

LIFE SOLUTIONS

The Lincoln Leader

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Now Available – *Lincoln WealthAccumulate*® IUL (2020) – 04/17/23

Effective April 17, 2023

Lincoln is pleased to announce an update to the *Lincoln WealthAccumulate*® 2 IUL (2020) life insurance product.

Lincoln WealthAccumulate® 2 IUL (2020) – 04/17/23 offers flexibility for growth, access to cash value, and financial protection. Built for clients who want death benefit protection plus growth opportunities through indexed accounts and access to cash value for today's and tomorrow's needs. At launch, this product will comply with the updated illustration requirements for AG49-A (Effective May 1, 2023).

Pricing Updates

- Reduced premium loads above threshold to match premium loads below threshold, improving competitiveness on single and short pay designs (current charge only)
- Indexed Account Updates
- Increased S&P 500® Traditional Account cap from 9.50% to 10.00%
- Decreased S&P 500® Traditional Account floor from 0.25% to 0.00%
- Participating loans are replaced with two new Indexed Loan Accounts linked to the S&P 500 Index** (excluding dividends) or the Fidelity AIM Dividend Index# If selected the amount of any loan will be transferred from the Indexed Account(s) and/or Fixed Account and earn interest based on the performance of the Indexed Loan Account to which it is allocated. The loan will be charged a guaranteed rate of 5.0%.

HEADLINES

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[Lincoln Variable Universal Life –Lincoln Elite Series of Funds Updates \(reprint\)](#)

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– [Coming Soon: *Lincoln VULONE* \(2021\) – 05/15/23 and *Lincoln SVULONE* \(2021\) – 05/15/23](#)

[Lincoln Financial Group® to Work with Policy Owners Impacted by Severe Weather in Indiana and Mississippi](#)



Indexed accounts details

	Indexed Account	Maximum Illustrative Rate	Guaranteed Minimum Interest Rate (floor)	Current Participation Rate	Current Index Growth Cap	Current Interest Bonuses	Additional Cost
Fidelity AIM® Dividend Index	Fixed Bonus ¹	4.58%	0% guaranteed minimum	140%† 25% guaranteed minimum	N/A	1.00%† 0.25% guaranteed minimum fixed bonus ⁸	None
	High Participation Rate ²	5.88%	0% guaranteed minimum	180%† 25% guaranteed minimum	N/A	N/A	None
S&P 500® Index	Multiplier ³	5.62%	0% guaranteed minimum	100%† guaranteed minimum	9.50%† 1.00% guaranteed minimum	50%† guaranteed minimum multiplier ⁷	2%† guaranteed maximum asset based charge
	Traditional ⁴	6.27%	0% guaranteed minimum	100%† guaranteed minimum	10.00%† 1.00% guaranteed minimum	N/A	None
	Fixed Bonus ⁵	5.83%	0.25% guaranteed minimum	100%† guaranteed minimum	9.00%† 1.00% guaranteed minimum	0.25%† guaranteed minimum fixed bonus ⁸	None
	Performance Trigger ⁶	5.50%	0% guaranteed minimum	N/A	7.50%† 1.00% guaranteed minimum	N/A	None

Indexed Loan Accounts

Fidelity AIM® Dividend Indexed Loan Account	5.50%	0% guaranteed minimum	180%† 35% guaranteed minimum	N/A	N/A	None
S&P 500® Indexed Loan Account	5.50%	0% guaranteed minimum	100%† guaranteed minimum	10.00%† 3.00% guaranteed minimum	N/A	None

† Non-Guaranteed Elements (NGE)

* Current Performance Trigger Rate. Rate is not included in Cap Reduction Protection

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

² 1 Year Point-to-Point Fidelity AIM® Dividend Indexed Account

³ 1 Year Point-to-Point S&P 500® Multiplier Indexed Account

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

⁵ 1 Year Point-to-Point S&P 500® Fixed Bonus Indexed Account

⁶ 1 Year Point-to-Point S&P 500® Performance Trigger Indexed Account

⁷ Index Credit Enhancement (ICE)

⁸ Account Value Enhancement (AVE)

Transition Guidelines

There is a transition period which begins on April 17, 2023 and ends on **April 30, 2023**. Applications received on or after May 1, 2023, will receive the new *Lincoln WealthAccumulate*® 2 IUL (2020) – 04/17/23 product.

