LIFE SOLUTIONS

The Lincoln Leader

FEBRUARY 12, 2024
VOLUME 22, ISSUE 4

Product Update: *Lincoln WealthAccumulate®* 2 IUL (2020)

Now available

Lincoln is proud to offer one of the largest life insurance portfolios in our industry. And with such we pride ourselves on recognizing consumer trends and acting on them. We have recently seen a growing consumer trend for products offering greater performance-driven accumulation, and are refining and enhancing our Indexed UL portfolio to remain poised to meet the needs of the future.

Effective February 12, 2024, Lincoln is introducing the *updated Lincoln WealthAccumulate®* 2 IUL (2020). This accumulation focused IUL provides clients with options to help solve their income needs. *Lincoln WealthAccumulate®* 2 IUL (2020) – 02/12/24 will replace the existing *Lincoln WealthAccumulate®* 2 IUL (2020) – 04/17/23.

Pricing Summary

Compared to *Lincoln WealthAccumulate®* 2 IUL (2020) – 4/17/23, solving for maximum indexed loan distributions	
For males and females, solving for maximum distributions at 5.69% using the Fidelity with Fixed Bonus Indexed Account:	**Distributions increase 16% on average** (Average increase is 17% for Ages 40+)

The positive returns in this example are hypothetical and are not guaranteed. The example provides the average increase in distributions across males and females of varying ages and underwriting classes, solving for maximum distributions at 5.69% using the Fidelity with Fixed Bonus Indexed Account.

What's New

On February 12, 2024, the following updates are effective for *Lincoln WealthAccumulate®* 2 (2020) IUL - 02/12/24. Where noted, updates apply to currently sold *Lincoln WealthAccumulate®* 2 (2020) IUL - 04/17/23.

HEADLINES

Product Update: *Lincoln WealthAccumulate®* 2 IUL (2020)

Client Notification letters: Indexed Loan Account Enhancements

Indexed Universal Life Portfolio Rate Updates

Lincoln will decommission the *LifeComp®* administration platform

New Security Feature: Multi-Factor Authentication

General Form Updates

Existing Group Insurance Update for eTicket and eApp

Now effective: *MoneyGuard* Policy Dating and Premium Effective Date Rules (Reprint)

Underwriting & New Business Team Update for *Lincoln TermAccel®* (Reprint)

Introducing the New Lincoln Life Insurance eSubmission Portal (Reprint)

Resource Roundup

- Increase to Caps and Participation Rates*
- Increase to Current Fixed, Holding and DCA Account Rates* (Current Fixed and Holding: 3.50%; Current DCA: 4.50%)
- Addition of 4 Indexed Loan Accounts* (Indexed Loan Accounts mirror Non-loaned Indexed Accounts)
- Decrease to Current Policy Value Charge (Decreasing to 0%)
- Changes to Current Premium Load 9% in first 20 policy years; 5% thereafter (from 12% years 1-5; 5% years 6+)
- Extended Current Cost of Insurance duration to age 121 (from age 100)
- Increase to Current Cost of Insurance Rates
- Increase to Guaranteed Policy Loan Charge Rate 5.25% (from 5%)
- The *Lincoln Enhanced Value®* Rider (LEVR) will have one Return of Premium option of 85%. (The 100% and 93% Return of Premium options will be removed from the currently sold product as of Feb. 12, 2024)*

*indicates updates that also apply to the currently sold *Lincoln WealthAccumulate®* 2 IUL (2020) – 04/17/23.

Increase to Caps and Participation Rates and Additional Indexed Loan Accounts

Effective February 12, 2024, Lincoln will be increasing certain caps and participation rates on *Lincoln WealthAccumulate®* 2 (2020) IUL, which may improve future policy performance. The changes apply only to newly created indexed account segments for *Lincoln WealthAccumulate®* 2 (2020) IUL- 02/12/24. The rates also apply to newly created indexed account segments for currently sold *Lincoln WealthAccumulate®* 2 (2020) IUL- 04/17/23, *except where indicated in green*. The Illustration software will be updated effective February 12, 2024, reflecting the increased participation rates.

