\*.

#### What is eNIGO?

eNIGO leverages DocuSign technology to offer agents and clients the opportunity to electronically satisfy and sign not-in-good-order (NIGO) form requirements. This feature helps close the submission-to-placement gap when signatures, new forms, or corrections to already submitted forms are required.

#### What is changing?

Currently, agents and case managers must manually initiate the eNIGO process from the Lincoln producer pending website, automated follow-up emails, or by requesting from the new business case manager. The agent/case manager will select the eligible forms to include in an eNIGO packet before it is passed to the agent then to the client for completion and eSigning. Starting Feb. 13, the eNIGO envelope will generate automatically on all eligible eInterview policies. This automation will reduce the manual steps in which the case managers/agents need to select the proper forms and initiate the eNIGO process.

The automated eNIGO envelope will only contain form requirements that are issue-restrictive and in a “needed” status\*\*. Duplicate envelopes containing the same documents will not be sent via eNIGO automation, regardless of if they were sent via automation or manually.

#### Resources

Additional training and resources will be made available closer to launch.

\* *Direct Agency not included*

\*\* *Illustrations and Amendments are not eligible for eNIGO*

## Indexed Account Rate Changes

### *Reprinted from the Jan. 9, 2023, Lincoln Life Leader*

Effective Jan. 15, 2023, Lincoln will be increasing caps and participation rates on certain indexed accounts, which may improve future policy performance. The changes apply only to newly created indexed account segments for all currently available, and a select group of previously sold, life insurance products in Lincoln’s Indexed Universal Life and Variable Universal Life product suites. The Illustration software will be updated effective Jan. 9, 2023, reflecting all indexed account changes.

## Products with Rate Changes

None of the products that are impacted by these changes are currently for sale, or previously sold, in New York.

### Currently Sold Indexed Account Portfolio

<b>Lincoln WealthAccumulate® 2 IUL (2020) – 05/10/21</b>			
<i>Indexed Account</i>		<i>Existing Rate<sup>1</sup></i>	<i>New Rate<sup>2</sup></i>
<b>Fidelity AIM® Dividend – Fixed Bonus</b> 0% Floor	Account Value Enhancement	1.00%	<b>1.00%</b>
	Participation Rate	125.00%	<b>140.00%</b>
<b>Fidelity AIM® Dividend</b> 0% Floor	Participation Rate	165.00%	<b>180.00%</b>
<b>S&amp;P 500® Multiplier</b> 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	8.50%	<b>9.50%</b>
	Index Credit Enhancement ( <i>multiplier</i> )	50.00%	<b>50.00%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500® Traditional</b> 0.25% Floor	Cap	8.50%	<b>9.50%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500® Fixed Bonus</b> 0.25% Floor	Cap	8.00%	<b>9.00%</b>
	Account Value Enhancement	0.25%	<b>0.25%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500® Performance Trigger</b> 0% Floor	Performance Trigger Rate	6.50%	<b>7.50%</b>

<b>Lincoln WealthPreserve® 2 IUL (2020) – 05/10/21</b>			
<i>Indexed Account</i>		<i>Existing Rate<sup>1</sup></i>	<i>New Rate<sup>2</sup></i>
<b>Fidelity AIM® Dividend – Fixed Bonus</b> 0% Floor	Account Value Enhancement	0.95%	<b>0.95%</b>
	Participation Rate	125.00%	<b>140.00%</b>
<b>Fidelity AIM® Dividend</b> 0% Floor	Participation Rate	165.00%	<b>180.00%</b>
<b>S&amp;P 500® Traditional</b> 0.25% Floor	Cap	8.50%	<b>9.50%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500® Fixed Bonus</b> 0.25% Floor	Cap	8.00%	<b>9.00%</b>
	Account Value Enhancement	0.25%	<b>0.25%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500® Performance Trigger</b> 0% Floor	Performance Trigger Rate	6.50%	<b>7.50%</b>

<b>Lincoln WealthPreserve® 2 Survivorship IUL (2022) – 05/16/22</b>			
<i>Indexed Account</i>		<i>Existing Rate<sup>1</sup></i>	<i>New Rate<sup>2</sup></i>
<b>Fidelity AIM® Dividend – Fixed Bonus</b> 0% Floor	Account Value Enhancement	1.00%	<b>1.00%</b>
	Participation Rate	125.00%	<b>140.00%</b>
<b>Fidelity AIM® Dividend</b> 0% Floor	Participation Rate	165.00%	<b>180.00%</b>
<b>S&amp;P 500® Multiplier</b> 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	8.50%	<b>9.50%</b>
	Index Credit Enhancement ( <i>multiplier</i> )	50.00%	<b>50.00%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500® Traditional</b> 0.25% Floor	Cap	8.50%	<b>9.50%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500® Fixed Bonus</b> 0.25% Floor	Cap	8.00%	<b>9.00%</b>
	Account Value Enhancement	0.25%	<b>0.25%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500® Performance Trigger</b> 0% Floor	Performance Trigger Rate	6.50%	<b>7.50%</b>