During the transition period:

- For the old product, formal applications must be signed, dated, and received in-good-order in Lincoln’s home office by the end of the transition period to qualify.
- For *LincXpress*® Ticket Cases, a complete ticket and required solicitation forms must be received in Lincoln’s home office by the end of the transition period to qualify.
- For cases with the owner listed as “Trust to be Established,” formal applications received in the home office by the end of the transition period that have been signed by the insured will still qualify as awaiting a trust to be set up is part of the normal course of business. The only paperwork that Lincoln will not require at submission is the executed Certification of Trustee Powers with the trustee/owner’s signature. This form must be received prior to issue.
- For pending business or policies already issued, Lincoln will accept a written request and a revised illustration to change to the *Lincoln WealthAccumulate*® 2 IUL (2020) – 04/17/23.
- For policies already placed, normal internal replacement guidelines apply. Rewrites will not be allowed.
- Lincoln WealthAccumulate*® 2 IUL (2020) – 04/17/23 is not currently approved in Guam. The old product will be withdrawn in Guam on 04/30/23.

State Availability

[View the Indexed Universal Life state availability](#)

Fact Sheet

[Lincoln WealthAccumulate 2 IUL](#)

Upcoming Illustration Changes for Indexed UL Products (AG49-A update)

Adjusted maximum illustrated rates effective May 1, 2023

Updated from the April 3, 2023, Lincoln Life Leader

Revisions to Actuarial Guideline 49-A (AG49-A) were adopted by the National Association of Insurance Commissioners (NAIC) to update the existing AG49-A guideline that is applicable to all Indexed Universal Life (IUL) products. The changes will be effective on Monday May 1st, 2023. They are prospective only, so will not apply to any new business or future in-force illustrations for any policies that meet the transition rules. **Please note that the illustration software will not update until May 15. When running illustrations during this time – May 1st to May 15th – you will receive an alert to manually adjust to the new max illustrated rate.**

The main points to know about the AG49-A updates

- **Intent of Regulators** – Illustrations of volatility-controlled indices (VCIs) plus any fixed bonus should not illustrate more favorably than a traditional capped S&P 500 indexed account.
- **What's changing** – Adding an additional restriction to IUL maximum illustrated rates.
- **Illustration impacts** - Likely that only VCI accounts are impacted, where the maximum illustrated rates will be reduced to not illustrate better than S&P accounts.
- **Policyholder impacts** – Will only impact illustrations for policies sold on or after 5/1/2023.

Transition Rules

Formal applications or tickets (with all solicitation forms) that are signed, dated, and received by Lincoln's home office in-good-order on or before April 30, 2023 will not be subject to the illustration guideline changes. Any IUL application/ticket received after April 30, 2023 will be subject to the new AG49-A illustration guideline changes.

Affected Products

In accordance with AG49-A updates, Lincoln will be adjusting the maximum illustrated rates for all currently sold Indexed UL products effective May 1, 2023. The following chart shows the new maximum illustrated rate under the AG49-A updates.

