

LIFE SOLUTIONS

The Lincoln Leader

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Now Effective – Pricing improvements for Lincoln MoneyGuard® II (2020) in California

Effective July 15, 2024

Effective July 15, 2024, Lincoln is implementing pricing improvements to Lincoln MoneyGuard II (2020), which improves competitive positioning in targeted areas.

Following a transition period, Lincoln MoneyGuard® II (2020) – 07/15/24 will replace currently sold Lincoln MoneyGuard II® (2020) - 01/22/24 in the state of California.

Pricing Improvements

Pricing improvements ranging from 4% to 17% are strategically focused on the following areas:

- Issue Ages 55-65
- 3% Compound Inflation
- 6-year Long-term care durations

Designs outside of the targeted improvements will have pricing increases and decreases varying by a wider range as part of these updates.

HEADLINES

[Now Effective – Pricing improvements for Lincoln MoneyGuard® II \(2020\)](#)

[Are you taking advantage of the Model Portfolio Options for Lincoln AssetEdge® VUL \(2022\)?](#)

[Deadline Reminders](#)

[Lincoln Financial now available on eValueate](#)

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Availability and Transition Guidelines

Pending firm approval, applications for Lincoln MoneyGuard II (2020) – 07/15/24 will be accepted beginning on July 15, 2024, in California.

- **For applications to qualify for the current MoneyGuard II (2020) – 01/22/24 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, August 16, 2024.
- **For pending or issued business on or after July 15, 2024**, Lincoln will accept requests with a revised projection of values to change to the MoneyGuard II (2020) – 07/15/24 pricing.
- **For placed business**, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of July 15, 2024, *Lincoln DesignItSM* 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 version available at that time.

Illustration Capabilities

If you have an active internet connection, the *Lincoln's DesignIt*SM (v65.0D) and WinFlex illustration systems will automatically update with this change effective July 15, 2024. 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.

[Lincoln MoneyGuard II Product Reference Guide](#)

[State Availability.](#) (Available in California)



[Download this article pdf](#)

Are you taking advantage of the Model Portfolio Options for *Lincoln AssetEdge*[®] VUL (2022)?

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

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 <i>Lincoln AssetEdge</i> [®] 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%



[Download complete information](#)

Deadline Reminders

Submission deadlines for Lincoln VUL^{ONE} and Lincoln SVUL^{ONE}

Below is a reminder of the transition window for new and pending [Lincoln VUL^{ONE} and Lincoln SVUL^{ONE}](#) applications.

- All formal applications for *Lincoln VUL^{ONE}* and *SVUL^{ONE}*, including LincXpress® Tickets, must be received in good order at Lincoln by August 9, 2024.
- All policies must be placed, and all placement-restrictive requirements, including premium, must be received at Lincoln in good order by 4 p.m. ET December 31, 2024. For any pending *Lincoln VUL^{ONE}* or *Lincoln SVUL^{ONE}* case not placed by the deadline, the client must select a different product, or the case will be canceled.
- For applications or tickets that have been closed out, a new Part I or ticket packet must be submitted by August 9, 2024, otherwise, the case will be subject to the product availability at that time.
- For 1035 exchanges, the underwriting offer must be made, and 1035 exchange must be initiated by September 27, 2024.
- For cases with the owner listed as “Trust to be Established,” formal applications received in the Home Office by August 9, 2024, and signed by the insured will still qualify as awaiting a trust to be set up as 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.
 - “Trust to be Established” is defined as a newly established trust in the process of being set up and for which completion of the trust and its established date fall after the original application signed date. Pre-existing trusts do not qualify as “Trust to be Established.” Nor will Lincoln accept a final application that originates with the owner listed as “Trust to be Established” but deviates ownership to another entity or individual

FAQ

[For more information, download the FAQ.](#)

Lincoln Financial now available on eValuate

Underwriting quick quotes in real-time

Beginning July 15, 2024, Lincoln Financial is now available on eValuate offered through Paperless Solutions Group (PSG). eValuate is a multi-carrier field underwriting platform for agents to obtain accurate underwriting quick quotes, including Lincoln’s standard and preferred guidelines, as well as rated build and rated blood pressure. In the near future, multiple impairments and co-morbid conditions based on Lincoln’s specific underwriting guidelines will be available for quoting.

How to access

1. **Lincoln quick quotes:** access directly from the life insurance product pages on Lincoln’s producer website or [click here](#).
2. **Multi-carrier quick quotes:** sign up directly with PSG eValuate to access underwriting quotes for all carriers on the platform. Contact Bill Walasek, Head for Sales at PSG, at BWalasek@mib.com, for more information and a personalized demo.

To learn more about the features and benefits of eValuate, watch this short video: [Watch Now](#)

As previously communicated, with the availability of this new tool, Lincoln is no longer available on the **XRAE Lite** quick quote solution. Partners can continue to email their dedicated Lincoln underwriting team for quick quotes, as they do today.

Note: Paperless Solutions Group is not an affiliate of Lincoln Financial Group.



[Download this article pdf](#)

Coming Soon: New Online Claims Portal

For Annuity and Life Insurance Beneficiaries and Financial Professionals

Updated from the May 13, 2024, Lincoln Leader

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
Required
documents

In addition, the new online claims portal allows Financial Professionals to complete and facilitate the process on behalf of the beneficiary, with direct links to the claims portal from the Lincoln Producer Website Book of Business page.

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
- ✓ Upload documents
- ✓ Future enhancement! Automatic status updates via text or email

Additional information will be provided in an upcoming Lincoln Leader.

Resource Roundup

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

[Article: Coming Soon – Coming Soon – Pricing improvements for Lincoln MoneyGuard® II \(2020\)](#)

[Product Reference Guide: Lincoln MoneyGuard II \(2020\)](#)

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

[FAQ: Lincoln VUL^{ONE} and Lincoln SVUL^{ONE}](#)

[Article: Lincoln Financial now available on eValueate](#)

[Lincoln quick quotes](#)

[Video: Watch Now](#)

Go Digital

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

State Approvals

Last Updated 7/15/2024

[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
Not guaranteed by any bank or savings association
May go down in value

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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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