<b>Lincoln WealthAccelerate<sup>SM</sup> IUL</b>		
<i>Indexed Account</i>		<i>New Rate<sup>2</sup></i>
<b>Fidelity AIM<sup>®</sup> Dividend – Fixed Bonus</b> 0% Floor	Account Value Enhancement	<b>1.00%</b>
	Participation Rate	<b>140.00%</b>
<b>S&amp;P 500<sup>®</sup> Traditional</b> 0.25% Floor	Cap	<b>9.50%</b>
	Participation Rate	<b>100.00%</b>

<b>Lincoln AssetEdge<sup>®</sup> VUL (2022)</b>			
<i>Indexed Account</i>		<i>Existing Rate<sup>1</sup></i>	<i>New Rate<sup>2</sup></i>
<b>S&amp;P 500<sup>®</sup> Conserve</b> 1% Floor	Cap	7.25%	<b>8.25%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500<sup>®</sup> Perform</b> 0% Floor 3% Asset Based Charge deducted when segment opens	Cap	8.50%	<b>9.50%</b>
	Index Credit Enhancement	75.00%	<b>75.00%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>Fidelity AIM<sup>®</sup> – Fixed Bonus</b> 0% Floor	Cap	n/a	<b>n/a</b>
	Account Value Enhancement	1.00%	<b>1.00%</b>
	Participation Rate	125.00%	<b>140.00%</b>
<b>Fidelity AIM<sup>®</sup> - High Participation Rate</b> 0% Floor	Cap	n/a	<b>n/a</b>
	Account Value Enhancement	n/a	<b>n/a</b>
	Participation Rate	165.00%	<b>180.00%</b>

Previously Sold Indexed Account Portfolio

<b>Lincoln WealthPreserve<sup>®</sup> 2 IUL</b>			
<i>Indexed Account</i>		<i>Existing Rate<sup>1</sup></i>	<i>New Rate<sup>2</sup></i>
<b>Fidelity AIM<sup>®</sup> Dividend</b> 0% Floor	Participation Rate	165.00%	<b>180.00%</b>
<b>S&amp;P 500<sup>®</sup> Traditional</b> 0.25% Floor	Cap	8.50%	<b>9.50%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500<sup>®</sup> Fixed Bonus</b> 0.25% Floor	Cap	8.00%	<b>9.00%</b>
	Account Value Enhancement	0.25%	<b>0.25%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500<sup>®</sup> Performance Trigger</b> 0% Floor	Performance Trigger Rate	6.50%	<b>7.50%</b>

  

<b>Lincoln WealthAccumulate<sup>®</sup> 2 IUL (2020)</b>			
<i>Indexed Account</i>		<i>Existing Rate<sup>1</sup></i>	<i>New Rate<sup>2</sup></i>
<b>Fidelity AIM<sup>®</sup> Dividend</b> 0% Floor	Participation Rate	165.00%	<b>180.00%</b>
<b>S&amp;P 500<sup>®</sup> Multiplier</b> 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	8.50%	<b>9.50%</b>
	Index Credit Enhancement ( <i>multiplier</i> )	50.00%	<b>50.00%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500<sup>®</sup> Traditional</b> 0.25% Floor	Cap	8.50%	<b>9.50%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500<sup>®</sup> Fixed Bonus</b> 0.25% Floor	Cap	8.00%	<b>9.00%</b>
	Account Value Enhancement	0.25%	<b>0.25%</b>
	Participation Rate	100.00%	<b>100.00%</b>
<b>S&amp;P 500<sup>®</sup> Performance Trigger</b> 0% Floor	Performance Trigger Rate	6.50%	<b>7.50%</b>

<sup>1</sup>Applies to index segments created before Dec. 15, 2022.

<sup>2</sup>Applies to index segments created on or after Jan. 15, 2023.

For additional information on indexed account rates, including guaranteed and non-guaranteed elements, please view Lincoln's [Current and Historic Declared Rates flier](#).

## Illustration Software Updates

If you have an active internet connection, the *Lincoln DesignIt*<sup>SM</sup> Illustration System (v.59.0D) will automatically update on Jan. 9, 2023, to reflect the indexed account rate changes and new maximum illustrated rates. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

## Reference Material

The online version of the following reference materials is available by clicking on the name of the document below and can also be accessed through the Individual IUL product sections of the Lincoln producer websites under Product Details > Resources Tab.

Document Name	Content
<a href="#">Indexed Account Rates – Current</a>	Provides Indexed Accounts rates within currently sold Lincoln Life Insurance products effective with new segments opened on or after Jan. 9, 2023
<a href="#">Indexed Account Rates – Current and Historical</a>	Provides Indexed Accounts rates for currently and previously sold products beginning with the new product introduction through rates effective for new segments opened on or after Jan. 9, 2023
<a href="#">Frequently Asked Questions</a>	Provides talking points to help answer questions you may receive from customers.