Updated AG49-A Maximum Illustration Rate

	<i>Lincoln WealthPreserve</i> [®] 2 IUL 2020 – 02/13/23	<i>Lincoln WealthPreserve</i> [®] 2 Survivorship IUL 2022 –02/13/23	<i>Lincoln WealthAccelerate</i> [®] IUL
Fidelity AIM [®] Dividend Index Account – Fixed Bonus	4.58%	4.58%	4.58%
Fidelity AIM [®] Dividend Index Account – High Par	5.88%	5.88%	
S&P 500 [®] Multiplier Account		5.62%	
S&P 500 [®] Traditional Account	6.27%	6.27%	6.09%
S&P 500 [®] Fixed Bonus Account	5.83%	5.83%	
S&P 500 [®] Performance Trigger Account	5.50%	5.50%	

Lincoln WealthAccumulate[®] 2 IUL (2020) – 05/10/21 maximum illustrated rates will not be updated as the product is being withdrawn from the market as of April 30, 2023 due to the launch of *Lincoln WealthAccumulate*[®] 2 IUL (2020) - 04/17/23.

Illustrations

For the following products, *Lincoln DesignIt*SM and Winflex will automatically enforce the maximum illustrated rates based on the illustration run date. Illustrations run prior to 5/1/23 will allow the current maximum illustrated rates. **Please note that the illustration software will not update until May 15. When running illustrations during this time – May 1st to May 15th – you will receive an alert to manually adjust to the new max illustrated rate.** Illustrations run after 5/15/23 will reflect the new maximum illustrated rates based on the AG49-A updates.

- *Lincoln WealthPreserve*[®] 2 IUL (2020) – 2/13/23
- *Lincoln WealthPreserve*[®] 2 SIUL (2022) – 2/13/23
- *Lincoln WealthAccelerate*[®] IUL

Lincoln WealthAccumulate[®] 2 IUL (2020) 04/17/23 which is launching on April 17, 2023 will **only** reflect maximum illustrated rates that comply with the AG49-A updates.

Lincoln WealthAccumulate[®] 2 (IUL (2020) 05/10/21 (currently sold product) will **only** reflect maximum rates that comply with current AG49-A limits. Applications for this product must meet the transition guidelines. There will be no exceptions to allow applications after April 30, 2023.

FAQ

For additional information on AG49-A, [click here to view comprehensive Frequently Asked Questions.](#)

Regulatory updates

Don't forget to check Lincoln's Regulatory Roundup resource center for timely and comprehensive updates on regulations, legislative changes and requirements and impending proposals.

[Regulatory Roundup](#)

Lincoln Variable Universal Life –Lincoln *Elite Series* of Funds Updates

Effective April 25, 2023

Reprinted from the April 3, 2023, Lincoln Life Leader

Effective **April 25, 2023**, the JP Morgan Insurance Trust Global Allocation Portfolio - Class 1 will be closed and no longer available as an investment option.

Impacted products include currently sold or inforce Lincoln VUL products that offer the Lincoln *Elite Series* of Funds, including, but not limited to:

- *Lincoln VUL^{ONE}* (2021)
- *Lincoln SVUL^{ONE}* (2021)
- *Lincoln AssetEdge[®]* VUL (2022)

Impacted policyholders were notified in writing and were directed to transfer assets to any of the other funds in the variable life policy on or before April 14, 2023. If Lincoln did not receive a transfer request from affected clients by April 14, 2023, any remaining assets in the fund and/or future contribution investment elections or rollovers directed to the JP Morgan Insurance Trust Global Allocation Portfolio - Class 1 were automatically mapped (or transferred) to the Franklin Income VIP Fund – Class 1. **Because this mapping (or transfer) is automatic, inforce policyholders do not need to take any action.**

For applications in a pending or issued status, with an allocation to the JP Morgan Insurance Trust Global Allocation Portfolio - Class 1 fund.

- New Business will add a **Memo to Agent** requirement identifying impacted policies beginning April 4, 2023:

The client has elected the JP Morgan Insurance Trust Global Allocation Portfolio - Class 1 Fund which will be liquidated and no longer available after April 14, 2023. For policies placed by April 14, 2023, JP Morgan Insurance Trust Global Allocation Portfolio - Class 1 fund liquidation will automatically move into the Franklin Income VIP Fund - Class 1 Fund unless a revised VUL Allocation form is received prior to placement. After April 14, 2023, a revised VUL Allocation form is required prior to placement.

