

LIFE SOLUTIONS

# The Lincoln Leader

MARCH 11, 2024  
VOLUME 22, ISSUE 6

## Pricing Update: *Lincoln LifeElements®* and *Lincoln Term Accel®*

Effective March 11, 2024

Effective March 11, 2024, Lincoln is making pricing updates to our Term life insurance products.

***Lincoln LifeElements®* Level Term (2019)**  
life insurance offers both a full application and a streamlined ticket submission process with automated underwriting and lab-free consideration for eligible clients.

***Lincoln TermAccel®* (2019)**  
life insurance offers an entirely electronic ticket submission process with automated underwriting, lab-free consideration and no APS requirement.

### Pricing Update

*Lincoln LifeElements* Level Term premiums are increasing approximately 2% on average for our non-tobacco, core cells.

- Premiums are increasing 4-6% on average for preferred plus and ages 35 – 45.

*Lincoln TermAccel* premiums are increasing approximately 2% on average for our non-tobacco, core cells.

- Premiums are increasing 3% on average for preferred plus and ages 35 – 45.

- Our most competitive cells will generally be older ages and standard risk classes.

### Transition Guidelines

For states that are approved at rollout, there is a two-week transition period which begins on March 11, 2024 and ends on March 25, 2024. Applications received on or after March 26, 2024, will receive the new pricing. During the transition period:

- **New applications received and applications currently in underwriting** will automatically receive the lowest rates available.
- **For policies already issued**, Lincoln will accept a written request to change to the 03/11/24 rates.
- **For policies already placed**, Lincoln will not allow rewrites to 03/11/24 rates.
- **For states approved after rollout**, the above will automatically apply based on the availability date.  
*Lincoln LifeElements®* (2019) and *Lincoln TermAccel* - 03/11/24 are not available in New York.

 [Term state availability grid](#)

### HEADLINES

[Pricing Update: \*Lincoln LifeElements®\* and \*Lincoln TermAccel®\*](#)

[Indexed Universal Life Portfolio Rate Updates \(Reprint\)](#)

[Simplified Registration for Corporations, Estates and Trusts on LincolnFinancial.com](#)

[eSubmission Portal transition extended to mid-April](#)

[Data Prefill Now Available for Two Replacement Forms](#)

[Owner changes During the Client Interview](#)

[Update to \*MoneyGuard®\* Cancel Date Guidelines \(Reprint\)](#)

[Resource Roundup](#)

## Illustration Software Updates

If you have an active internet connection, the *Lincoln DesignIt*<sup>SM</sup> Illustration System (v64.0) will automatically update, to the new rates on March 11, 2024. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

## Available Riders

The following riders are available on all versions of *Lincoln LifeElements* and or *Lincoln TermAccel* (see state availability):

- Accelerated Benefit Rider
- Waiver of Premium Benefit
- Children’s Level Term Insurance Benefit Rider



[Download this article pdf](#)

## Indexed Universal Life Portfolio Rate Updates (Reprint)

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

*Reprinted from February 12<sup>th</sup>, 2024 Lincoln Leader*

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 <b>increasing</b> caps, participation rates, and spreads on certain indexed accounts for a select group of products.	We are <b>decreasing</b> caps, participation rates, and spreads on certain indexed accounts for a select group of previously sold products.	We are <b>increasing</b> the Dollar Cost Average (DCA), fixed, and holding account crediting rates for a select group of products.

### Now effective: 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*<sup>®</sup> 2 IUL (2020) - 2/13/23  
*Lincoln WealthPreserve*<sup>®</sup> 2 IUL (2020) - 2/13/23  
*Lincoln WealthPreserve*<sup>®</sup> 2 Survivorship IUL (2022) - 2/13/23  
*Lincoln AssetEdge*<sup>®</sup> VUL (2022)

#### Previously Sold Products

*Lincoln WealthAccumulate*<sup>®</sup> 2 IUL (2020)  
*Lincoln WealthAccumulate*<sup>®</sup> 2 IUL (2020)- 5/10/21  
*Lincoln WealthPreserve*<sup>®</sup> 2 IUL (2020)  
*Lincoln WealthPreserve*<sup>®</sup> 2 IUL (2020) - 5/10/21  
*Lincoln WealthPreserve*<sup>®</sup> 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)<sup>1</sup>

*Lincoln Accumulator*® IUL (2014)<sup>1</sup>

*Lincoln WealthPreserve*® Survivorship IUL (2014)<sup>1</sup>

*Lincoln WealthAccumulate*® IUL (2018)

*Lincoln WealthAccumulate*® IUL (2019)

*Lincoln WealthAccumulate*® IUL (2019) – 9/16/19

*Lincoln AssetEdge*® VUL (2019)

<sup>1</sup>Includes the NY version of this product.