## Premium Due Notices for Lincoln MoneyGuard Products to be Discontinued

*Reprinted from the Jan. 9, 2023, Lincoln Life Leader*

Beginning in the first quarter of 2023, Lincoln Financial will no longer email financial professionals to notify them of upcoming premium due on Fixed Lincoln MoneyGuard products. There have never been premium due notices sent on *Lincoln MoneyGuard Market Advantage*<sup>®</sup>. This change has been made as privacy and compliance requirements have impacted the level of detail that can be shared on the notices. How clients are billed or notified will not be affected by this change.

The information previously included on the notices is available for financial professionals via Lincoln’s Book of Business tool. You can find information on accessing this tool within your Lincoln Financial account [here](#).

## An Update from Your *Lincoln TermAccel*<sup>®</sup> Team

**Communication updates, Digital First and Underwriting reminders**

*Reprinted from the Jan. 9, 2023, Lincoln Life Leader*

## Communication Updates

Lincoln’s Underwriting & New Business department is dedicated to excellent customer service, and we value our relationships with our clients. To help further improve the experience for your *Lincoln TermAccel*<sup>®</sup> cases, the producer website will now display a dedicated New Business Case Manager for each of your applications. Rather than displaying “TermAccel UWNB,” you will now have an individual’s name and email address to contact for assistance on these cases.

Please contact the *TermAccel* leadership team if you need additional support in any of the following areas:

Product Training and Distribution Support	Amie Voss: <a href="mailto:Amie.Voss@lfd.com">Amie.Voss@lfd.com</a>
Operation Support	Erica McCallop: <a href="mailto:Erica.McCallop@lfg.com">Erica.McCallop@lfg.com</a>
Underwriting Support	Kelly Macdade: <a href="mailto:Kelly.Macdade@lfg.com">Kelly.Macdade@lfg.com</a>
Underwriting Account Executive	Bob Ackerley: <a href="mailto:Robert.AckerleyJr@lfg.com">Robert.AckerleyJr@lfg.com</a>

### Go Digital First – Expedite Your Case from Submission to Placement

Lincoln offers multiple digital tools to help partners manage business more quickly and efficiently.

- **Online client interview (eInterview)** gives clients the opportunity to complete their interview 24/7
- **eReply portal** allows the recipient to satisfy outstanding requirements with no log-in required
- **eNIGO** resolves not-in-good-order form requirements online
- **Pending case status** is available 24/7 on the Lincoln producer website or via automated email notifications
- **Two-way communication** enables interactions with a new business case manager from the producer website
- **Click-to-chat** in real-time with a new business case manager on administrative tasks and questions

### Underwriting Reminders

**Lab-Free Opportunity:** There is the opportunity for lab-free processing for all *TermAccel* submissions, however it is not a guarantee. Lincoln leverages data from traditional sources, the client interview, and other underwriting technology to determine if labs are required. Due to the automated process, we are unable to share the specific reason that labs are ordered.

**Medicals and Labs:** If required, Lincoln must order the necessary labs and vitals. Medical records and labs completed outside of the *TermAccel* process cannot be reviewed or utilized for this product.

**Product Switch to *TermAccel*:** *TermAccel* rates are based on a streamlined automated workflow and assume a cost savings benefit associated with the that process. Therefore, we cannot allow a product switch to *TermAccel* within 12 months of applying for a traditional product, including *Lincoln LifeElements*® Level Term.

For any questions, contact your Lincoln *TermAccel* team via click-to-chat on Lincoln’s producer website, or visit [www.LFG.com/TermAccel](http://www.LFG.com/TermAccel).

# State Approvals

## Initial Rollout

- Lincoln *MoneyGuard Fixed Advantage*® - 01/23/23

## California

- Lincoln WealthAccelerate*SM IUL
- Lincoln WealthPreserve*® 2 Survivorship IUL (2022)
- Extended No-Lapse Minimum Premium Rider for use with *Lincoln WealthPreserve*® 2 Survivorship IUL (2022)
- Supplemental Increase Rider for use with *Lincoln WealthPreserve*® 2 Survivorship IUL (2022)

[View State Availability Grids](#)

Products and features are subject to availability and may vary by state.

Contractual obligations and Guarantees are subject to the claims-paying ability of the issuing company:

- The Lincoln National Life Insurance Company of Fort Wayne, IN; or
- Lincoln Life & Annuity Company of New York of Syracuse, NY.

Variable products distributed by Lincoln Financial Distributors, Inc., Members of Lincoln Financial Group.

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent financial professional as to any tax, accounting, or legal statements made herein.”

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

Variable insurance products are sold by prospectus. Consider the investment objectives, risks, charges, and expenses of the variable product and its underlying investment options carefully before investing. The prospectus contains this and other information about the variable product and its underlying investment options. Please review the prospectus available online for additional information. Read it carefully before investing.

Only registered representatives can sell variable products.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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