

LIFE SOLUTIONS

The Lincoln Leader

SEPTEMBER 11, 2023
VOLUME 21, ISSUE 19

Enhanced Underwriting Program

Lincoln AssetEdge® VUL and Lincoln WealthAccumulate® 2 IUL

Available for a limited time only

Lincoln is committed to finding new ways to help our partners grow their business and reach new customers. Today, we're pleased to announce that **effective Sept. 11, 2023**, Lincoln is offering an enhanced underwriting program to provide even more value with our accumulation-focused variable (VUL) and indexed (IUL) universal life insurance product solutions.

What you need to know

Lincoln AssetEdge® VUL and Lincoln WealthAccumulate® 2 IUL cases, subject to full underwriting and received at Lincoln in-good-order by Dec. 29, 2023, will receive a one-class underwriting upgrade.

Eligibility details and requirements

The following will be eligible for the enhanced underwriting program. All cases that are eligible for program will receive the one-class upgrade:

| | |
|------------------------|---|
| Product | <ul style="list-style-type: none"> Lincoln AssetEdge® VUL Lincoln WealthAccumulate® 2 IUL |
| Case Submission | <ul style="list-style-type: none"> New submissions received at Lincoln in-good-order by Dec. 29, 2023, and placed inforce, or 1035 exchange initiated, by Mar. 29, 2024 All pending cases not placed in-force as of Sept. 11, 2023 will be eligible, including cases in an issued status and/or pending 1035 exchanges in progress All submission methods (electronic/traditional tickets and applications) |
| Issue age/face amounts | <ul style="list-style-type: none"> Issue ages 20-80 Face amounts less than \$50 million Subject to age/risk class guidelines based on product applied for Per current guidelines, backdating from age 81 to age 80 will not be permitted to qualify |
| Underwriting | <ul style="list-style-type: none"> Fully underwritten cases, <u>at a standard or better rating only</u>; subject to current underwriting guidelines Lab-free consideration Underwritten internal exchange Formal offers only |

HEADLINES

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Exclusions

The following scenarios will NOT be eligible for the enhanced underwriting program:

- Policies placed inforce prior to Sept. 11, 2023; rewrites will not be permitted
- New submissions received at Lincoln after Dec. 29, 2023
- Trial Applications (Informal/Dummy Application); **the formal application** must be received at Lincoln by Dec. 29, 2023 to be eligible for the one-class upgrade
- Riders: the one-class upgrade only applies to the base product
- Face amounts \$50 million and above
- Term Conversions
- Substandard/Table-Rated Cases
- *Lincoln WealthAccumulate* 2 IUL cases assessed at standard through the Table Reduction Program (TRP)
- The one-class underwriting upgrade cannot be used to be eligible for TRP consideration for *Lincoln WealthAccumulate* 2 IUL cases.

Note: The Table Reduction Program (TRP) will temporarily be suspended for all *Lincoln AssetEdge*® VUL case submissions during this program. TRP availability for *Lincoln AssetEdge* VUL will resume for cases submitted on or after Jan. 1, 2024.

Frequently Asked Questions

What is the enhanced underwriting program?

Effective Sept. 11, 2023, for all fully underwritten, formal submissions of *Lincoln AssetEdge*® VUL or *Lincoln WealthAccumulate*® 2 IUL, Lincoln is offering a one-class underwriting upgrade for a limited time only. Cases must be received by Lincoln in-good-order by Dec. 29, 2023, and placed inforce or 1035 exchange initiated by Mar. 29, 2024, to be eligible.

If my case was submitted prior to Sept. 11, 2023 and is still pending, will it be eligible?

Yes. Any *Lincoln AssetEdge* VUL or *Lincoln WealthAccumulate* 2 IUL application that is pending and/or currently in underwriting is eligible; this includes any case in an issued status and/or 1035 exchanges that have been initiated. **For any case that is eligible for the program, the one-class upgrade will apply and cannot be declined.** If the policy is already placed inforce as of Sept. 11, 2023, it is not eligible for the enhanced underwriting program.

Are there age or face amount restrictions for the program?

The program is available for issue ages 20-80 and face amounts less than \$50 million – subject to age/risk class guidelines based on product applied for. There are no changes to current product parameters or backdating rules. Please note: per current guidelines, backdating from age 81 to age 80 will not be permitted to qualify for this program.

Are lab-free cases eligible?

Yes. Qualifying cases that are submitted through a LincXpress ticket or electronic application (eApp) will be eligible for lab-free consideration and the enhanced underwriting program.