Lincoln WealthAccumulate® 2 IUL (2020) Indexed Accounts		*Existing Rate*[1]	*New Rate*[2]
Fidelity AIM® Dividend – Fixed Bonus 0% Floor	Account Value Enhancement	1.00%	1.00%
	Participation Rate	155.00%	170.00%
Fidelity AIM® Dividend 0% Floor	Participation Rate	195.00%	210.00%
S&P 500® Multiplier 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	9.50%	9.50%
	Index Credit Enhancement *(multiplier)*	50.00%	50.00%
	Participation Rate	100.00%	100.00%
S&P 500® Traditional 0% Floor	Cap	10.00%	10.50%
	Participation Rate	101.00%	101.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	9.00%	9.50%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
S&P 500® Performance Trigger 0% Floor	Performance Trigger Rate	7.50%	7.50%

Lincoln WealthAccumulate® 2 IUL (2020) Indexed Loan Accounts[3]		*Existing Rate*[1]	*New Rate*[2]
NEW **Fidelity AIM® Dividend Indexed Loan Account– Fixed Bonus** 0% Floor	Account Value Enhancement	1.00%	1.00%
	Participation Rate	155.00%[4]	170.00%
Fidelity AIM® Dividend Indexed Loan Account[3] 0% Floor	Participation Rate	195.00%[4]	210.00%
NEW **S&P 500® Multiplier Indexed Loan Account** 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	9.50%	9.50%
	Index Credit Enhancement *(multiplier)*	50.00%	50.00%
	Participation Rate	100.00%	100.00%
S&P 500® Traditional Indexed Loan Account 0% Floor	Cap	10.00%[4]	10.50%
	Participation Rate	101.00%	101.00%
NEW **S&P 500® Fixed Bonus Indexed Loan Account**[3] 0.25% Floor	Cap	9.00%[4]	9.50%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
NEW **S&P 500® Performance Trigger Indexed Loan Account** 0% Floor	Performance Trigger Rate	7.50%	7.50%

[1]Applies to index segments created on or before January 15, 2024.
[2]Applies to index segments created on or after February 15, 2024.
[3]These accounts are only available for use with Indexed loans.
[4]Indexed Loan Accounts for the currently sold *Lincoln WealthAccumulate®* 2 (2020) IUL - 04/17/23, will use the existing rate

RETURN TO HEADLINES

Availability and Transition Guidelines

New business applications will be accepted on February 12, 2024 in states where *Lincoln WealthAccumulate®* 2 IUL (2020) – 02/12/24 has been approved. For states approved at rollout the transition period will begin February 12, 2024 and ends on March 13, 2024.

- Applications for the *Lincoln WealthAccumulate®* 2 IUL (2020) – 04/17/23 must be signed, dated and received in good order in Lincoln's home office by the end of the transition period to qualify.
- **New applications received during the transition period with the *Lincoln Enhanced Value®* Rider (LEVR) selected will only allow the 85% Return of Premium option.** The 100% and 93% Return of Premium options will be discontinued as of February 12, 2024
- **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 and 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. It must be received prior to issue.
- **For *LincXpress®* Ticket Cases**, a complete ticket and required solicitation forms must be received in good order in Lincoln's home office by the end of the transition period to qualify.
- **For pending business or policies already issued**, Lincoln will accept a written request and a revised illustration to change to *Lincoln WealthAccumulate®* 2 IUL (2020) – 02/12/24.
- **For policies already placed**, normal internal replacement guidelines apply. Rewrites will not be allowed.
- **For states approved after rollout**, the transition period will be communicated with the availability date.

Illustration Software Updates

If you have an active internet connection, the *Lincoln DesignIt*℠ Illustration System (64.0) will automatically update on February 12, 2024, to reflect the participation rate changes. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

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.

Side by side comparison	Technical Resources	Client Resources
Lincoln WealthAccumulate® 2 IUL (2020) – 02/12/24 versus *Lincoln WealthAccumulate®* 2 IUL (2020) – 04/17/23	Product Reference Guide Specimen Contract	Client Guide Fact Sheet

Download this article pdf

Client Notification letters: Indexed Loan Account Enhancements

Effective February 12, 2024, we will be implementing enhancements to our currently sold *Lincoln WealthAccumulate*® 2 IUL (2020) - 02/13/23 product and introducing four new indexed loan accounts.

- S&P 500® Fixed Bonus Indexed Loan Account
- Fidelity AIM® Dividend Indexed Loan Account - Fixed Bonus
- S&P 500® Multiplier Indexed Loan Account
- S&P 500® Performance Trigger Indexed Loan Account

Producers with customers owning *Lincoln WealthAccumulate*® 2 IUL (2020) - 02/13/23 policies have received email notification of this update.

As of February 12th, you may view the documents for a specific policyholder by logging into your account at LincolnFinancial.com. Hover over the **My business** tab at the top of the website, then click **Book of Business**.

In addition, client notification letters will go out starting next week (February 12, 2024), informing policyholders of this update. These enhancements are an ideal opportunity to meet with your clients for a policy review and to enroll them online, which allows them to interact with their policy and opt in for the ease and security of eBill and ePay.

Our goal is to ensure you and your policyholders are fully informed. We appreciate you trusting Lincoln Financial with your business and are available to provide support whenever needed.

