

LIFE SOLUTIONS

The Lincoln Leader

MAY 13, 2024
VOLUME 22, ISSUE 10

Now Available – Lincoln MoneyGuard Market Advantage® (2024)

Effective May 13, 2024

Reprinted from the April 29, 2024 Lincoln Leader

Lincoln is pleased to launch Lincoln MoneyGuard Market Advantage® (2024), our newest variable linked-benefit solution in the Lincoln MoneyGuard® portfolio, subject to state, SEC, and firm approvals.

We continue our commitment to the long-term care marketplace and solutions that help meet the changing needs of clients with MoneyGuard Market Advantage® (2024), which delivers innovation while maintaining market leadership and our focus on reimbursement long-term care benefits. Recognizing the importance of flexibility, we are introducing an indemnity choice option at time of first claim. Customers will also benefit from a redesigned and enhanced illustration, and expanded investment options that include First Trust funds. Additional flexibility comes from a new trails compensation option.

Pricing Updates

Pricing impacts will occur as it relates to the amount of LTC Benefit the client would receive if comparing Age 85 LTC Maximum Monthly Benefits to the current MoneyGuard Market Advantage® product offering. The results will reflect up to 5% higher benefits at older ages with 3-5% lower benefits on average in the 45-60 age range.

Following a transition period, Lincoln MoneyGuard Market Advantage® (2024) will replace currently sold Lincoln MoneyGuard Market Advantage® (2022).

Product Enhancements

Point of Claim Payment Options

Introducing a receipt-free indemnity choice that can be elected at time of first claim.

- At time of first LTC Claim event, the client will decide whether to receive LTC benefit payments through Reimbursement (receipts required, direct billing and direct deposit available) or Indemnity (monthly payments; no bills or receipts required).
- Indemnity Maximum Monthly value will be 80% of the Total LTC Maximum Monthly.
- Choice of Claim Option (Indemnity or Reimbursement) is irrevocable and LTC Benefit Limit (Pool) is not impacted; both options have access to 100% of the LTC Pool amount.

HEADLINES

[Now Available – Lincoln MoneyGuard Market Advantage® \(2024\) \(Reprint\)](#)

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Illustration Enhancements	<p>Updated product story to focus more on investment options and tax advantages for long-term care.</p> <ul style="list-style-type: none"> Streamlined design including the shortening of total pages from 35+ pages to around 20 pages. Enhanced the visual appearance and alignment throughout the illustration. Added historical reports to the base illustration.
Fund Options	<p>Expanding fund lineup with the introduction of First Trust funds to the <i>MoneyGuard Market Advantage</i> fund lineup.</p> <ul style="list-style-type: none"> These fund updates apply to <i>MoneyGuard Market Advantage</i>® (2024), <i>MoneyGuard Market Advantage</i>® 2022, and California <i>MoneyGuard Market Advantage</i>® - 02/13/23: <ul style="list-style-type: none"> First Trust Capital Strength Hedged Equity Portfolio – Class I First Trust/Dow Jones Dividend & Income Allocation Portfolio – Class I First Trust Capital Strength Portfolio – Class I
Additional Compensation Options	<p>Adding compensation options allowing for the choice between Heaped/Upfront (current design) or a Trails approach.</p> <ul style="list-style-type: none"> Availability of Trails option will be based on Firm and channel approvals.

Availability and Transition Guidelines


Pending firm approval, applications for Lincoln *MoneyGuard Market Advantage*® (2024) are being accepted beginning May 13, 2024.

- For applications to qualify for the current *MoneyGuard Market Advantage*® (2022) 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 Friday, June 14, 2024.
- For pending or issued business** on or after May 13, 2024, Lincoln will require the updated Agents Report and a revised illustration to change to *MoneyGuard Market Advantage*® (2024).
Please note the updated Long-Term Care Insurance Outline of Coverage should be provided to the client.
- For placed business**, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of May 13, 2024, *Lincoln DesignIt*™ and WinFlex will be 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 60 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 available at that time.*

Illustration Capabilities

If you have an active internet connection, the *Lincoln DesignIt*™ (v.65.0) and WinFlex illustration systems will automatically update on May 13, 2024 to include these changes. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

State Availability	MoneyGuard State Availability.
Technical Reference	Product Reference Guide Side by Side Comparison - Lincoln <i>MoneyGuard Market Advantage</i> ® (2024) versus the currently sold Lincoln <i>MoneyGuard Market Advantage</i> ® (2022) Specimen Contract
Client Materials	Fact Sheet Client Guide

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Now Available: Model Portfolio Options for Lincoln AssetEdge® VUL (2022)

More optionality for easy, lower cost check-the-box portfolios

Reprinted from the April 29, 2024 Lincoln Leader

Effective May 13, 2024, Lincoln is adding model portfolio options to its Lincoln AssetEdge® Variable Universal Life Insurance product as a simpler alternative to selecting individual funds.