- Issued policies that were not placed by **April 14, 2023**, will be reissued once a new allocation form is received in order to have the contract reflect the correct Date of Issue which is the date from which Suicide and Incontestability periods are measured. The Date of Issue is shown in the Policy Specifications.
- After **April 15th, 2023**, New Business requires an updated allocation form, received in good order, before the policy can be placed in force. Allocations cannot be made to the JP Morgan Insurance Trust Global Allocation Portfolio - Class 1 fund on or after April 15th, 2023.

Product Updates: *Lincoln VUL^{ONE} (2021)* and *Lincoln SVUL^{ONE} (2021)*

Effective May 15, 2023

Lincoln remains dedicated to honoring our commitments to policyholders, including the lifetime guarantees provided by our Variable Universal Life products - *Lincoln VUL^{ONE} (2021)* and *Lincoln SVUL^{ONE} (2021)*. As part of our disciplined approach to financial and risk management, we continue to monitor the external environment and proactively manage our products and the risk they bring to Lincoln to ensure we are operating responsibly. These changes will also allow the flexibility to continue to offer competitive guaranteed premiums.

Following are details outlining updates effective May 15th, 2023.

Reminder

Allocation Requirement Changes for *Lincoln VUL^{ONE} (2021)* and *Lincoln SVUL^{ONE} (2021)*

As economic trends and market environments continue to evolve, Lincoln is modifying the Asset Allocation Requirements of the ONE (Optimal No- Lapse Enhancement) Rider associated with our *Lincoln VUL^{ONE} (2021)* and *Lincoln SVUL^{ONE} (2021)* products. These Allocation Requirements benefit both the client and Lincoln by helping to optimize long-term return potential through balancing future risk with upside potential.

These Allocation Requirements to maintain the ONE Rider, described below and as outlined in a Jan. 27, 2023 Prospectus filing, will apply to all *Lincoln VUL^{ONE} (2021)* and *Lincoln SVUL^{ONE} (2021)* applications received on or after May 15, 2023.

ONE Rider Allocation Requirements

To be effective for all applications received on or after May 15, 2023, the Lincoln Elite Series of Funds (75+ subaccounts) and the Fixed Account will be arranged into three Tiers with specific Allocation Requirements by Tier.

- Tier 1 – Fixed Income Funds and the Fixed Account
- Tier 2 – Blended (Equity/Fixed Income) Funds, Asset Allocation Funds
- Tier 3 – Equity Funds

Requirements by Tier:

- Up to 100% may be allocated to either Tier 1 or Tier 2 or a combination of both.
- If any allocation is made to Tier 3, then at least 25% must be allocated to Tier 1.

Note: The Money Market Subaccount remains a subaccount for limited use with the ONE Rider. See current product Prospectus for additional information.

Subaccounts by Tier (Based on the Current Lincoln Elite Series of Funds Line Up)

The Lincoln *Elite Series* of Funds will be categorized into Tiers as follows. All 75+ investment options remain available. The maximum that can be allocated to any one fund, or Tier of funds, will be driven by the rules outlined above (to be effective May 15, 2023 on new business).

- To support these Allocation Requirements, Lincoln is adding Model Portfolios for *Lincoln VUL^{ONE} (2021)* and *Lincoln SVUL^{ONE} (2021)* to provide a check-the-box solution for clients to easily adhere to these Allocation Requirements. See Allocation Form section on the next page.