For questions, contact Life Customer Contact Center at 1-800-487-1485

Indexed Universal Life Portfolio Rate Updates

Caps & Spreads, Dollar Cost Average (DCA), Fixed and Holding Account

Throughout Q1 2024, we are taking the following actions. Future policy performance may be affected by these changes.

Caps, participation rates, and spreads		DCA, fixed, and holding account crediting rates
Effective February 15, 2024	Effective March 15, 2024	Effective March 11, 2024
We are increasing caps, participation rates, and spreads on certain indexed accounts for a select group of products.	We are decreasing caps, participation rates, and spreads on certain indexed accounts for a select group of previously sold products.	We are increasing the Dollar Cost Average (DCA), fixed, and holding account crediting rates for a select group of products.

Increased Indexed Account Caps and Spreads

Effective with new segments opened on or after February 15, 2024, changes affect the following products:

Currently Sold Products

Lincoln WealthAccumulate® 2 IUL (2020) - 2/13/23
Lincoln WealthPreserve® 2 IUL (2020) - 2/13/23
Lincoln WealthPreserve® 2 Survivorship IUL (2022) - 2/13/23
Lincoln AssetEdge® VUL (2022)

Previously Sold Products

Lincoln WealthAccumulate® 2 IUL (2020)
Lincoln WealthAccumulate® 2 IUL (2020)- 5/10/21
Lincoln WealthPreserve® 2 IUL (2020)
Lincoln WealthPreserve® 2 IUL (2020) - 5/10/21
Lincoln WealthPreserve® 2 Survivorship IUL (2022)

Download Lincoln's Indexed Universal Life Portfolio Rate Updates to see the updated rates.

Decreased Indexed Account Caps and Spreads

Effective with new segments opened on or after March 15, 2024, changes affect the following products:

Previously Sold Products

Lincoln Protector® IUL
Lincoln LifeReserve® IUL
Lincoln LifeElements® IUL
Lincoln Accumulator® IUL (2011)[1]
Lincoln Accumulator® IUL (2014)[1]
Lincoln WealthPreserve® Survivorship IUL (2014)[1]
Lincoln WealthAccumulate® IUL (2018)
Lincoln WealthAccumulate® IUL (2019)
Lincoln WealthAccumulate® IUL (2019) – 9/16/19
Lincoln AssetEdge® VUL (2019)

[1]Includes the NY version of this product.

Download Lincoln's Indexed Universal Life Portfolio Rate Updates to see the updated rates.

Increase to Current Fixed, Holding Account and DCA Rates

Effective March 11, 2024, these changes affect the following products:

- Current Fixed and Holding: 3.50% (from 2.00%); *except where noted*
- Current DCA: 4.50% (from 3.00%)

Currently Sold Products:

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

Previously Sold Products:

Lincoln WealthAccumulate® 2 (2020) - 5/10/21
Lincoln WealthPreserve® 2 (2020) - 5/10/21
Lincoln WealthPreserve® 2 SIUL (2022)[2]

[2]*Lincoln WealthPreserve*® 2 SIUL (2022) - 2/13/23 and *Lincoln WealthPreserve*® 2 SIUL (2022) have a 2.25% crediting rate on the Fixed and Holding Account and is increasing to 3.75%; all other products have a 2.00% crediting rate and is increasing to 3.50%.

Illustration Software Updates

If you have an active internet connection, the *Lincoln DesignIt*SM Illustration System (64.0), and the *Lincoln Inforce Platform* (v40.0) will automatically update on February 12, 2024, to reflect the IUL Caps & Spreads, and Crediting Rate Updates. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

Reference Material

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.

FAQ	Provides talking points to help answer questions you may receive from customers.
Indexed UL Rates – Current	Provides Indexed UL rates for currently sold products effective with new segments opened on or after February 15, 2024.

Download this article pdf

Lincoln will decommission the *LifeComp*® administration platform

Effective June 28, 2024

After a thorough evaluation of the entire LifeComp platform along with opportunities to outsource to a third-party vendor, Lincoln will decommission the LifeComp platform and administration will end effective, June 28, 2024.

- **This change does not impact the life insurance features and benefits of policy holders or their beneficiaries.**
- **Between now and June 28, 2024, the LifeComp platform will be maintained to service current inforce business only.** Current LifeComp plans have the option to move to a 3rd party of your choosing to service the business going forward.
- **As previously communicated, LifeComp will permanently discontinue all new business on the platform, including additions to existing plans.**
- **During this period, monthly and annual reporting, including account memorandums, will still be provided**

This change does not impact any policies outside of the LifeComp administration platform. Lincoln will continue to accept business insurance designs such as split-dollar, 162 bonus and multi-life cases on our approved products. Lincoln remains committed to offering business life insurance solutions and supporting advanced solutions.