These asset allocation model portfolios utilize passively managed funds to provide a low cost and a well-diversified model solution. Model Portfolios offer applicants simple “check-the-box” options to create a portfolio that meets their specific needs and objectives.

Model Portfolios for Use with Lincoln AssetEdge® VUL (2022)			Passive Portfolios			
Fund	Morningstar Category	Net Expense Ratio	Conservative	Moderate	Growth	Aggressive Growth
LVIP SSGA S&P 500 Index Fund (Standard Class)	Large Blend	0.23%	22%	29%	33%	37%
LVIP SSGA Mid-Cap Index Fund (Standard Class)	Mid-Cap Blend	0.35%	6%	9%	9%	10%
LVIP SSGA Small-Cap Index Fund (Standard Class)	Small Blend	0.38%	2%	3%	4%	5%
LVIP SSGA International Index Fund (Standard Class)	Foreign Large Blend	0.39%	10%	19%	24%	28%
LVIP SSGA Bond Index Fund (Standard Class)	Intermediate Core Blend	0.37%	60%	40%	30%	20%
Total			100%	100%	100%	100%
Weighted Average Expense			0.34%	0.33%	0.33%	0.33%

How to Allocate Using a Model Portfolio

The allocation form for use has been updated and available on the Lincoln Forms Tool for Lincoln AssetEdge® VUL (2022). Beginning May 13, 2024, applicants who wish to allocate to a model portfolio will be able to do so by submitting allocation form LF12401_5-24 (“AssetEdge VUL Allocations”).

Illustration Software Updates

If you have an active internet connection, the Lincoln DesignItSM (v.65.0) and WinFlex illustration systems will automatically update on May 13, 2024 to include the new model portfolios, and will default to the Growth Model. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

Reference and Marketing Materials

[Lincoln AssetEdge VUL Resource Center](http://www.lfg.com/AssetEdge2022)
<http://www.lfg.com/AssetEdge2022>

Technical Training Guide
[Lincoln AssetEdge® VUL \(2022\)](#)
[Product Reference Guide](#)

Client Materials
[Client Investment Guide](#)
[Client Guide](#)
[Fact Sheet](#)



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Lincoln Variable Universal Life and *MoneyGuard Market Advantage*[®] – Investment Option Updates (Reprint)

Effective May 1st, 2024

Reprinted from the April 29, 2024 Lincoln Leader

Investment Option updates for *Lincoln AssetEdge*[®] (2022), *Lincoln VUL^{ONE}* (2021), and *Lincoln SVUL^{ONE}* (2021)

Effective May 1 2024, subaccounts investing in the following funds are being added to currently sold **variable universal life policies**: *Lincoln AssetEdge*[®] (2022), *Lincoln VUL^{ONE}* (2021), and *Lincoln SVUL^{ONE}* (2021).

Fund Additions	Fund #	Management Fee %	
Lincoln Hedged S&P 500 Conservative Fund - Service Class	001649	1.05%	Tier 2*
Lincoln Hedged S&P 500 Fund - Service Class	001647	1.05%	Tier 2*
LVIP SSGA Mid-Cap Index Fund - Standard Class	000978	0.35%	Tier 3*

*Tiers Apply to *Lincoln VUL^{ONE}* (2021), and *Lincoln SVUL^{ONE}* (2021) only.

Effective May 1, 2024, the following name changes are taking place for subaccounts currently sold within **Lincoln variable universal life policies**.

Original Name	New Name
LVIP T. Rowe Price Growth Stock Fund - Standard Class	LVIP Alliance Bernstein Large Cap Growth Fund - Standard Class
American Century VP Balanced Fund - Class I	LVIP American Century Balanced Fund - Standard Class II
Delaware VIP Emerging Markets Series - Standard Class	Macquarie VIP Emerging Markets Series - Standard Class
Delaware VIP Small Cap Value Series - Standard Class	Macquarie VIP Small Cap Value Series - Standard Class
LVIP Delaware Bond Fund - Standard Class	LVIP Macquarie Bond Fund - Standard Class
LVIP Delaware Diversified Income Fund - Standard Class	LVIP Macquarie Diversified Income Fund - Standard Class
LVIP Delaware Limited-Term Diversified Income Fund - Standard Class	LVIP Macquarie Limited-Term Diversified Income Fund - Standard Class
LVIP Delaware SMID Cap Core Fund - Standard Class	LVIP Macquarie SMID Cap Core Fund - Standard Class
LVIP Delaware Mid Cap Value Fund - Standard Class	LVIP Macquarie Mid Cap Value Fund - Standard Class
LVIP Delaware Social Awareness Fund - Standard Class	LVIP Macquarie Social Awareness Fund - Standard Class
LVIP Delaware U.S. Growth Fund - Standard Class	LVIP Macquarie U.S. Growth Fund - Standard Class
LVIP Delaware U.S. REIT Fund - Standard Class	LVIP Macquarie U.S. REIT Fund - Standard Class
LVIP Delaware Value Fund - Standard Class	LVIP Macquarie Value Fund - Standard Class
LVIP Delaware Diversified Floating Rate Fund - Standard Class	LVIP Macquarie Diversified Floating Rate Fund - Standard Class

