

LIFE SOLUTIONS

# The Lincoln Leader

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## New Unified Life Application Coming Soon to MA

Available August 14, 2023

Effective Starting August 14, 2023, the latest unified life insurance application package will be available for use in Massachusetts (MA). We are excited to finally offer this application in MA, following the nationwide launch in 2022. **With this new application comes two firsts for MA: Real-Time Offer opportunities for eligible clients, and the ability to sell *Lincoln WealthAccelerate*® IUL!**

This updated application package was designed based on feedback from our partners and consumers to enhance the user experience, improve clarity and readability of the forms, and reduce overall turnaround times by increasing efficiencies within case processing and underwriting. Please review our [Overview of Key Changes document](#), which provides a comprehensive overview of each form and the changes made throughout the application.

### What you need to know

Many of the application supplements used with the unified application are now MA state-specific versions. For the new MA unified application, all application supplements used with it must be MA state application supplements; the use of old ICC-Compact application supplements will not be permitted.

The MA unified application package will be available for:

- All Term, Indexed UL (IUL) and Variable UL (VUL) products
  - Including *Lincoln WealthAccelerate*® IUL, which is being offered for the first time in MA
  - Not for use with *Lincoln MoneyGuard*® products
- All ages and all face amounts
- All submission methods (electronic applications (eApp), electronic tickets (eTicket), paper applications and paper tickets)

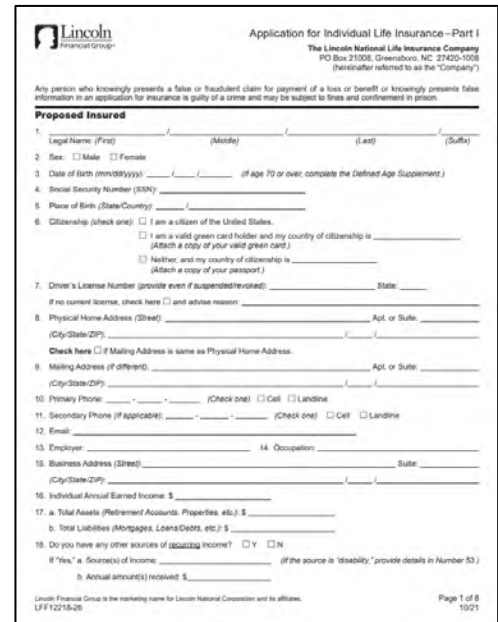
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**Lincoln Financial Group** Application for Individual Life Insurance - Part I  
The Lincoln National Life Insurance Company  
150 Box 21506, Greensboro, NC 27402-1056  
(hereinafter referred to as the "Company")

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Proposed Insured**

- Legal Name: (First) \_\_\_\_\_ (Middle) \_\_\_\_\_ (Last) \_\_\_\_\_ (Suffix) \_\_\_\_\_
- Sex:  Male  Female
- Date of Birth (mm/dd/yyyy): \_\_\_\_/\_\_\_\_/\_\_\_\_ (if age 70 or over, complete the Defined Age Supplement)
- Social Security Number (SSN): \_\_\_\_\_
- Place of Birth (State/Country): \_\_\_\_\_
- Citizenship (check one):  I am a citizen of the United States.  
 I am a valid green card holder and my country of citizenship is \_\_\_\_\_ (Attach a copy of your valid green card.)  
 Neither, and my country of citizenship is \_\_\_\_\_ (Attach a copy of your passport.)
- Driver's License Number (provide even if suspended/revoked): \_\_\_\_\_ State: \_\_\_\_\_  
If no current license, check here  and advise reason: \_\_\_\_\_
- Physical Home Address (Street) \_\_\_\_\_ Apt. or Suite \_\_\_\_\_  
(City/State/ZIP) \_\_\_\_\_
- Check here  if Mailing Address is same as Physical Home Address.  
Mailing Address (if different): \_\_\_\_\_ Apt. or Suite \_\_\_\_\_  
(City/State/ZIP) \_\_\_\_\_
- Primary Phone: \_\_\_\_\_ (Check one)  Cell  Landline
- Secondary Phone (if applicable): \_\_\_\_\_ (Check one)  Cell  Landline
- Email: \_\_\_\_\_
- Employer: \_\_\_\_\_ 14. Occupation: \_\_\_\_\_
- Business Address (Street) \_\_\_\_\_ Suite \_\_\_\_\_  
(City/State/ZIP) \_\_\_\_\_
- Individual Annual Earned Income: \$ \_\_\_\_\_
- a. Total Assets (Retirement Accounts, Properties, etc.): \$ \_\_\_\_\_  
b. Total Liabilities (Mortgages, Loans/Debts, etc.): \$ \_\_\_\_\_
- Do you have any other sources of annuity income?  Y  N  
If "Yes," a. Source(s) of income: \_\_\_\_\_ (if the source is "disability," provide details in Number 53)  
b. Annual amount(s) received: \$ \_\_\_\_\_

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. LFF1218-26 Page 1 of 8 10/21

The application package will automatically update on the Lincoln Forms Tool, or wherever you access Lincoln's forms. eApp and eTicket submissions as well as client einterview will automatically update to the new application questions.