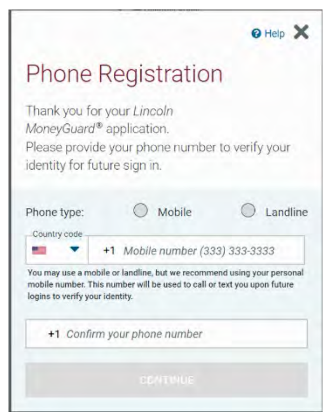
FAQ **Review these Frequently Asked Questions for more information.**

Download this article pdf

New Security Feature: Multi-Factor Authentication

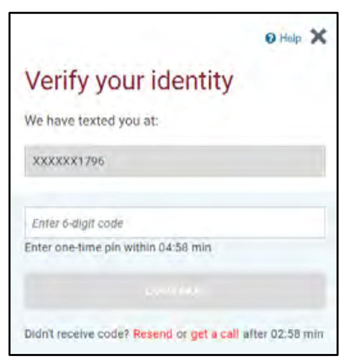
For Lincoln *MoneyGuard*® Online Personal History Interviews

Lincoln is committed to ensuring the security and privacy of our website users. That is why starting Feb. 12, 2024, multi-factor authentication will be required for subsequent logins to the Lincoln *MoneyGuard*® Online Personal History Interview. Multi-factor authentication adds an extra layer of security to your client's account to help prevent unauthorized access and to protect their personal information.



How it works:

1. **When users log in to the online Personal History Interview for the first time**, the client will now be asked to provide a number to use for secondary verification in addition to the last four of their social security number (SSN), as they do today. The client will not be able to start the interview without providing a phone number.
2. **If the client Saves and Exits the interview or closes out unexpectedly**, when they access the interview platform again, Lincoln will use the phone number that was provided to send a 6-digit code which the client will use to access the platform.



Flier For full details on how the multi-factor authentication process works, please review this informational flier.

Download this article pdf

.

General Form Updates

February 12, 2024

NY Disclosure Language Added to Multiple Forms

The Agent Report [LF12224], Producer Attestation for life tickets [LF10703, variations], Term Delivery Notice, and Illustration/Projection of Values have been updated to include new disclosure language for NY solicitation regulations:

> *The undersigned confirms that the policy or contract was solicited, issued and delivered in the state where the application was signed. Communications between the Producer and the Owner(s) pertaining to the sale and solicitation of the policy or contract, including the signing of the application, the collection of initial premium and the issuance for delivery of the policy/contract to the Owner(s) have taken, or will take place, outside of New York.*

There will be a 30-day transition period in which the old or new version of these forms may be accepted. An Out of State Sale Verification form [LF12247] will still be needed if the applicant/owner is a NY resident.

HIPAA Form Required for Trials

A signed Lincoln Authorization for Release of Information (HIPAA) [LF02896], or a multicarrier authorization which names Lincoln Financial Group, is required with all Trial applications. This authorization allows Lincoln's Underwriting team to communicate a decision or discuss medical information with the agent. Starting Feb. 12, a new "Lincoln Trial Auth" requirement will be added to all Trial submissions with the verbiage below:

> *Please submit a signed Lincoln Authorization form or a signed and dated multicarrier Authorization that includes Lincoln Financial Group or Lincoln's underwriting company name(s).*

MoneyGuard Coversheet Updated

The MoneyGuard Coversheet [MG11672] that accompanies the application has been updated:

- Removed the wording that stated the online interview is not available in CA
- Removed the mailing address section and checkbox to opt-in to eDelivery
- Updated the Policy Dating reminder section to match current policy dating rules

Updated 4506-C Instruction Page

The updated "Completing the 4506-C" form [LF12582] that accompanies the 4506-C tax return request form is now available wherever you access your Lincoln forms. The updates include the following tips and instructions:

- For joint filers, if Proposed Insured is one individual, then only that individual's information should be listed in Section 1a.
  - If there are two proposed insureds that file jointly, then both individuals' information is needed in Section 1a & 2a.
- Question 6: Complete with form number 1040. Check ONLY 6a for this question. If any other boxes are checked the form will be rejected.
- Question 7: Must be left completely blank. If any corresponding boxes are checked, the form will be rejected.
- The form MUST be signed and dated before submission.
  - For joint filers – If only one proposed insured is listed above then only their signature is required. If two proposed insureds are listed above, both signatures are required.

Updated CA Medi-Cal Form

The name of the form has been updated to "Notice Regarding Standards for Medi-Cal Eligibility and Recovery for California Residents Ages 65 Or Over" [LF02091, rev. 2/24]. Additionally, various monetary values were updated to align with today's California standard of living amounts. There will be a 30-day transition period in which the old or new version of this form may be accepted.