Are target premiums for producer compensation based on the upgraded underwriting class?

Yes. Target premiums are based on the upgraded underwriting class.

Will producers be required to submit a revised illustration based on the new upgraded underwriting class?

Yes. The producer will be required to provide a revised illustration. When possible, New Business Case Managers will allow for signatures upon delivery as to not delay any case where a revised illustration and/or forms may be required due to the new upgraded underwriting offer.

Are cases with a flat extra eligible?

Yes. A one-class underwriting upgrade will be offered on policies with a flat extra. The upgrade would apply to the underwriting class only and the flat extra would remain the same. For example, a client underwritten as standard non-tobacco with \$5.00 flat extra would be offered at preferred non-tobacco with \$5.00 flat extra.

Are internal exchanges eligible?

Yes. Internal exchanges that are fully underwritten are eligible for the enhanced underwriting program.

Are Foreign Nationals cases eligible?

Yes. Case submissions for Foreign National clients are eligible for the one-class upgrade.

Are tobacco users eligible?

Yes. For example, an insured that is underwritten at standard tobacco can be upgraded to preferred tobacco.

Are term conversions eligible?

No. Term conversions are not eligible for the upgrade.

Are substandard-rated cases eligible?

No. Substandard/table-rated cases are not eligible for the enhanced underwriting program. The client must be rated as standard or better to be eligible for the one-class upgrade.

If my client qualifies for the Table Reduction Program (TRP) with *Lincoln WealthAccumulate*® 2 IUL, are they also eligible for the one-class upgrade?

No. If the case qualifies for the TRP, the client is not eligible for the one-class underwriting upgrade. Additionally, the client cannot use the one-class underwriting upgrade to be eligible for the TRP.

Are inforce policies eligible?

No. Any policy placed inforce prior to Sept. 11, 2023 is not eligible for the upgrade.

Can I submit an application with the owner listed as a “Trust to be Established” by Dec. 29, 2023 to be eligible for the one-class upgrade?

For cases with the owner listed as “Trust to be Established,” formal applications must be signed by the insured and submitted to Lincoln in-good-order by Dec. 29, 2023 to be eligible for the enhanced underwriting program. The only paperwork that Lincoln will not require at submission is the executed Certification of Trustee Powers with the trustee/owner’s signature, which must be received prior to policy issue.

If my case qualified for the enhanced underwriting program but has an outstanding 1035 exchange as of Mar. 29, 2024, will my client still be eligible for the one-class upgrade?

Yes. As long as the case was submitted in-good-order to Lincoln by Dec. 29, 2023 and the 1035 exchange has been initiated by Mar. 29, 2024, the client will still be eligible for the enhanced underwriting program.

If I submit a detailed trial/informal application by Dec. 29, 2023, will it be eligible for the one class upgrade?

No. Trial/informal submissions are not eligible for the one-class upgrade. Only formal applications submitted in-good-order by Dec. 29, 2023 will be eligible.

How long will the enhanced underwriting program last?

This program will be available for a limited time only for formal cases submitted and received by Lincoln in-good-order by Dec. 29, 2023. Any case received by Lincoln after that date will not be eligible for the upgrade. **All cases that qualify for the upgrade must be placed inforce, or 1035 exchanged initiated, by Mar. 29, 2024.**

If my case has not been placed inforce by Mar. 29, 2024, what happens?

Any case that previously qualified for the one-class upgrade, but is not placed inforce or 1035 exchanged initiated by Mar. 29, 2024, will revert to policy pricing associated with their assessed underwriting class. The enhanced underwriting program will no longer apply.



Contact your dedicated Lincoln Underwriting & New Business team with any additional questions.



[Download the flyer](#)

Now Available – Lincoln MoneyGuard Fixed Advantage® Pricing Improvements

Effective September 11, 2023

Reprinted from the August 28, 2023 Lincoln Life Leader

Effective September 11, 2023, Lincoln is implementing pricing decreases to Lincoln *MoneyGuard Fixed Advantage*, which improve competitive positioning. There are no pricing increases as a result of this update.

Following a transition period, Lincoln *MoneyGuard Fixed Advantage*® – 09/11/23 will replace currently sold Lincoln *MoneyGuard Fixed Advantage*® - 01/23/23.

Pricing Improvements

- Pricing improvements range from 0 - 15%
- Average pricing decrease is 5%
- Issue ages 55 through 65 see the most improvement

Availability and Transition Guidelines

Pending firm approval, applications for Lincoln *MoneyGuard Fixed Advantage*®– 09/11/23 are being accepted beginning on September 11, 2023.