Investment Option updates for Lincoln MoneyGuard Market Advantage®

Effective May 1, 2024, subaccounts investing in the following funds are being added to currently sold Lincoln MoneyGuard Market Advantage® variable universal life (VUL) products.

Fund Additions	Fund #	Management Fee %	
First Trust Capital Strength Hedged Equity Portfolio – Class I	001818	1.25%	Tier 2
First Trust/Dow Jones Dividend & Income Allocation Portfolio – Class I	000492	1.19%	Tier 2
First Trust Capital Strength Portfolio – Class I	001521	1.10%	Tier 3

Effective May 1, 2024, the following name changes are taking place for subaccounts currently sold within Lincoln MoneyGuard Market Advantage® variable universal life (VUL) products.

Original Name	New Name
Delaware VIP Emerging Markets Series - Standard Class	Macquarie VIP Emerging Markets Series - Standard Class
Delaware VIP Small Cap Value Series - Standard Class	Macquarie VIP Small Cap Value Series - Standard Class
LVIP Delaware Bond Fund - Standard Class	LVIP Macquarie Bond Fund - Standard Class
LVIP Delaware Mid Cap Value Fund - Standard Class	LVIP Macquarie Mid Cap Value Fund - Standard Class
LVIP Delaware Social Awareness Fund - Standard Class	LVIP Macquarie Social Awareness Fund - Standard Class

Allocation Forms

The allocation forms have been updated with the applicable changes noted above. The new versions of the forms will be available from the forms tool starting on May 13, 2024.

Form #	Form Name	VUL Product
LF12401_5-24 (5/24)	AssetEdge® VUL Allocations	Use for Lincoln AssetEdge® VUL (2022)
LF06641_5-24 (5/24)	VUL/SVUL Allocations	Use for S/VULONE (2021) Products Only
MG12176_5-24 (5/24)	MoneyGuard Market Advantage®	Use for MoneyGuard Market Advantage®

Annual Prospectus Updates

Effective May 1, 2024, new prospectuses for each variable universal life product have been updated (with a May 1, 2024 effective date) and are available for order from the Lincoln Fulfillment Center. They are also available on the Lincoln public website: www.lincolnfinancial.com.

Reminder from Lincoln Underwriting and New Business: For business in motion, it is important to deliver a copy of the 2024 Funds Prospectus for cases issued after May 1, 2024.



[Download this article pdf](#)

Professional Advantage Program Expansion

Lincoln life insurance coverage now available up to \$40 million with no exams or labs

At Lincoln, our Industry Leading Underwriting team constantly looks for ways to increase competitiveness and simplify the customer experience. The Professional Advantage Program is a simplified life insurance offering that requires no exams or labs for our professional clients who have had a recent complete physical, meeting our specified criteria. **Beginning May 13, 2024**, the Professional Advantage Program is becoming more competitive.

What you need to know



Up to **\$40 million** in personal or business insurance coverage is now available, up from \$20 million.



To consider coverage up to \$40 million, the time period in which the applicant must have a complete detailed exam conducted by a physician is being reduced to **12 months** from 18 months.



Spousal coverage is also increasing **up to \$40 million** from \$20 million.

To be considered for the Professional Advantage Program:

- all [eligibility requirements](#) must be met, and
- a Cover Letter to the underwriter must be included indicating the following:
“Professional Advantage Program case — exam and vitals not required.”



Please contact your dedicated Lincoln Underwriting and New Business team for additional information.

Foreign National Guidelines

Autobind and jumbo limit expansion

At Lincoln, we take pride in offering competitive life insurance options for our global clients. Beginning May 13, 2024, we are increasing the autobind and jumbo face amount limits for our foreign national clients.

Key changes

- Autobind limit is increasing to **\$40 million**, up from \$25 million
- Jumbo limit is increasing to **\$60 million**, up from \$35 million
- Consideration will only be given for Lincoln approved countries



For complete details, view Lincoln’s [Foreign National Underwriting Guidelines](#).