Surrender Request Form Update

The "Surrender Request – Life Insurance Policies" form [CS06289, rev. 8/23] has been updated which allows it to be used for any inforce business and is now compatible with electronic signatures via eDelivery. This new form will be available on the Forms Tool and there will be a 30-day transition period in which the old or new version of this form may be accepted.

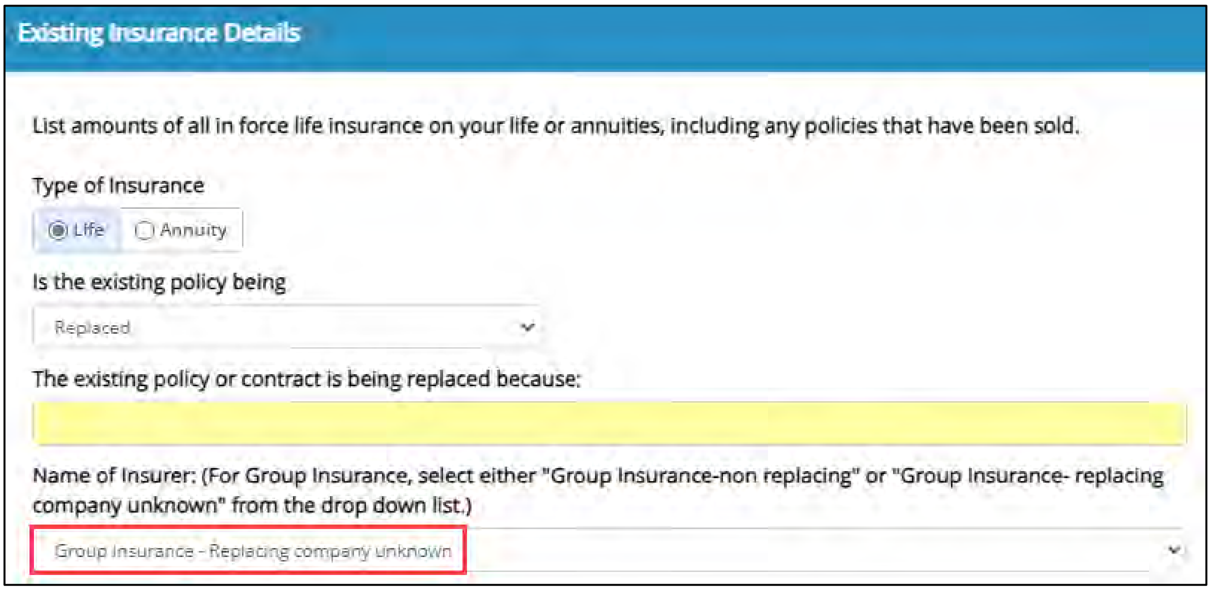
Download this article pdf

Existing Group Insurance Update for eTicket and eApp

February 12, 2024

Within the online ticket and application, the following new option has been added to the Existing Insurance Details screen in the "Name of Insurer" dropdown:
"Group Insurance – Replacing company unknown"

This will allow the financial professional to correctly indicate that their client's replacement is considered Group Insurance without having to provide the company name.



Now Effective: *MoneyGuard* Policy Dating and Premium Effective Date Rules

Effective February 12, 2024

Reprinted from the January 29, 2024 Lincoln Leader

Lincoln is updating our *MoneyGuard* Policy Dating Rules to add consistency across our life insurance product portfolio, help simplify how policy issue age is handled, and better align ourselves with the competitive marketplace.

Effective February 12, we will no longer offer backdating 1 month from the signature date of the Part I to save age. With the new rules:

- **The insured's insurance age is the insured's actual age on the date when the application is signed.**
- **The insurance age could increase if the insured has a birthday between the time of application and policy placement. Lincoln will save age for up to one month during the new business and underwriting process.**
- **In order to save age, the policy must be placed and/or the 1035 replacement initiated, within 1 month of the insured's birthday.** Otherwise, a revised illustration reflecting the older age is required and if applicable, New Business will reissue a new policy. At placement, the policy date and the effective date of the money will be the current date Lincoln New Business confirmed all requirements, including premium, are in good order.

Beginning February 12, *Lincoln DesignIt*℠ will follow the new ***MoneyGuard*** Policy Dating Rules. The *MoneyGuard* Cover letter and all firm-variations will be updated in February to reflect the new policy dating rules along with a few unrelated enhancements to support the application experience.

For applications to qualify for the current MoneyGuard Policy Dating Rules, an illustration and the completed Part 1 must be signed, dated, and received in-good-order by Lincoln's home office by Friday, February 9, 2024. For pending or issued business received on or after February 12, 2024, Lincoln will follow the current *MoneyGuard* Policy Dating Rules.