- For applications to qualify for Lincoln *MoneyGuard Fixed Advantage*® - 01/23/23 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 October 13, 2023.
- For pending or issued business on or after September 11, 2023, Lincoln will accept requests with a revised projection of values to change to Lincoln *MoneyGuard Fixed Advantage*®– 09/11/23.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of September 11, 2023, Lincoln *DesignIt*SM and WinFlex have been updated with the new product version. During the transition period both versions can be run.
- Ensure that you are appropriately credentialed. Clients of financial professionals 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 financial professional 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's *DesignIt*SM (v62.0B) and WinFlex illustration systems have been updated with this change effective September 11, 2023. If you have an active internet connection, the software will automatically update to include these updates on September 11, 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.



[Download this article pdf](#)

Now effective - Indexed Account Rate Changes

Effective September 15, 2023

Reprinted from the August 28, 2023 Lincoln Life Leader

Effective Sept.15, 2023, Lincoln is making changes to caps, participation rates and spreads on certain indexed accounts, which may reduce future policy performance. The changes apply only to newly created indexed account segments for a select group of previously sold life insurance products in Lincoln's Indexed UL product suites. The Illustration software was updated effective August 14, 2023 reflecting all indexed account changes. There are no changes to currently sold products.

Products with Rate Changes

Lincoln LifeReserve® Indexed UL Protector

| <i>All Indexed Accounts have a 1% floor</i> | | <i>Existing Rate¹</i> | <i>New Rate²</i> |
|---|--------|----------------------------------|-----------------------------|
| 1 Year Point-to-Point Capped | Cap | 6.50% | 6.00% |
| 1 Year Monthly Cap | Cap | 2.80% | 2.70% |
| 1 Year Monthly Average | Spread | 3.00% | 3.25% |

Lincoln LifeElements® Indexed UL

| <i>All Indexed Accounts have a 1% floor</i> | | <i>Existing Rate¹</i> | <i>New Rate²</i> |
|---|--------|----------------------------------|-----------------------------|
| 1 Year Point-to-Point Capped | Cap | 6.50% | 6.00% |
| 1 Year Monthly Cap | Cap | 2.80% | 2.70% |
| 1 Year Monthly Average | Spread | 3.00% | 3.25% |

Lincoln LifeReserve® Indexed UL Accumulator (2011)

New York

| <i>All Indexed Accounts have a 1% floor</i> | | <i>Existing Rate¹</i> | <i>New Rate²</i> |
|---|--------|----------------------------------|-----------------------------|
| 1 Year Point-to-Point Capped | Cap | 6.00% | 5.50% |
| 1 Year Monthly Cap | Cap | 2.65% | 2.55% |
| 1 Year Monthly Average | Spread | 3.25% | 3.50% |

Lincoln LifeReserve® Indexed UL Accumulator (2011)

Non-New York

| <i>All Indexed Accounts have a 1% floor</i> | | <i>Existing Rate¹</i> | <i>New Rate²</i> |
|---|--------|----------------------------------|-----------------------------|
| 1 Year Point-to-Point Capped | Cap | 6.50% | 6.00% |
| 1 Year Monthly Cap | Cap | 2.80% | 2.70% |
| 1 Year Monthly Average | Spread | 3.00% | 3.25% |

Lincoln LifeReserve® Indexed UL Accumulator (2014)

New York

| <i>All Indexed Accounts have a 1% floor</i> | | <i>Existing Rate¹</i> | <i>New Rate²</i> |
|---|--------------------|----------------------------------|-----------------------------|
| 1 Year Point-to-Point Capped | Cap | 7.00% | 6.50% |
| 1 Year Point-to-Point Uncapped | Participation Rate | 42.00% | 40.00% |
| 1 Year Point-to-Point High Participation | Participation Rate | 140.00% | 140.00% |
| | Cap | 6.60% | 6.10% |

Lincoln LifeReserve® Indexed UL Accumulator (2014)