Did you know?

At Lincoln, we have a specialty underwriting team dedicated to our foreign national clients. For additional questions and streamlined service on your foreign national cases, contact:

Dedicated Phone:
844-266-0828

Send requirements:
SFNUWNB@LFG.com

Quick Quote:
foreignnationalquickquotes@LFG.com



Please contact your dedicated Lincoln Underwriting and New Business team for additional information.

Coming Soon: New Online Claims Portal

For Annuity and Life Insurance Beneficiaries and Financial Professionals

At Lincoln, we understand that coping with the loss of a loved one is one of life's most difficult experiences. To simplify the beneficiary process, we're launching a new annuity and life insurance claims portal.

Benefits

The current claims process is manual, with most submissions processed over the phone and delivered via USPS mail. The portal introduces new and improved self-service capabilities and an online claims submission process that provides beneficiaries and Financial Professionals with the following benefits:



Simple,
step-by-step
submission process



100% digital;
compatible with
any device



Shortened
notice-to-payment
time



Real-time
status tracker
and updates



Ability to upload
documents;
view/send messages

In addition, the new online portal allows Financial Professionals to complete and facilitate the process on behalf of the beneficiary — and an update will be made to their book of business page with links directly to the portal.

Technology Features

Claims Submission Features:

- ✓ Helpful progress tracker informs users of their progress and claim status
- ✓ Generative and reflexive questions based on form questions and beneficiary answers
- ✓ Help markers that include descriptions/terms to help users comprehend questions
- ✓ To improve accuracy, a calendar date feature and utilization of Google Maps for addresses will be available
- ✓ Support Center that includes "frequently asked questions" to reduce contact center calls
- ✓ Ability for the user to add additional beneficiaries' information (up to 4)
- ✓ Information submitted is populated into a form for easy saving or printing
- ✓ Electronic Signature Pad available, so no separate signing program is needed
- ✓ Entire experience (including signature) can be completed easily from mobile devices

Claims Portal Features:

- ✓ Real-time tracker to show the progress of the claims process
- ✓ Update contact information
- ✓ Update or add bank account information
- ✓ Upload documents and send messages directly to Lincoln claims staff
- ✓ Sends automatic status updates via text or email

Additional information will be provided in an upcoming Lincoln Leader.


Online Fund Transfer Expands Again to Include Model Portfolio Options For Lincoln Variable Life Insurance Policies

In **March 2024**, we announced that online fund transfer (OFT) capabilities had been expanded to include Lincoln *MoneyGuard Market Advantage*® and most *Lincoln VUL^{ONE}* and *Lincoln SVUL^{ONE}* variable universal life insurance (VUL) policies.


Beginning May 13, 2024, **OFT is expanding again to include *Lincoln VUL^{ONE} 2021* and *Lincoln SVUL^{ONE} 2021 model portfolio options*** (multi-manager asset allocation models).

Benefits:


Online fund transfer offers a fast and easy way for registered LincolnFinancial.com users to manage policy funds at any time, from anywhere.



**Self-service
online fund
management**



**Customized
fund
allocations**



**Saves time with
no paper or
phone calls**

What You Need to Know

- Online fund transfer capabilities are available for the following products:
 - *Lincoln AssetEdge*® VUL
 - *Lincoln MoneyGuard Market Advantage*®
 - *Lincoln VUL^{ONE}* and *Lincoln SVUL^{ONE}*
 - *Note: Other IUL and VUL products may have the ability to make online transfers but may not have the same functionality*
- The user must have a registered LincolnFinancial.com online account to access this feature.

How it Works

1. First, the policy owner must complete and submit the [Telephone and Internet Transfer Authorization Form for Variable and Indexed UL](#).
 - On this form, they may also elect to allow their financial professional to change funds online

Telephone and Internet Transfer Authorization (Internet transfers not available on VUL^{ONE} products)
Please only select one box.

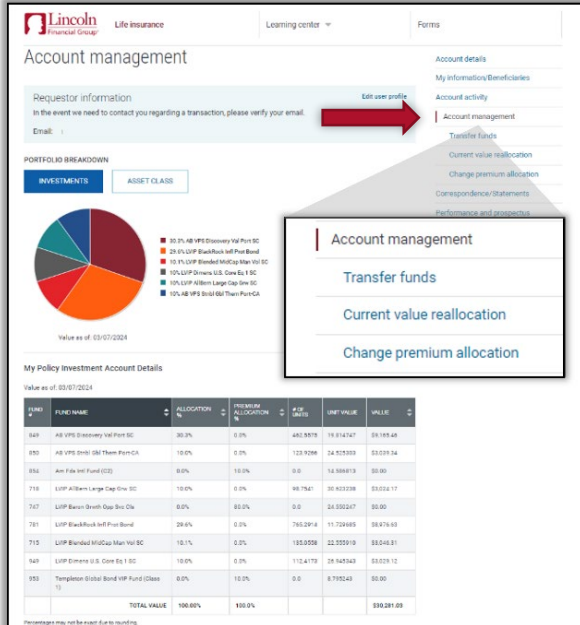
Pursuant to the conditions on page 2; by checking either box below, I hereby authorize and direct The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York and its affiliates ("Lincoln") to act on telephone and internet instructions from:

Only myself

Myself and my Financial Representative and their Administrative Staff

Name of Financial Representative: _____

2. Once the form has been processed, **a letter is sent** to the policy owner notifying them they can now make online fund transfers. In addition, the policy owner (and if elected, their Financial Professional) could access the online fund transfer links from their Lincoln online account.
3. The user will then **log into their LincolnFinancial.com** online account.
4. From the 'Account Details' menu on the right, they will select 'Account Management.'
 - *The Account Management page showcases a new portfolio breakdown as well as investment account details.*



SYMBOL	FUND NAME	ALLOCATION %	PERCENTAGE ALLOCATION %	NAV	UNIT VALUE	VALUE
680	HLI VUL (2)Money Mkt Port-SC	30.0%	0.0%	461.9278	19.214747	\$9,154.45
690	HLI VUL (2)Mkt (3)Them Port-CA	10.0%	0.0%	123.9208	24.525503	\$3,029.24
694	Amr Flex Int Fund (C2)	0.0%	0.0%	0.0	14.988819	\$0.00
716	LIFP AllBm Large Cap Strw-SC	10.0%	0.0%	69.7541	30.803339	\$3,024.17
747	LIFP Bcnth Grwth Op Strw-CA	0.0%	0.0%	0.0	24.552247	\$0.00
791	LIFP BlackRock Intl Port-Bond	29.0%	0.0%	760.2914	11.729495	\$8,674.93
715	LIFP BlackRock MSCI Cap-Mkt-Val-SC	10.1%	0.0%	185.0528	22.555910	\$3,048.91
649	LIFP Emerge U.S. Core Bd-1-SC	10.0%	0.0%	112.4179	24.943343	\$3,029.12
695	Templeton Global Bond VLP Fund-Class 13	0.0%	10.0%	0.0	6.719243	\$0.00
TOTAL VALUE		100.0%	0.0%			\$30,281.09

5. Depending on the product, the user could have the following options under 'Account Management' from the menu on the right:

- **Transfer Funds** — move dollar amounts within the funds they have available to their product.
- **Current Value Reallocation** — make a one-time total reallocation of all current policy values.
 - o *Clients can also update existing portfolio rebalancing here.*

• **Change Premium Allocations** — update future premium allocations.

- *Clients can also update existing portfolio rebalancing here.*

6. Once the user has selected one of the three options above, they can **transfer or reallocate the funds** by following the instructions on the page.

- *Note: The user will receive a warning message and a phone number to call for more complex changes that may not be allowed online.*
- *See details in the training video below.*

7. Once all the changes are made, the user will **confirm their selections**.

8. A **green confirmation box** will appear once the selections have been successfully submitted.

- A paper confirmation will go out to the policy owner after the changes have been processed.

9. If an error is made, the user can **cancel their transaction and update their selections**.

- *See details in the training video below.*

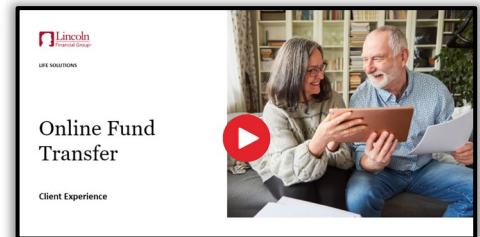
FUND #	FUND NAME	CURRENT VALUE AS OF 03/07/2024	CURRENT %	CHANGE % OF ACCOUNT VALUE
849	AB VPS Discovery Val Port SC	\$9,165.46	30.3%	0 %
960	AB VPS Intl Value-CA	\$0.00	0%	0 %
847	AB VPS Relative Val Port SC	\$0.00	0%	0 %
850	AB VPS Strbl Intl Them Port-CA	\$3,039.34	10%	0 %
915	Am Fds Global Growth Fund (C2)	\$0.00	0%	0 %
851	Am Fds Global Sm Cap Fund (C2)	\$0.00	0%	0 %
852	Am Fds Growth Fund (C2)	\$0.00	0%	0 %
853	Am Fds Growth-Inv Fund (C2)	\$0.00	0%	0 %
854	Am Fds Intl Fund (C2)	\$0.00	0%	0 %
116	ClearBridge Vblle Mid Cap C 1	\$0.00	0%	0 %
890	DWS Alt Asset VIP Port Class A	\$0.00	0%	0 %
862	DWS Eq500 Ind VIP Port Class A	\$0.00	0%	0 %
863	DWS Sm Cp Ind VIP Port Class A	\$0.00	0%	0 %

Additional Resources

- [Financial Professional Training Video](#)
- [Financial Professional FAQs](#)



Note: Certain VUL policies may not be eligible. Please see the [Variable Life Prospectus](#) for product rules or requirements.