Transition Guidelines:

- **For applications to qualify for the current *MoneyGuard* Policy Dating Rules**, an illustration and the completed Part 1 must be signed, dated, and received in-good-order by Lincoln's home office by Friday, February 9, 2024.
- **As of February 12, 2024, any new cases received will follow the new *MoneyGuard* Policy Dating Rules.**
- **As of February 12, 2024, *Lincoln DesignIt*℠ and WinFlex** will be updated with the new rules.
- **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 *MoneyGuard* Policy Dating Rules 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 *MoneyGuard* Policy Dating Rules.

Lincoln *MoneyGuard* Policy Dating Rules

Download this article pdf

Now effective: Underwriting & New Business Team Update for *Lincoln TermAccel®*

Effective February 12, 2024

Reprinted from the January 29, 2024 Lincoln Leader

Starting Feb. 12, 2024, your dedicated Lincoln Underwriting & New Business team will now also support your *Lincoln TermAccel®* business. The change ensures consistency in communication, process, procedures, and eliminates multiple points of contact for our partners and customers.

All *TermAccel* questions should now be directed to your dedicated Underwriting & New Business team. Beginning Feb. 12, 2024, the following *TermAccel*-specific contact information will include a message that will redirect users to reach out to their dedicated team, and these contact numbers will be discontinued after Mar. 9, 2024:

Contact numbers discontinued after Mar. 9, 2024:	Email address: termacceldocs@lfg.com Toll- Free Number for General Inquiries: 844-815-6925 Dedicated fax line: 336 335-2132

Effective Today: The New Lincoln Life Insurance eSubmission Portal

Exploring the new life eTicket and *MoneyGuard®* eApp platform

Reprinted from the January 29, 2024 Lincoln Leader

Effective Today, Feb. 12, 2024, Lincoln will launch a new user experience for producers who submit electronic life tickets and *MoneyGuard®* applications from the Lincoln producer website. The new eSubmission Portal will be available on Lincoln's producer website for Life eTicket and *MoneyGuard* eApp cases**.**

What you need to know

The new Lincoln in-house eSubmission Portal includes:

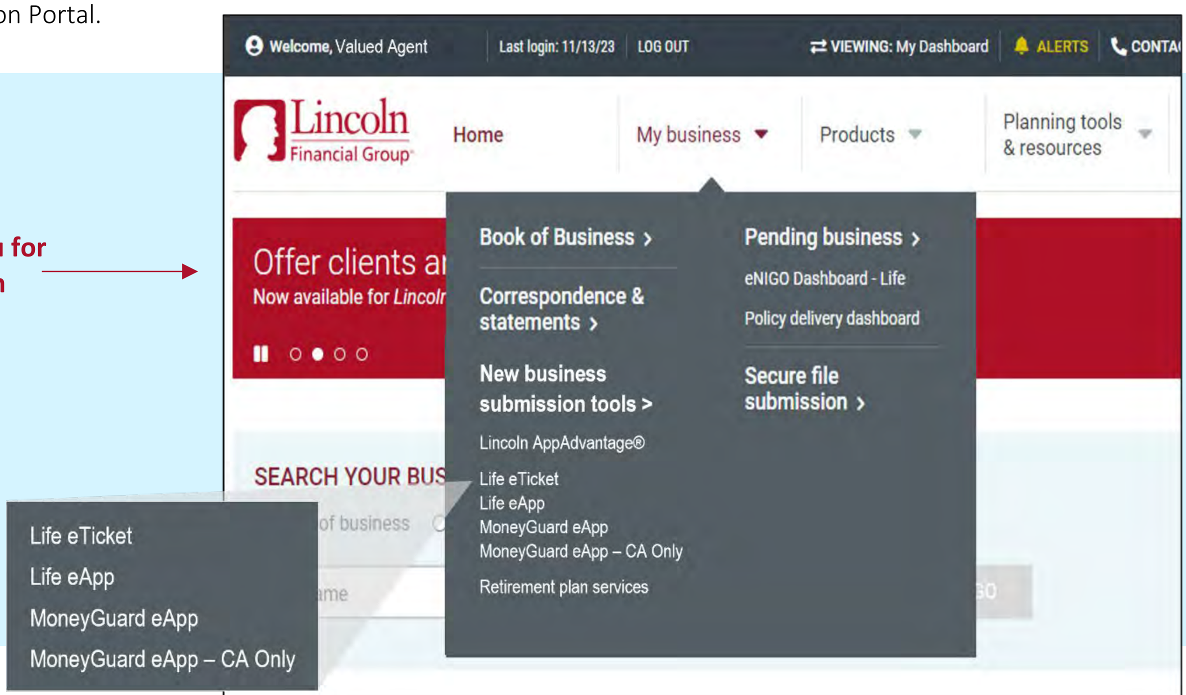
Life eTicket	***MoneyGuard* eApp**
Electronic ticket completed with basic client information to start the application process. The client will be required to complete a personal history interview, online or over the phone for Term and Permanent product.	The traditional *MoneyGuard* life insurance application, completed online. The client will be required to complete a personal history interview, online or over the phone.