Download Lincoln's [Indexed Universal Life Portfolio Rate Updates](#) to see the updated rates.

## Now effective: Increase to Current Fixed, Holding Account and DCA Rates

As of 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<sup>2</sup>

*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)<sup>2</sup>

<sup>2</sup>*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*<sup>SM</sup> Illustration System (64.0), and the *Lincoln Inforce Platform* (v40.0) automatically updated 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](#)

# Simplified Registration for Corporations, Estates and Trusts on LincolnFinancial.com

## Fewer steps and less personal information required to create an account

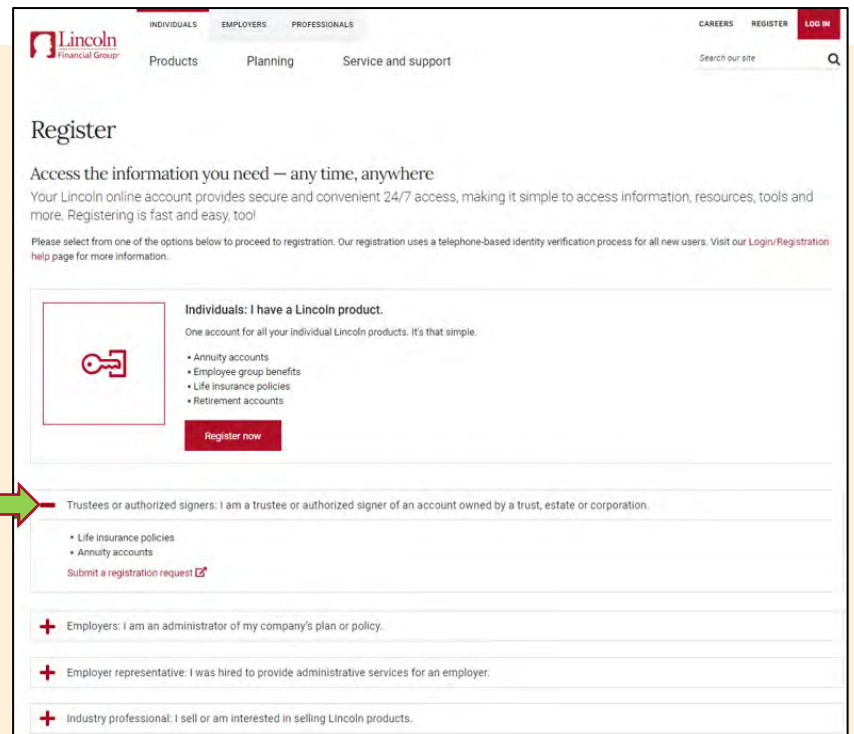
We've simplified the registration process on LincolnFinancial.com for authorized signers of Life and Annuity accounts that are owned by a corporation, trust or estate. We are pleased to introduce a process with fewer total steps and minimal use of personally identifiable information. This new streamlined process is now live.

### Here is a snapshot of what's changed

- The authorized signer will no longer have to identify their product type to access the appropriate registration request flow.
- There will be one registration request link on LincolnFinancial.com.
- Each trustee or authorized signer's identity will still be verified through their phone number to send an authentication code.

The URL to bookmark for corporation, trust or estate registration requests is <https://regn.lincolnfinancial.com/ent-ui-regn-entity/index.html#/>

If you have bookmarked any previous LincolnFinancial.com corporation, trust or estate registration URLs, please replace with the new URL.