Video for Financial Professional Use Only



Please call 1-800-487-1485 with any additional questions.



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Now Available on the Lincoln eSubmission Portal: *MoneyGuard Market Advantage*® in California!

Effective May 13, 2024

Effective May 13, 2024, Lincoln will make the *MoneyGuard Market Advantage*® product in California available on the Lincoln eSubmission Portal. As [previously communicated](#), this is a new user experience for producers who submit *MoneyGuard*® applications from the Lincoln producer website.

What you need to know

- New *MoneyGuard Market Advantage*® eApp cases in California can be submitted through the Lincoln eSubmission Portal.
- From the “My Business” tab in Lincoln’s producer website, navigate to “MoneyGuard eApp” to be automatically directed to the eSubmission Portal.

Important information for certain MoneyGuard California scenarios:

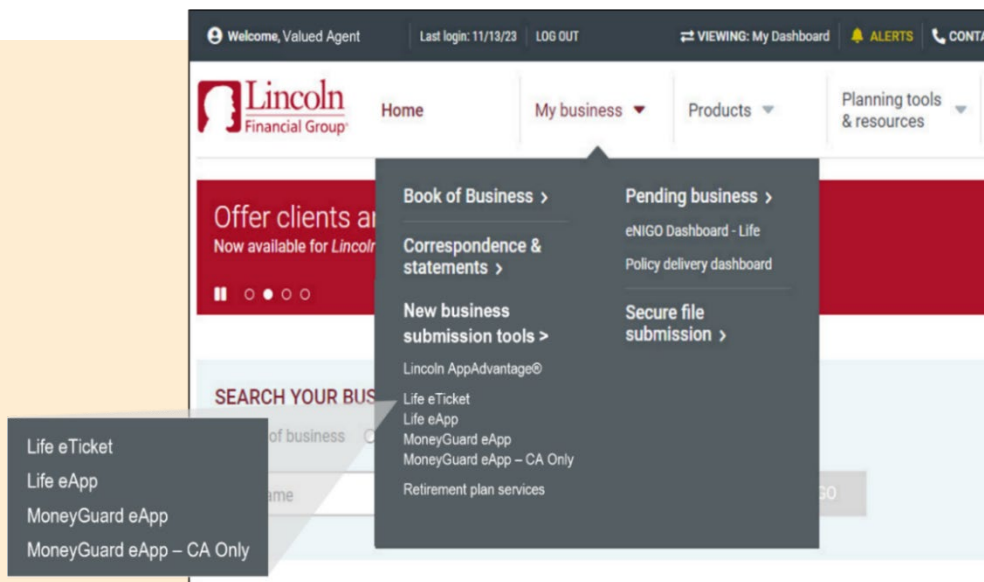
The following scenarios require certain “wet-signed” forms in California. In these instances, please continue to use the “**MoneyGuard eApp – CA Only**” link to be directed to iPipeline for submission. The applicant is:

- Married and completing a 1035 exchange [Form: LF06591]
- Designating another person for “protection against unintended lapse” [Form: MGF12306-2]
- Replacing Long-Term Care coverage [Form: LTCF06291CA]

iPipeline submission enables the applicant to electronically sign all forms except for those that require a wet signature. **If a user completes an eApplication in the Lincoln eSubmission Portal for any of the above scenarios, the only option is to print the entire application package and wet-sign all forms.**

The “MoneyGuard eApp – CA Only” new business submission option will remain available until further notice to accommodate wet-signatures. When this functionality is available within the Lincoln eSubmission Portal, additional information will be provided via the Lincoln Leader.

Simplified menu for
quick navigation →



NOTE: Electronic submission is not available for *MoneyGuard*® II in California. Lincoln’s eSubmission Portal is not currently available for Life eApp; 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.



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Community Property States and Wet Signatures on the Lincoln eSubmission Portal

As a reminder, wet signatures need to be collected on the *Exchange Agreement/Absolute Assignment for Life Insurance for IRC Section 1035 Life Insurance Exchange* form [LF06591] as part of an electronic submission for community property states in the scenario outlined below.