The new portal utilizes the same process and questions that you are accustomed to, with an updated look and feel that is an extension of Lincoln's producer website experience.

Getting Started: My business

From Lincoln's producer website, quickly navigate to the preferred submission method from the simplified drop-down menu. Choose Life eTicket, Life eApp, *MoneyGuard* eApp, or *MoneyGuard* eApp – CA Only to be automatically directed to the eSubmission Portal.

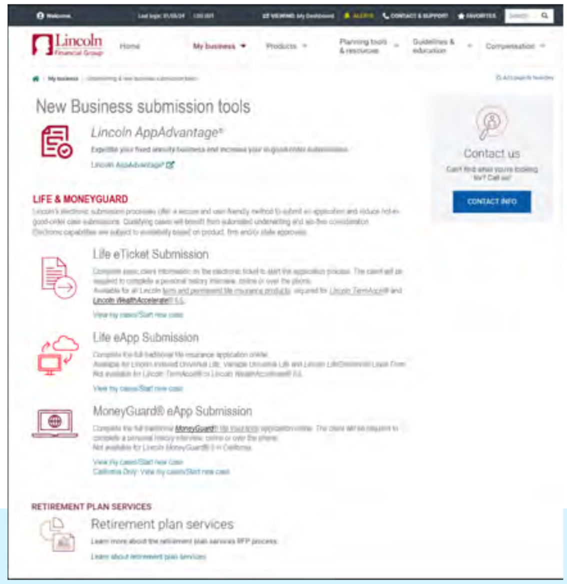
Simplified menu for quick navigation



NOTE: Lincoln's eSubmission Portal is not currently available for Life eApp or *MoneyGuard Market Advantage®* cases in CA; cases will continue to be routed through iPipeline until further notice. All electronic capabilities are subject to availability based on product, firm and/or state approvals

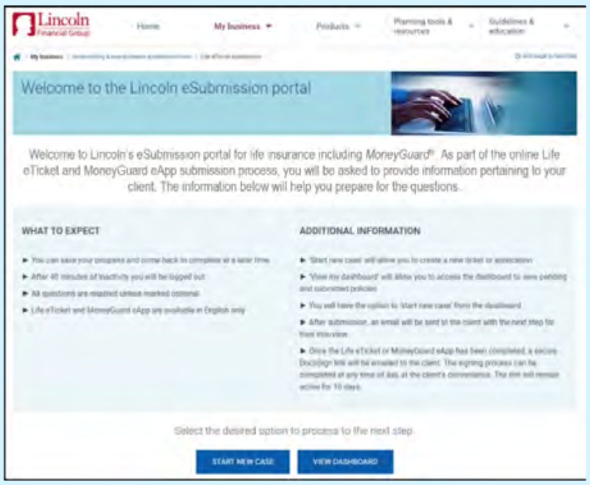
Getting started
New Business submission tools

Or, visit the New Business submission tools landing page to learn more about the various application methods and navigate to the eSubmission Portal.



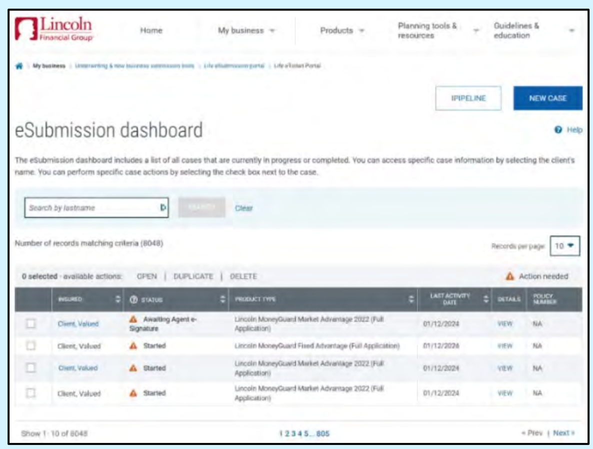
eSubmission Portal

For Financial Professionals who submit business electronically through the Lincoln Producer Website, the new eSubmission Portal provides an end-to-end digital experience for the agent. Users can start an application, collect signatures, track pending and completed applications, manage outstanding requirements, and close their cases all within the Lincoln Producer website.