## Transition Guidelines

### Electronic Submissions

- Beginning August 14, 2023, the new application packet will be automatically available on electronic submission platforms
- For eApps and eTickets that have been started but not yet submitted, these must be completed and sent out for eSignatures by close of business on August 11, 2023. Failure to do so may result in needing to create a new eApp or eTicket. No action is needed on pending cases that are already out for eSignature. eSignatures must be captured within 60 days.

### Paper *LincXpress*® Ticket Submissions

- Effective on or after August 14, 2023, only the new ticket will be accepted.
- If an old *LincXpress* ticket is submitted on or after August 14, 2023, the agent will be contacted for any missing information required for the new ticket.

### Paper Full Application Submissions

- There will be a 60-day transition period beginning August 14, 2023, in which Lincoln will accept either the current application or the new application.

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## Enhancements to *MoneyGuard*® Auto Follow-Up Emails

Available August 14, 2023

Starting August 14, 2023, Lincoln MoneyGuard® Auto Follow-up emails will receive multiple enhancements to ensure timely, accurate and actionable case status updates throughout the application process. All case contacts will benefit from a refreshed Auto Follow-up process which features updated verbiage, newly added follow-ups throughout the policy's lifecycle, and the removal of auto follow-ups that are no longer applicable to the MoneyGuard process.

Direct Channel case contacts will now receive these enhanced automated follow-ups to ensure timely case communications and limit manual processing. These will not replace individual reach-outs from New Business Case Managers but will provide a consistent cadence of policy updates, such as status change or added requirements.

Lincoln MoneyGuard Underwriting and New Business is committed to enhancing the application experience for our customers and we recognize the importance of case communications in our processes. Please contact your dedicated Underwriting & New Business Team with any questions.

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## Coming Soon - Lincoln WealthAccelerate® IUL available in Massachusetts

Effective August 14, 2023

Effective August 14, 2023, Lincoln is pleased to announce the availability of *Lincoln WealthAccelerate*® IUL in the state of Massachusetts.

*Lincoln WealthAccelerate* 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* 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

#### 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
Fidelity AIM® Dividend Index	Fixed Bonus <sup>1</sup>	0% guaranteed minimum	140%+ 25% guaranteed minimum	NA	100%+ 0.25 guaranteed minimum fixed bonus <sup>3</sup>	None
S&P 500® Index	Traditional <sup>2</sup>	0.25% guaranteed minimum	100%+ guaranteed minimum	9.50%+ 2.00% guaranteed minimum	NA	None

<sup>+</sup> Non-Guaranteed Elements (NGE)

<sup>1</sup> 1 Year Point-to-Point Fidelity AIM® Dividend Indexed Account – Fixed Bonus

<sup>2</sup> 1 Year Point-to-Point S&P 500® Traditional indexed Account

<sup>3</sup> 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

**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 in Massachusetts on August 14, 2023.

Product will be 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 need to be completed in order to sell *Lincoln WealthAccelerate* IUL. The new Compbuilders are 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 August 14, 2023. If you have an active internet connection, the software will automatically update to include these updates on August 14, 2023.

## Rider Availability

The following riders are available on *Lincoln WealthAccelerate* IUL:

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

## Reference Materials



Reference Materials for *Lincoln WealthAccelerate* IUL are available on the various Lincoln producer websites. For additional information visit [www.lfg.com/WealthAccelerate](http://www.lfg.com/WealthAccelerate).

### Technical Training Guides

- [Lincoln WealthAccelerate IUL Product Guide](#)
- [Rider Reference Guide](#)

### Specimen Contracts

- [Lincoln WealthAccelerate IUL](#)

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## Lincoln Financial Group® to Work with Policy Owners Impacted by Torrential Rain and Flooding in Vermont

Lincoln Financial Group® (Lincoln) recognizes the hardships many of our policy owners and agents have experienced related to torrential rain and flooding in Vermont. 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 torrential rain and flooding, please contact us at the phone number listed here with any questions you may have with your coverages: **Individual Life Insurance: 1-800-487-1485**

## State Approvals

Last Updated 6/12/2023

[View State Availability Grids](#)

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### 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](http://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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