

The Lincoln Leader

June 8, 2017 – Vol. 15, Issue 12

LIFE INSURANCE

Lincoln VUL Dollar Cost Averaging Fixed Account Enhanced Interest Rate Program – Extended

Reprinted from the May 30, 2017 Lincoln Leader

Lincoln is pleased to extend the VUL Dollar Cost Averaging Fixed Account Enhanced Interest Rate Program **through December 29, 2017**. This program includes an enhanced current interest rate to help with short-term returns while the client transfers funds into variable investment options using a 12-month Dollar Cost Averaging (DCA) program.

The DCA Fixed Account Enhanced Interest Rate is available as follows:

- **Accumulation Products:**
 - *Lincoln AssetEdge*® VUL
 - *Lincoln AssetEdge*® Exec VUL
 - *Lincoln PreservationEdge*® SVUL
 - Will receive a **10% enhanced current interest rate**.

- **Lifetime Guarantee Products:**
 - *Lincoln VUL*^{ONE}
 - *Lincoln SVUL*^{ONE}
 - Will receive a **4% enhanced current interest rate**.

New formal applications signed, dated and received in good order in Lincoln's home office up to and including **Friday, December 29, 2017** are eligible.

The DCA Fixed Account enhanced annual effective rate is paid on the declining balance in the Fixed Account so the amount of interest earned will be less. These fixed rates do not reflect performance of the variable investment options selected by the client.

Neither dollar cost averaging nor portfolio rebalancing assures a profit or protects against loss in declining markets. Because dollar cost averaging involves continuous investment regardless of changing price levels, clients should consider their ability to continue purchasing through periods of all price levels.

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Lincoln Variable Universal Life – Fund Update

Fund Name Changes June 5, 2017

The following fund name changes were made to all applicable products (including Lincoln and former Jefferson Pilot products).

Current Name	New Name
Janus Aspen Janus Portfolio – Institutional Shares	Janus Henderson Research Portfolio – Institutional Shares
Janus Aspen Balanced Portfolio - Institutional Shares	Janus Henderson Balanced Portfolio - Institutional Shares
Janus Aspen Balanced Portfolio - Service Shares	Janus Henderson Balanced Portfolio - Service Shares
Janus Aspen Enterprise Portfolio - Institutional Shares	Janus Henderson Enterprise Portfolio - Institutional Shares
Janus Aspen Enterprise Portfolio - Service Shares	Janus Henderson Enterprise Portfolio - Service Shares
Janus Aspen Global Research Portfolio - Institutional Shares	Janus Henderson Global Research Portfolio - Institutional Shares
Janus Aspen Global Research Portfolio - Service Shares	Janus Henderson Global Research Portfolio - Service Shares
Janus Aspen Global Technology Portfolio - Service Shares	Janus Henderson Global Technology Portfolio - Service Shares

Systems and Online Performance Reports

Affected systems including online performance reports, are in the process of being updated and will be completed as of **June 20, 2017**.

Policy Charges Update

The Life Insurance industry is operating in a challenging and changing environment as we anticipate uncertain financial markets, persistent low interest rates, and an evolving regulatory landscape. Prudent management of our business and monitoring of the external environment have been crucial to Lincoln’s 112-year track record of helping people secure their financial futures, and remains so today. At times this requires Lincoln to make adjustments to our products and in-force policies.

Effective August 1, 2017, current non-guaranteed Cost of Insurance (COI) rates are being changed on certain universal life (UL) policies issued by Jefferson Pilot (now The Lincoln National Life Insurance Company) between the years 1983-2008. While most of the rate changes are increases, some policyholders will see a combination of increases and decreases. The guarantees of these policies remain in place.

The majority of our partners are not impacted by these changes. However, we are sharing this information to ensure transparency. Those who are directly impacted will be notified by Lincoln.

Below is a list of the products impacted by the changes.

Issuing Company	Product	Issued from	Guaranteed Interest Rate
Jefferson Pilot	Legend 3000	2004-2008	3.00%
Jefferson Pilot	LifeSight 30	1995-2004	4.00%
Jefferson Pilot	LifeSight 31	1995-2005	4.00%
Jefferson Pilot	LifeSight 32	1995-2005	4.00%
Jefferson Pilot	UL 101/UL 102/UL 103	1983-1987	4.00%
Jefferson Pilot	UL 130/UL 131	1985-1987	4.50%
Jefferson Pilot	Vision 20	1994-2003	4.00%*

*The Vision 20 4.00% guarantee is the current guarantee in durations 10+ as a result of a guaranteed persistency bonus. Guarantee in durations 1-9 was 3.5%.

These changes are the result of material changes in future expectations of key cost factors for providing coverage compared to those at time of pricing, including:

- Updated mortality assumptions that include instances of both higher and lower expected mortality versus prior expectations
- Expected lower investment earnings as a result of projected low interest rates and lower future account values
- Updated expenses
- Updated assumptions of future policyholder persistency/lapses

We do not take these changes lightly and have decided to implement them only after in-depth actuarial analysis along with a rigorous review process, guided by our long-term objective of honoring our commitments to policyholders.

Lincoln knows the important role that life insurance plays in helping individuals secure their financial futures, and these policies still provide meaningful value. Lincoln stands ready to answer any questions or assist with any service needed, including carefully explaining all of the available options to clients to help them make the best decision for their particular situation. Please contact your Lincoln representative with any questions.

Lincoln and Munich Re Make Life Insurance More Attainable and Affordable for Those with Hepatitis C

Reprinted from the May 15, 2017 Lincoln Leader

In light of recent medical advancements, Lincoln is partnering with Munich Re to make life insurance more affordable and attainable for the millions of Americans stricken with Hepatitis C. As of May 1, 2017, most individuals with Hepatitis C that have gone through successful treatment can now qualify for standard rates with Lincoln, and there are even preferred rates possible! In addition, Lincoln is able to expand coverage eligibility for some untreated individuals.

These new life insurance opportunities include both Lincoln term and permanent policies with coverage up to \$20 million, depending on age and rating class.

The treatment of the Hepatitis C virus (HCV) infection has evolved significantly in recent years with the development of direct-acting viral medications resulting in shorter treatment duration, fewer side effects and improved cure rates. Lincoln and Munich Re have made it a priority to incorporate the newest clinical information into our HCV risk assessments, resulting in new underwriting guidelines, and a positive step forward in terms of financial planning for the Hepatitis C patient population.

According to the Center for Disease Control (CDC), approximately 2.7 - 3.9 million people in the United States have chronic Hepatitis C, which can lead to liver damage, cirrhosis and liver cancer. Most people do not know they have the disease. The CDC recommends that everyone born from 1945–1965 get tested for the disease, as this portion of the population is five times more likely to have Hepatitis C than other adults.

Lincoln to Provide Baby Boomers Applying for a Lincoln policy with Hepatitis C Testing and Results

In addition to partnering with Munich Re, Lincoln is teaming with its lab vendors to provide Hepatitis C testing throughout 2017 to baby boomers applying for a Lincoln life insurance policy. Results will be available to the applicants, providing peace of mind for those testing negative, and helping those who are unknowingly afflicted find out so that they can pursue treatment.

Click here to read the press release about this exciting partnership. Contact your Lincoln Underwriter for more information about the new guidelines!

State Approvals

Now available

Lincoln *MoneyGuard*® II (2017)

- Florida
- Indiana
- North Dakota
- Virgin Island

[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.

[View index of past Lincoln Life Leader articles](#)

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