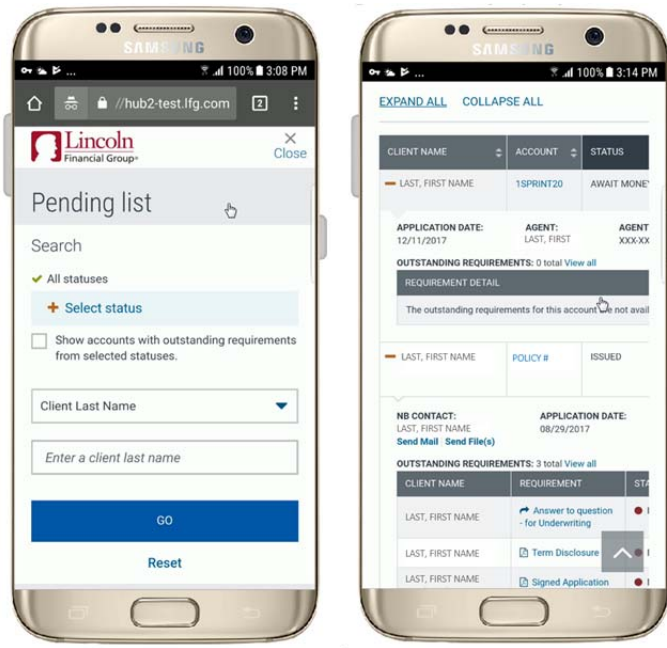


And, the Pending Case Website is now mobile-friendly.



Additionally, the Tele-interview Status (as part of Pending/Outstanding Requirements) has been added to PDF and Excel Export pages.

MoneyGuard® Long-Term Care Claims Update

Lincoln is committed to continually **improve the Long-Term Care Claims process**. In 2018, we will implement several new features and enhancements that will provide a more efficient, customer-focused experience. As part of our efforts, in April, we rolled out the first phase of a redesign of the lfg.com Long-Term Care Claims webpages. The upgraded webpages now include:

- A Long-Term Care Claims Learning Center, which has a Claim Process Overview and FAQs
- An updated Long-Term Care claim notification portal called “i-Claim”. i-Claim is the name for our streamlined web-based claim initiation process where customers can notify us of a claim in minutes.

The new look-and-feel can be found under the “Start a Claim” section of the Long-Term Care webpage (click on the last tab on this link): <https://www.lfg.com/public/individual/contactformsclaims/longtermcare>

Later this year we will complete a more comprehensive update of the Claims page, which will include educational videos and links, and a build out of the i-Claim section to allow for e-signature.

Also in April, we started a survey of recently approved claimants to understand their claims experience and identify opportunities for improvement. This information will be an important input to our ongoing strategy.

Look out for communication on additional improvements throughout the remainder of the year.

If you have any questions about the above information, please contact the **Claims and Beneficiary Care Department**: Cyndi Ehret, Director at (336)691-3708 or Cynthia.Ehret@lfg.com or Dana Venable, LTC Manager at (336)691-3402 or Dana.Venable@lfg.com.

Lincoln MoneyGuard® — New Policy Dating and Premium Effective Date Rules

Reprinted from the March 26, 2018 Lincoln Life Leader.

Effective April 16, 2018, New Business is changing the rules for policy dating and premium effective dates. The new dating rules will follow an *In Good Order* process. When all requirements, including premium, are deemed *In Good Order* – fully completed, signed and dated – the policy and premium effective date will be current dated.

The change is being implemented to bring our internal procedures in-line with industry standards and best practices and will bring Lincoln’s *MoneyGuard*® business in-line with Lincoln’s Life and Annuity business. The existing process of dating policies on the date that the first check is received at Lincoln is often challenging to explain concisely and difficult for our customers to understand. It causes the backdating of policy dates and premium effective dates and can appear to be scenario driven and inconsistent.

Due to unique dating rules found in the term conversion and internal replacement guidelines, this does not apply to conversions or internal exchanges.

Please review the new procedures below and do not hesitate to contact your Underwriting and New Business team with any questions.

Assumption	New Rules	Old Rules
No age change and No policy backdating	<ul style="list-style-type: none"> • Policy Date: brought current at placement to the date Lincoln confirms all requirements, including premium, are in good order. • Premium: Money is applied as of the Policy Date. 	<ul style="list-style-type: none"> • Policy Date: date that the first check (1035 and/or CWA) was received at Lincoln. <ul style="list-style-type: none"> – If multiple checks were received, the policy date would have been the date the first check was received, even after the case was in an Approved status.
Clients age changed between submission and placement	<ul style="list-style-type: none"> • Policy Date: 1 day before client’s birthday. • Premium: Money is applied as of the Policy Date. 	<ul style="list-style-type: none"> • Policy Date: brought as current as possible without changing age, if: <ul style="list-style-type: none"> – The policy was issued without premium – The initial premium was to be received via an EFT draft – 1035 proceeds were received after issue
Backdating 1 month to save age (no change)	<p>Policy backdating up to 1 month to save age and illustrated on the Projection of Values.</p> <ul style="list-style-type: none"> • Policy Date: 1 day before client’s birthday. <ul style="list-style-type: none"> – Policy date will not be changed at issue or placement. • Premium: Money is applied 1 month after the policy effective date (or date money received, if earlier). 	<p>Policy backdating up to 1 month to save age and illustrated on the Projection of Values.</p> <ul style="list-style-type: none"> • Policy Date: 1 day before client’s birthday. <ul style="list-style-type: none"> – Policy date will not be changed at issue or placement. • Premium: Money is applied 1 month after the policy effective date (or date money received, if earlier).