Customer Profile

Wet signatures are required on Form LF06591, if your client is:

- Married
- And, planning to replace their existing insurance
- And, completing a 1035 exchange
- And, lives in a community property state (AZ, CA, ID, LA, NV, NM, TX, WA, WI)

IMPORTANT NOTE FOR MONEYGUARD: At this time, if a user completes a Lincoln MoneyGuard® eApplication in the Lincoln eSubmission Portal and fits the profile outlined above, the only signature option is to print the entire application package and wet-sign all forms.

The following existing and pending insurance information screens highlight where this will be triggered:

Married, or in a civil union or domestic partnership legally recognized by your state? Yes No

Spouse First Name: Valued
Spouse Last Name: Spouse

All forms must be printed and wet-signed for community property states.

Existing Insurance Replacement Company - \$300,000.00

Is the existing policy being replaced?
Select: Replaced
Company Name: Company Not Listed

Face Amount: \$300,000.00 Contract or Policy #: 12345 Issue Date: 04/02/2012

If Issue Date is needed and not provided a Lincoln representative may reach out for this information under separate cover.

Policy Type: Life Annuity

Is there a 1035? Yes No

Type of Insurance: Life Annuity


Check here if the original policy(es)/certificate(s) is lost or destroyed

Is the contract subject to an existing loan? Yes No

Insured in the replacing policy (optional)
Select: Valued Client
Email for replacing insured: valued.client@email.com

Is there a Collateral Assignment on this contract? Yes No

NOTE: Electronic submission is not available for MoneyGuard® II in California. All electronic capabilities are subject to availability based on product, firm and/or state approvals.

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New Business Form Updates

May 13, 2024

Allocation Form Updates

The Allocation form updates below have been made to our Life & MoneyGuard VUL products. Updates include fund name changes, new funds, and specific updates noted for each form. There is a 30-day transition period.

- *Lincoln VUL^{ONE}, Lincoln SVUL^{ONE}*
 - New form number: LF06641_05-24, revision date 2/24
 - Internet transfer authorization options have been added
- *Lincoln MoneyGuard Market Advantage[®]*
 - New form number: MG12176_05-24, revision date 2/24
 - Internet transfer authorization options have been added

Transfer Authorization (Complete all which are applicable.)

1. I/We authorize telephone transfer instruction for: Myself/Ourselves
 Registered Representative/Agent (or his/her licensed administrative staff)

2. I/We authorize internet transfer instruction for: Myself/Ourselves
 Registered Representative/Agent (or his/her licensed administrative staff)

- *Lincoln AssetEdge[®] VUL*
 - New form number: LF12401_5-24, revision date 3/24
 - The year has been removed from the form title
 - Model Portfolio options have been added
 - **IMPORTANT!** When a model portfolio option is selected, the DCA and Maturing Indexed Account Segment Allocation sections must be left blank.

4. Premium Payment Allocations – Required

You may elect to allocate via a Model Portfolio in 4a, or you may choose to create your own portfolio in 4b. If selecting a Model Portfolio do not make individual allocations in 4b.

a. Model Portfolio Selection

These asset allocation model portfolios utilize passively managed funds to provide a low cost and a well-diversified model solution. Model Portfolios offer applicants simple “check-the-box” options to create a portfolio that meets your specific needs and objectives.

Instructions: To elect a Model Portfolio allocation, use the check box above the Model you wish to select. You may only select one Model.

Passive Portfolios				
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fund	Conservative	Moderate	Growth	Agg Growth
LVIP SSGA S&P 500 Index (Standard Class)	22%	29%	33%	37%
LVIP SSGA Mid-Cap Index (Standard Class)	6%	9%	9%	10%
LVIP SSGA Small Cap Index (Standard Class)	2%	3%	4%	5%
LVIP SSGA International Index (Standard Class)	10%	19%	24%	28%
LVIP SSGA Bond Index (Standard Class)	60%	40%	30%	20%
Total	100%	100%	100%	100%

MoneyGuard Agent Report

The Agent Report has been updated (revision date 2/24) to include a new commission option that is only available for the new *MoneyGuard[®] Market Advantage 2024* product. The Agent Report is now two pages and includes a Compensation and Commission Schedule Options section. This was added to include a new commission option of Trails (subject to firm approval). If left blank, the default is Heaped.

The new Agent Report must be used with all MoneyGuard products, including MoneyGuard II in California. The Agent Report is required to ensure the agent is attesting to the New York situs language along with other attestations. The Ticket will continue to be required for MoneyGuard II in CA.

Minnesota Replacement Form

The Suicide Clause verbiage on form LF10087MN has been updated to:

“Suicide Clause: This says that if you commit suicide after being insured for less than one year, depending on the policy and insurer, you beneficiaries will receive only a refund of the premiums that were paid.”