**Tier 1 - Fixed Income Funds
and the Fixed Account**

**Tier 2 - Blended (Equity/Fixed Income) Funds,
Asset Allocation Funds**

Up to 100% may be allocated to either Tier 1 or Tier 2 or a combination of both

LVIP BlackRock Inflation Protected Bond Fund - Standard Class	American Century VP Balanced Fund - Class I
LVIP Delaware Bond Fund - Standard Class	Franklin Income VIP Fund - Class 1
LVIP Delaware Diversified Floating Rate Fund - Standard Class	LVIP BlackRock Global Allocation Fund - Standard Class
LVIP Delaware Diversified Income Fund - Standard Class	LVIP BlackRock Global Growth ETF Allocation Managed Risk Fund - Standard Class
LVIP Delaware Limited-Term Diversified Income Fund - Standard Class	LVIP BlackRock U.S. Growth ETF Allocation Managed Risk Fund - Standard Class
LVIP Global Income Fund - Standard Class	LVIP Global Conservative Allocation Managed Risk Fund - Standard Class
LVIP JPMorgan High Yield Fund - Standard Class	LVIP Global Growth Allocation Managed Risk Fund - Standard Class
LVIP SSGA Bond Index Fund - Standard Class	LVIP Global Moderate Allocation Managed Risk Fund - Standard Class
LVIP Vanguard Bond Allocation Fund - Standard Class	LVIP SSGA Conservative Index Allocation Fund - Standard Class
Templeton Global Bond VIP Fund - Class 1	LVIP SSGA Conservative Structured Allocation Fund - Standard Class
	LVIP SSGA Moderate Index Allocation Fund - Standard Class
	LVIP SSGA Moderate Structured Allocation Fund - Standard Class
	LVIP SSGA Moderately Aggressive Index Allocation Fund - Standard Class
	LVIP SSGA Moderately Aggressive Structured Allocation Fund - Standard Class
	LVIP U.S. Growth Allocation Managed Risk Fund - Standard Class
	MFS® VIT Total Return Series - Initial Class
	TOPS® Balanced ETF Portfolio – Class 2 Shares
	TOPS® Moderate Growth ETF Portfolio – Class 2 Shares

Tier 3 - Equity Funds

If any allocation is made to Tier 3, then at least 25% must be allocated to Tier 1

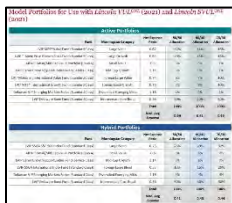
AB VPS Small/Mid Cap Value Portfolio - Class A	LVIP Delaware Value Fund - Standard Class
AB VPS Sustainable Global Thematic Portfolio - Class A	LVIP Dimensional International Core Equity Fund - Standard Class
American Funds Global Growth Fund - Class 2	LVIP Dimensional U.S. Core Equity 1 Fund - Standard Class
American Funds Global Small Capitalization Fund - Class 2	LVIP Dimensional U.S. Core Equity 2 Fund - Standard Class
American Funds Growth Fund - Class 2	LVIP MFS International Growth Fund - Standard Class
American Funds Growth-Income Fund - Class 2	LVIP MFS Value Fund - Standard Class
American Funds International Fund - Class 2	LVIP Mondrian International Value Fund - Standard Class
ClearBridge Variable Mid Cap Portfolio - Class I	LVIP SSGA Developed International 150 Fund - Standard Class
Delaware VIP® Emerging Markets Series - Standard Class	LVIP SSGA Emerging Markets 100 Fund - Standard Class
Delaware VIP® Small Cap Value Series - Standard Class	LVIP SSGA International Index Fund - Standard Class
DWS Alternative Asset Allocation VIP Portfolio - Class A	LVIP SSGA Large Cap 100 Fund - Standard Class
Fidelity® VIP Contrafund® Portfolio - Service Class	LVIP SSGA S&P 500 Index Fund - Standard Class
Fidelity® VIP Growth Portfolio - Service Class	LVIP SSGA Small-Cap Index Fund - Standard Class
Fidelity® VIP Mid Cap Portfolio - Service Class	LVIP SSGA Small-Mid Cap 200 Fund - Standard Class
Franklin Mutual Shares VIP Fund - Class 1	LVIP T. Rowe Price Growth Stock Fund - Standard Class
Invesco V.I. EQV International Equity Fund - Series I Shares	LVIP T. Rowe Price Structured Mid-Cap Growth Fund - Standard Class
LVIP Baron Growth Opportunities Fund - Service Class	LVIP Vanguard Domestic Equity ETF Fund - Standard Class
LVIP BlackRock Global Real Estate Fund - Standard Class	LVIP Vanguard International Equity ETF Fund - Standard Class
LVIP Delaware Mid Cap Value Fund - Standard Class	LVIP Wellington Capital Growth Fund - Standard Class
LVIP Delaware REIT Fund - Standard Class	LVIP Wellington SMID Cap Value Fund - Standard Class
LVIP Delaware SMID Cap Core Fund - Standard Class	MFS® VIT Growth Series - Initial Class
LVIP Delaware Social Awareness Fund - Standard Class	MFS® VIT Utilities Series - Initial Class
LVIP Delaware U.S. Growth Fund - Standard Class	PIMCO VIT CommodityRealReturn® Strategy Portfolio - Administrative Class