The screenshot shows the Lincoln Financial Group registration page. At the top, there are navigation tabs for 'INDIVIDUALS', 'EMPLOYERS', and 'PROFESSIONALS'. Below these are links for 'Products', 'Planning', and 'Service and support'. A search bar is located in the top right corner. The main heading is 'Register', followed by the sub-heading 'Access the information you need — any time, anywhere'. Below this, there is a paragraph explaining the benefits of the online account and a note about the registration process. The page is divided into sections for different user types: 'Individuals: I have a Lincoln product.', 'Trustees or authorized signers: I am a trustee or authorized signer of an account owned by a trust, estate or corporation.', 'Employers: I am an administrator of my company's plan or policy.', 'Employer representative: I was hired to provide administrative services for an employer.', and 'Industry professional: I sell or am interested in selling Lincoln products.' A green arrow points to the 'Trustees or authorized signers' section, which includes a list of product types (Life insurance policies, Annuity accounts) and a 'Submit a registration request' button.



For registration help, contact Lincoln Life Customer Service at 800-487-1485, option 2 (Mon-Fri. 8:00 am – 6:00 PM ET)



[Download this article pdf](#)

## eSubmission Portal transition extended to mid-April

Producers who started a Life eTicket or *MoneyGuard* eApp case from Lincoln's producer website prior to Feb, 12, 2024, will continue to have access to iPipeline through mid-April. A link to iPipeline is available on the eSubmission Portal Dashboard which allows for quick navigation to iPipeline.



[Download this article pdf](#)

## Data Prefill Now Available for Two Replacement Forms

Two additional forms have been added to eNIGO with Data Prefill Capabilities: The Important Notice: Replacement of Life Insurance or Annuities (Form 33503) and the Replacement of Life Insurance or Annuities (Form LF10087). The full list of forms available for eDelivery and eNIGO can be viewed in the [Data Prefill Expansion flyer](#).

## Owner Changes During the Client Interview

Owners can now be updated, added, and deleted in the online client interview platform (eInterview) for Life Products. This mirrors what is currently available for phone interviews. If the owner is changed during the interview, the New Business Case Manager is notified and they will reach out to the financial professional to confirm the changes and relay additional requirements, if necessary.

## Update to *MoneyGuard*<sup>®</sup> Cancel Date Guidelines

Effective March 11, 2024

*Reprinted from the February 26<sup>th</sup>, 2024 Lincoln Leader*

To help increase efficiencies, reduce turnaround times and optimize Underwriting outcomes, beginning March 11, 2024, the Lincoln *MoneyGuard*<sup>®</sup> cancel date guidelines will be updated to permit an application to remain open for 60-days following the interview completion date. This is a change from the current 90-day cancel date and will now align the *MoneyGuard* process with Lincoln's core life insurance guidelines.

For cases with a 1035 exchange, the 1035 must be initiated within 60-days of the interview completion. Lincoln will continue to allow for a cancel date extension to complete the 1035 exchange.

Please reach out to your dedicated Lincoln *MoneyGuard* New Business team with any questions.



[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: Pricing Update: Lincoln LifeElements® and Lincoln TermAccel®](#)

[Article: Indexed Universal Life Portfolio Rate Updates](#)

[Flier: Indexed Universal Life Portfolio Rate Updates](#)

[FAQ: Indexed Universal Life Portfolio Rate Updates](#)

[Flier: Indexed UL Rates - Current](#)

[Article: New Security Feature: Multi-Factor Authentication](#)

[Flier: Multi-Factor Authentication](#)

[Article: Simplified Registration for Corporations, Estates and Trusts on LincolnFinancial.com](#)

**Bookmark** for corporation, trust or estate registration requests: <https://regl.lincolnfinancial.com/ent-ui-regn-entity/index.html#/>

[Article: Life eTicket and MoneyGuard® eApp platform](#)

[Flier: Data Prefill Expansion](#)

[Article: Update to MoneyGuard® Cancel Date Guidelines](#)

### Go Digital

Be sure to check out the [GoDigital website](#) your one-stop shop for all Lincoln digital capability resources!

### State Approvals

Last Updated  
3/11/2024

[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.

### Explore our Blogs

Help solve a range of client income needs through holistic planning. [See the latest blog.](#)

### Market Intel Exchange

Market data and insights from Lincoln and industry asset management partners. [Market Intel Exchange \(PDF\)](#)

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

©2024 Lincoln National Corporation

[LincolnFinancial.com](#)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-6449061-030124

#### 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.