Non-New York

| <i>All Indexed Accounts have a 1% floor</i> | | <i>Existing Rate¹</i> | <i>New Rate²</i> |
|---|--------------------|----------------------------------|-----------------------------|
| 1 Year Point-to-Point Capped | Cap | 7.50% | 7.00% |
| 1 Year Point-to-Point Uncapped | Participation Rate | 44.50% | 42.50% |
| 1 Year Point-to-Point High Participation | Participation Rate | 140.00% | 140.00% |
| | Cap | 7.10% | 6.60% |

| <i>Lincoln WealthPreserve</i> [®] SIUL (2014) | | | New York |
|--|---------------------------|-----------------------------------|------------------------------|
| <i>All Indexed Accounts have a 1% floor</i> | | <i>Existing Rate</i> ¹ | <i>New Rate</i> ² |
| 1 Year Point-to-Point Capped | Cap | 5.75% | 5.25% |
| 1 Year Point-to-Point Uncapped | Participation Rate | 29.00% | 27.00% |
| 1 Year Point-to-Point High Participation | Participation Rate | 140.00% | 140.00% |
| | Cap | 5.25% | 4.75% |

| <i>Lincoln WealthPreserve</i> [®] SIUL (2014) | | | Non-New York |
|--|---------------------------|-----------------------------------|------------------------------|
| <i>All Indexed Accounts have a 1% floor</i> | | <i>Existing Rate</i> ¹ | <i>New Rate</i> ² |
| 1 Year Point-to-Point Capped | Cap | 6.00% | 5.50% |
| 1 Year Point-to-Point Uncapped | Participation Rate | 30.00% | 28.00% |
| 1 Year Point-to-Point High Participation | Participation Rate | 140.00% | 140.00% |
| | Cap | 5.50% | 5.00% |

¹Applies to index segments created on or before Aug. 15, 2023.

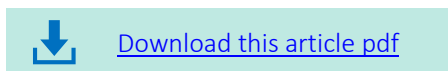
²Applies to index segments created on or after Sep. 15, 2023.

Illustration Software Updates

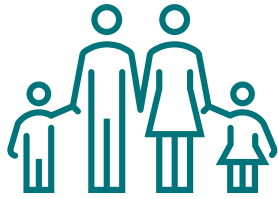
If you have an active internet connection, the *Lincoln DesignIt*SM Illustration System (v.62.0) was automatically updated on August 14, 2023 to reflect the indexed account rate changes and new maximum illustrated rates; you will need to download the updated *Lincoln Inforce Platform* (v.39.0). If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.



Provides talking points to help answer questions you may receive from customers.



September is Life Insurance Awareness Month



As Lincoln Financial Group recognizes the 20th year of Life Insurance Awareness Month, **Vice President and Chief of Underwriting John Valickus** examines how underwriting has changed over the past two decades.

[Read the blog: From stress tests to stress-free approvals: Looking back on 20 years of life insurance underwriting](#)

Provide clients with more information about life insurance and its role in protecting families' financial future.

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What's New Carousel

See what's new

Express Issue for Term Policies

Lincoln LifeElements[®] Level Term and Lincoln TermAccel[®]

Reprinted from the August 28, 2023 Lincoln Life Leader

To enable faster turnaround times on your Lincoln term policies, Lincoln is pleased to announce that As of Sept. 5, 2023, Lincoln is **automatically issuing in-good order term policies with face amounts of \$2.5 million and below that are approved with a Standard Non-Tobacco or better rating.**

What You Need to Know

- **Regardless of the applied-for rating**, all policies \$2.5 million and below that are approved Standard Non-Tobacco or better will automatically be issued.
- During policy delivery, the agent or agency pre-approver will have the **ability to review the policy and decline to sign** if changes are required before the policy is delivered to the client.
- The following will **require underwriting offer acceptance** prior to policy issue:
 - All table-rated cases
 - All tobacco rate classes



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2023 Life Insurance Year-End Guidelines

Individual Life, Executive Benefits and Lincoln MoneyGuard®

Reprinted from the August 28, 2023 Lincoln Life Leader

Lincoln's Underwriting & New Business department is committed to helping you meet your year-end goals and objectives. Our focus is to ensure the maximum amount of your business is placed before the close of business on December 29, 2023.

We encourage you to submit all outstanding requirements for year-end cases as soon as possible. The following guidelines and key dates should be followed to meet these expectations.