Prospectus

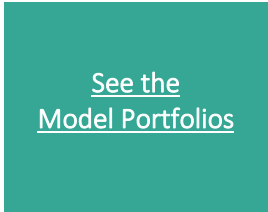
Updated Prospectuses for *Lincoln VUL^{ONE}* (2021) and *Lincoln SVUL^{ONE}* (2021) will be available once they go effective, which is expected to be May 2023.

Allocation Form

New! Effective May 15th, 2023, LFF06641_5-23 (“VUL/SVUL Allocations – Use for S/VULONE Products Only”) will replace the current new business allocation forms (LFF06641_8-22 and LF12539). This new allocation form will allow the policyholder to either select a model portfolio allocation or to build their own portfolio all within one consolidated form.



Model Portfolio	Asset Class	Investment Objective	Assets	Assets	Assets	Assets
Model Portfolio 1	Fixed Income	Conservative	US Gov Bonds	US Corp Bonds	Int'l Bonds	Real Estate
Model Portfolio 2	Equity	Conservative	US Large Cap	US Mid Cap	US Small Cap	Int'l Equity
Model Portfolio 3	Equity	Aggressive	US Large Cap	US Mid Cap	US Small Cap	Int'l Equity



Illustrations

As of Feb. 13, 2023, *Lincoln DesignItSM* (v.60.0) and WinFlex Illustration Systems were updated to include the following modifications related to the Allocation Requirements:

- Updated Inputs under “Fund Options” when electing a “Weighted average using selected fund allocations” for the Management Fee assumption:
 - The funds are arranged by Tier in addition to asset classes within each Tier.
 - Allocations to the Fixed Account can be made when selecting fund allocations for a weighted average using selected funds.
- Updated Reports to reinforce upcoming changes to the Allocation Requirements of the ONE Rider:
 - Understanding Your Illustration now includes the specific ONE Rider Allocation Requirements by Tier (Effective May 15, 2023).
 - Ledger Pages show the Gross and Net “Market Return” to factor in Fixed Account allocation as applicable.
 - Initial Investment Options pages show funds arranged by Tier with the asset classifications as subcategories within each Tier.

Additional Illustration software updates to support the ONE Rider Allocation Requirements will be available once they become effective on new business on May 15, 2023. Those enhancements will include:

- An edit that will prevent a user from making allocations that do not adhere to the Allocation Requirements of the ONE Rider when selecting a “Weighted average using selected fund allocations” for the Management Fee assumption under “Fund Options.”
- Ability to select a pre-populated Model Portfolio allocation when electing to use a weighted average of selected funds for the Management Fee assumption.



Reference and Marketing Materials

All impacted materials will be updated and made available on the Lincoln Producer Websites. Below are links to updated collateral.