Additionally, the following replacement form numbers have been dated with a 2/24 revision date and a transition date of 30 days.

- 33503MN
- LF10087MN

Massachusetts Important Notice of Insurance Information Practices

The Important Notice of Insurance Information Practices has been updated, and the new form number is LFF10255-26_2-24, revision date 12/23. This form does not need to be returned to Lincoln.

Montana Long-Term Care Insurance Personal Worksheet

As part of the launch of Lincoln *MoneyGuard Market Advantage*® (2024), LTC Personal Worksheet MGF12628-30, revision date 2/24, must be received for pending or issued business on or after May 13, 2024. This form can only be used for the 2024 product and cannot be used with previous products.

Long-Term Care Insurance Outline of Coverage

The new LTC Outline of Coverage [Form MGF12605, state variations] can only be used for the *MoneyGuard Market Advantage*® 2024 product and cannot be used with previous products. This form must be provided to the client at solicitation by the agent and does not need to be returned to Lincoln.

General May Updates for Life New Business

May 13, 2024

The following updates are effective May 13, 2024:

- **Irrevocable Beneficiaries** must now provide their complete address prior to placing a policy in force. This will ensure that Lincoln is able to provide copies of grace/lapse notices to the Irrevocable Beneficiary on file for Life policies and that Lincoln is compliant with California Supreme Court rulings.
- The **eReply Portal link** found within auto follow-up emails will now be active for 14 days rather than 7.
- A new policy status for Guaranteed Issue or Simplified Issue policies will be visible on the pending website. **‘ML Ready’** (Multi-Life Ready) will be used to help differentiate between policies that are ready to be issued versus those awaiting requirements.
- The wording in the **‘Agent Failed Validation’** message that appears as a pop-up during the MoneyGuard eApp process on the Lincoln eSubmission Portal has been updated for clarity and to provide helpful licensing information.
- The **Lincoln eTicket** will no longer require a cell phone number to be the default phone verification number for electronic signatures.
- Updates to the **Life eInterview**:
 - Payor and Secondary Addressee/Third Party Address information will now be required.
 - The Helpful Hints verbiage has been updated for the Owner and Beneficiary pages.
 - Multiple visual/formatting updates have been made, such as removing yellow highlighting to be in accordance with ADA guidelines.
 - Within the **Defined Age Supplement** questions, the second question below will now only display if the first question is answered Yes.
 - Question: Have you, the Proposed Insured, been involved in any discussion about the projected value of this policy in a future sale to an unrelated third party?
 - If yes: Do you, the Proposed Insured, understand that estimated values of policies in the life settlement or other secondary marketplace are not guaranteed and that you may not be able to sell your policy for any amount in excess of the cash surrender value?

Resource Roundup

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

[Article: Coming soon – Lincoln MoneyGuard Market Advantage® \(2024\)](#)

[MoneyGuard State Availability](#)

[Product Reference Guide](#)

[Side by Side Comparison - Lincoln MoneyGuard Market Advantage® \(2024\) versus the currently sold Lincoln MoneyGuard Market Advantage® \(2022\)](#)

[Specimen Contract](#)

[Client Fact Sheet](#)

[Client Guide](#)

[Article: Coming Soon: Model Portfolio Options for Lincoln AssetEdge® VUL \(2022\)](#)

[Lincoln AssetEdge VUL Resource Center](#)

[Lincoln AssetEdge® VUL \(2022\) Product Reference Guide](#)

[AssetEdge Client Investment Guide](#)

[AssetEdge Client Guide](#)

[AssetEdge Fact Sheet](#)

[Article: Lincoln Variable Universal Life and MoneyGuard Market Advantage® – Investment Option Updates](#)

[Flier: Professional Advantage Program Expansion: eligibility requirements](#)

[PDF: Foreign National Underwriting Guidelines](#)

[Article: Online Fund Transfer Expands Again to Include Model Portfolio Options](#)

[Flier: Model portfolio options](#)

[Form: Telephone and Internet Transfer Authorization Form for Variable and Indexed UL](#)

[Video: Financial Professional Training Video](#)

[FAQ: Financial Professional FAQs](#)

[Variable Life Prospectus](#)

[Article: Now Available on the Lincoln eSubmission Portal:](#)

[MoneyGuard Market Advantage® in California!](#)

[Article: Community Property States and Wet Signatures on the Lincoln eSubmission Portal](#)

Go Digital

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

State Approvals

Last Updated
5/13/2024

[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 Leader archive

[Access previous newsletters here](#)
(must be logged in to LFD.com)

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
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May go down in value

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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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