Key Dates and Deadlines

| | |
|----------------|---|
| October 2 | Incoming 1035 exchange - overnight mailing requests. For any incoming 1035 exchange, the surrendering carrier will be provided with Lincoln's FedEx account number and requested to overnight the check to Lincoln. |
| November 3 | Suggested 1035 exchange submission deadline. Submit 1035 exchange applications and/or tickets to allow time for underwriting and receipt of 1035 exchange funds. Lincoln will leverage electronic methods to submit 1035 paperwork to surrendering carriers, when available |
| November 10 | Pending 1035 exchanges must be initiated. After the Underwriting offer has been made and all issue-restrictive requirements are in-good-order, the exchange will be initiated, and the surrendering carrier will be requested to overnight the check to Lincoln. Completion of the 1035 exchange is subject to losing carrier turn-around times. |
| November 23-24 | Company Holiday |
| December 7 | Suggested final date to submit all applications and tickets requesting a Tele-App or Phone PHI. The completion of the interview is contingent on your client's scheduling availability. As a reminder, the online interview (eInterview) is flexible and can be completed at any time. |
| December 14 | Suggested final date to submit all full applications and tickets requesting an online interview. |
| December 21 | All placement-restrictive requirements, including premium, must be received at Lincoln in-good-order to be guaranteed for placement by December 29, 2023. |
| December 22 | 2023 compensation income placement deadline.* All business placed in-force with premium by December 22, 2023 will be considered as 2023 income. Any business placed after this date, through December 29, 2023, will count as 2023 production but will be treated as 2024 earnings. |
| December 25 | Company Holiday |

PENDING CASE STATUS

The following *Memo to Agent Requirement* will be added to all pending cases starting October 16, 2023: "IMPORTANT YEAR-END NOTICE: To ensure this policy is placed in-force by year-end, all placement-restrictive requirements, including premium(s), must be received at Lincoln in-good-order by December 21, 2023."

*Important information regarding Internal Replacements: For Lincoln internal replacements, all business must be placed in-force with premium by December 22, 2023 to be considered as 2023 compensation income. Any business placed after this date, through December 29, 2023, will count as 2023 production but will be treated as 2024 earnings.

Always, Go Digital First!



Digital Tools

To help expedite your case from submission to placement

Lincoln will leverage electronic health records (EHR) in lieu of an APS, when possible!

- **eSubmission (via eTicket or eApp)** Helps to ensure that applications/tickets are submitted in-good-order
- **Online client interview (eInterview)** Clients can complete their interview 24/7
- **Automated Underwriting** Creates an opportunity for the lab-free process with real-time offer - further speeding up the process
- **eNIGO** Resolves not-in-good-order form requirements online
- **ePolicy delivery** Offers same day delivery of issued policies with electronic signing capability for the agent and client
- **Pending Case Status** available 24/7 from your Lincoln Producer website or via automated email notifications

Visit www.LFG.com/GoDigital for more information and reference materials

Lincoln's Suite of Digital Capabilities

- Eliminates paperwork
- Increases in-good-order submissions
- Streamlines underwriting decisions, a real-time offer is now available for qualifying clients
- Offers same day delivery of issued policies

Best Practices

Top 3

- Always include special instructions on a cover sheet.
- Include an in-good-order EFT form for **all bank draft cases** and note on the coversheet if the first premium will be drafted. Available for all modes (monthly, quarterly, semi-annual, annual).
- Always make sure the ticket/application information is correct so it will match the client interview information.

FYI

- **1035 Exchange Follow-Up Calls:** Initial calls will be made 2 - 3 business days after the exchange has been initiated. Follow-up calls will be made every 1 - 2 weeks (based on carrier) on initiated cases that are in-good-order.
- **Wire Transfers are not instantaneous.** Please allow a minimum of 4 hours after initiation of a wire to Lincoln before trying to confirm its receipt. More information: [Wire and ACH Instructions](#)
- **Suitability review for VUL** can take time. Send all VUL forms through the outside broker-dealer (OBD) or Lincoln Financial Securities (LFS) representative for suitability review as soon as possible.
- **VUL policies** will be placed in-force within 2 business days from the date in which the final placement restrictive requirement was received in-good-order

Forms

- Complete application and all forms in their entirety, including the Agent's Report at submission, with correct agent code and agency/broker dealer, to ensure compensation is paid correctly.
- Download and submit the latest version of the application, forms and product illustration.
- Get signatures and dates on all forms. Trust/Corporate owned policies require the trustee/officer to sign with a title.
- The Replacement Notice [Form 33503] must be signed on/or before the application signature date. **For ticket submissions**, the Replacement Form [LF10087] must be signed on/or before the earliest solicitation signature date.

**TermAccel
Contacts**

Case Processing & Underwriting
TermAccelUWNB@LFG.com
(844) 815-6925

TermAccel Client Interview Team
TermAccelTeleAppTeam@LFG.com
(844) 815-7582



Contact your dedicated Lincoln Underwriting & New Business team with any additional questions.



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State Approvals

Last Updated 9/11/2023

[View State Availability Grids](#)

Looking for an article?

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| |
|---|
| 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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LCN-5931434-090623

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.

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