[Lincoln VUL^{ONE} Investment Client Guide](#) [Lincoln VUL^{ONE} Model Portfolios](#)

[Lincoln VUL^{ONE} Fund Allocations](#)

[Lincoln VUL^{ONE} Monthly Performance Snapshot](#)

**Coming
Soon:**

Lincoln VUL^{ONE} (2021) – 05/15/23
and *Lincoln SVUL^{ONE} (2021) – 05/15/23*

Effective May 15th 2023, Lincoln will be making updates to the *base account guaranteed charges* on *Lincoln VUL^{ONE} (2021)* and *Lincoln SVUL^{ONE} (2021)*, variable universal life insurance products. Note that with this update, **there are no changes to the premium, secondary guarantee charges, or current base account policy charges**. Changes are limited to the base account guaranteed charges which are being adjusted as follows:

Lincoln VUL^{ONE} (2021)– 05/15/23

Base Guaranteed Maximum Premium Load increases to 25% in all policy years (Current premium load remains 10% in policy years 1-5, 6% in policy years 6-10, and 3% in policy years 11+)

Base Guaranteed Maximum per \$1,000 charge duration increases to 20 policy years (The “per \$1,000 charge” is a component of the Administrative Fee. Currently it applies for the first 10 policy years from the policy date or any increase in specified amount)

Lincoln SVUL^{ONE} (2021)– 05/15/23

Base Guaranteed Maximum Premium Load increases to 25% in all policy years (Current premium load remains 10% in policy years 1-20 and 6% in policy years 21+)

Lincoln VUL^{ONE} (2021) and *Lincoln SVUL^{ONE} (2021)* continue to offer a lifetime guaranteed death benefit with market-driven growth potential, as well as a second Guaranteed Minimum Death Benefit (GMDB) option that for a lower premium provides 100% protection to age 90, and 50% GMDB protection thereafter, regardless of how the market performs.

Prospectus

Updated Prospectuses relating to *Lincoln VUL^{ONE} (2021)* and *Lincoln SVUL^{ONE} (2021)* have been filed with the Securities and Exchange Commission and will be available once the registration statement becomes effective, which is expected to be May 2023. These securities may not be sold until then.

Transition Guidelines

There will be no transition period for this change. For states that are approved at rollout, all Formal Applications received on or after May, 15, 2023 will receive the *Lincoln VUL^{ONE} (2021) – 05/15/23* or *Lincoln SVUL^{ONE} (2021) – 05/15/23* product version and be subject to the updated guaranteed charges as outlined in the updated prospectuses once they go effective.

Illustrations

Illustrations for *Lincoln VUL^{ONE} (2021) – 05/15/23* or *Lincoln SVUL^{ONE} (2021) – 05/15/23* will be run on *Lincoln DesignItSM Illustration System (v61.0)*. If you have an active internet connection, the software will automatically update to include the new guaranteed charges on May 15, 2023. If you need to download the *Lincoln DesignItSM Illustration System*, it will be available on the Lincoln producer websites or from Field office Technicians.

Lincoln Financial Group® to Work with Policy Owners Impacted by Severe Weather in Indiana and Mississippi

Lincoln Financial Group® (Lincoln) recognizes the hardships many of our policy owners and agents have experienced related to severe weather in Indiana and Mississippi. As the severe weather may have impacted the timeliness of payments and submission of paperwork, we will work with our policy owners, agents, and brokers, on a case-by-case basis, to ensure their Lincoln insurance coverage will remain in force and not lapse due to nonpayment of premium.

If you were impacted by the recent severe weather, please contact us at the phone number listed below with any questions you may have with your coverages:

Individual Life Insurance: 1-800-487-1485

State Approvals

Last Updated 4/17/2023

[View State Availability Grids](#)

Looking for an article?

[View the Index of Articles](#) for past issues of the Lincoln Life Leader or visit the Lincoln Leader archive page on your producer websites.

Important Information:

Lincoln life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

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. Limitations and exclusions may apply.

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal.

Lincoln variable universal life insurance is sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to www.LincolnFinancial.com.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

Only registered representatives can sell variable products.

For Financial Professional use only. Not for use with the public.

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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