ePortal Landing page

- ✓ User friendly design
- ✓ Helpful introductory information and instructional sections
- ✓ Access to "Start New Case" or "View Dashboard"



ePortal Dashboard

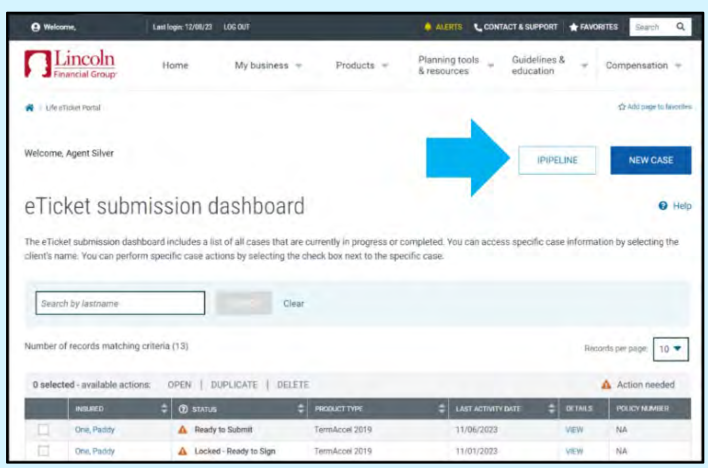
- ✓ Real-time updates on cases in progress
- ✓ Enhanced tracking tools throughout the signing process
- ✓ Resend, cancel, create eSignature packets, and more!

Open Cases in iPipeline as of Feb. 12, 2024

After Feb. 12, 2024, new Life eTicket and *MoneyGuard* eApp cases can only be submitted through the Lincoln eSubmission Portal. However, producers will continue to have access to iPipeline through Friday, Mar. 8, 2024 to submit open cases to Lincoln.

An iPipeline link will be available on the eSubmission Portal Dashboard which will allow you to quickly navigate to iPipeline.

Any open cases not submitted in iPipeline after Friday, Mar. 8, 2024, must be resubmitted through the Lincoln eSubmission Portal.



Frequently Asked Questions

Do I need to create a new ID and login to access these tools?
No, the Lincoln eSubmission Portal and Dashboard are accessible with your current login for the Lincoln Producer Website.

What platform are my life eTicket and *MoneyGuard*® cases submitted through today?
Currently, producers are redirected from Lincoln's producer website to iPipeline for electronic submission. Starting on Feb. 12, 2024, all life eTickets and *MoneyGuard* eApps that are accessed through Lincoln's website will use the Lincoln eSubmission portal. At this time, *MoneyGuard Market Advantage*® cases in CA will continue to be routed through iPipeline.

My agency/firm currently leverages iPipeline directly for submission, can I still use that account?
Yes. For partners that have a direct account with iPipeline, there will be NO CHANGE in that experience. Producers will continue to log in directly to iPipeline for all life and *MoneyGuard* electronic submissions to Lincoln.

Resources

Life eTicket Agent Training	*MoneyGuard* eApp Agent Training

Download this article pdf

Resource Roundup

Don't miss any of the useful resources shared in this newsletter. Below is a summary of links:

Article: Product Update: Lincoln WealthAccumulate® 2 IUL (2020)

Side by side comparison: *Lincoln WealthAccumulate®* 2 IUL (2020) – 02/12/24 versus *Lincoln WealthAccumulate®* 2 IUL (2020) – 04/17/23

Product Reference Guide: *Lincoln WealthAccumulate®* 2 IUL

Specimen Contract: *Lincoln WealthAccumulate®* 2 IUL

Client Guide: *Lincoln WealthAccumulate®* 2 IUL

Fact Sheet: *Lincoln WealthAccumulate®* 2 IUL

Article: Indexed Universal Life Portfolio Rate Updates

Flier: Indexed Universal Life Portfolio Rate Updates

FAQ: Indexed Universal Life Portfolio Rate Updates

Article: Lincoln will decommission the *LifeComp®* administration platform

FAQ: Lincoln will decommission the *LifeComp®* administration platform

Article: MoneyGuard Policy Dating and Premium Effective Date Rules

Flier: MoneyGuard Policy Dating Rules

Article: New Security Feature: Multi-Factor Authentication

Flier: Multi-Factor Authentication

Article: General Forms updates

Article: Introducing the new Lincoln Life Insurance eSubmission Portal

Agent Training: Life eTicket

Agent Training: *MoneyGuard* eApp

Go Digital

Be sure to check out the **GoDigital website** — your one-stop shop for all Lincoln digital capability resources!

State Approvals

Last Updated 2/12/2024

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.

Lincoln Financial Group®