

LIFE SOLUTIONS

The Lincoln Leader

AUGUST 26, 2024
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Product Enhancements –Lincoln WealthAccumulate® Indexed Universal Life

Reprinted from the August 12, 2024, Lincoln Leader

Lincoln’s broad life insurance portfolio offers clients financial protection and growth opportunities to meet multiple needs. On August 12, 2024, Lincoln announced updates to our performance-driven accumulation IUL portfolio to remain poised to meet the needs of the future with added optionality and upside potential.

- Introducing *Lincoln WealthAccumulate*® 2 IUL (2020) – 08/12/24 with increased caps and participation rates and other enhancements
- Increased caps on Lincoln WealthAccumulate® (2019) in-force blocks of policies
- Enhancing our Premium Finance Guidelines

Introducing *Lincoln WealthAccumulate*® 2 IUL (2020) – 08/12/24, Effective August 12, 2024

Lincoln WealthAccumulate® 2 IUL (2020) – 08/12/24 replaces the existing *Lincoln WealthAccumulate*® 2 IUL (2020) – 02/12/24.

Increased caps and participation rates	Return of 100% ROP	Account Value Enhancement (AVE) on Loan Accounts
<ul style="list-style-type: none"> • Increased current cap and par rates on indexed accounts • Increased guaranteed minimum cap on all capped indexed accounts to 2% • Increased guaranteed minimum for Fixed Account, DCA, and Holding Account to 1% 	<p>The <i>Lincoln Enhanced Value</i>® Rider (LEVR) will have two Return of Premium options: 100%* and 85%</p>	<p>Added an additional 25 basis point AVE to our indexed loan accounts</p>

*For non-Premium Finance cases. Additional rider charge above 85% option applies.

HEADLINES

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<i>Lincoln WealthAccumulate</i> [®] 2 IUL (2020) Indexed Accounts		Product Version	
		2/12/24	8/12/24
Fidelity AIM [®] Dividend – Fixed Bonus 0% Floor	Account Value Enhancement	1.00%	1.00%
	Participation Rate	170.00%	180.00%
Fidelity AIM [®] Dividend 0% Floor	Participation Rate	210.00%	220.00%
S&P 500 [®] Multiplier 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	9.50%	10.00%
	Index Credit Enhancement (<i>multiplier</i>)	50.00%	50.00%
	Participation Rate	100.00%	100.00%
S&P 500 [®] Traditional 0% Floor	Cap	10.50%	11.50%
	Participation Rate	101.00%	101.00%
S&P 500 [®] Fixed Bonus 0.25% Floor	Cap	9.50%	10.50%
	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%

Availability and Transition Guidelines

For states available at rollout the transition period will begin August 12, 2024, and ends on September 11, 2024.

- All formal applications for the *Lincoln WealthAccumulate*[®] 2 IUL (2020) – 02/12/24, including *LincXpress*[®] Tickets, must be signed, dated, and received in good order in Lincoln’s home office by the end of the transition period to qualify.
- **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 in 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 pending business or policies already issued**, Lincoln will accept a written request and a revised illustration to change to *Lincoln WealthAccumulate*[®] 2 IUL (2020) – 08/12/24.
- **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*SM Illustration System (66.0), automatically updated on August 12, 2024, to reflect the 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.

Technical Reference	IUL Portfolio Rate Updates	Indexed UL Rates – Current	Product Reference Guide
	Side by side comparison: Lincoln WealthAccumulate[®] 2 IUL (2020) – 08/12/24 vs Lincoln WealthAccumulate[®] 2 IUL (2020) – 02/12/24		
Marketing Material	Client Guide	Fact Sheet	Lincoln Enhanced Value[®] Rider Fact Sheet



[Download this article pdf](#)

Reminder: Table Reduction Program Available for Lincoln IUL Life insurance

The Lincoln Table Reduction Program is an industry-unique solution that gives us the ability to issue a life insurance case with total final mortality of up to Table C at standard rates. Refer to the [Table reduction program plan guidelines](#) for details.

Now Effective: Rate Updates to previously sold *Lincoln WealthAccumulate*[®] IUL (2019) Indexed Universal Life Policies

Reprinted from the August 12, 2024, Lincoln Leader

Effective August 15, 2024, Lincoln is pleased to announce changes to caps on certain indexed accounts, which may improve future policy performance. The changes apply only to newly created indexed account segments on previously sold *Lincoln WealthAccumulate* IUL (2019) and *Lincoln WealthAccumulate* IUL (2019) – 9/16/19 life insurance policies. The Illustration software will be updated effective August 12, 2024, reflecting all indexed account changes.

Products with Cap Changes

<i>Lincoln WealthAccumulate</i> IUL (2019)	Current Cap ¹	New Cap ²
Conserve 1% Floor	6.25%	6.50%
Balance 0% Floor 2% Asset Based Charge deducted when segment opens	6.50%	6.75%
Perform 0% Floor 4% Asset Based Charge deducted when segment opens	6.50%	7.25%
Perform Plus 0% Floor 6% Asset Based Charge deducted when segment opens	8.75%	9.00%

<i>Lincoln WealthAccumulate</i> IUL (2019) - 9/16/19	Current Cap ¹	New Cap ²
Conserve 1% Floor	6.25%	6.50%
Balance 0% Floor 2% Asset Based Charge deducted when segment opens	6.50%	6.75%
Perform 0% Floor 4% Asset Based Charge deducted when segment opens	6.50%	7.25%
Perform Plus 0% Floor 6% Asset Based Charge deducted when segment opens	8.75%	9.00%

¹Applies to index segments created on or before July 15, 2024.

²Applies to index segments created on or after August 15, 2024.

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Reference Material

All impacted materials will be updated and made available for viewing on the various Lincoln websites.

[Indexed Universal Life Portfolio Rate Updates](#)

[FAQ](#)



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[JUMP TO HEADLINES](#)

Enhanced Underwriting Programs

Lincoln is also improving the end-to-end process, with continued focus on and dedicated support for exceptional experiences for Foreign National, Business Owner, and Premium Finance cases, and with innovative underwriting programs such as Professional Advantage and Table Reduction.

Premium Financing Updates

Underwriting Guideline Improvements

Reprinted from the August 12, 2024, Lincoln Leader

Lincoln Life Underwriting and New Business prides itself on outstanding underwriting practices with our flagship dedicated underwriting teams, and constant evaluation of guidelines. We are pleased to announce that effective August 12, 2024, our premium financing guidelines are being upgraded! These improvements align us in the industry and will continue to make us competitive in the premium financing space for your high-net-worth clients.

What is changing?

	New	Prior to August 12, 2024
Issue Ages	Expanded age limits; individual consideration for ages 71-75	<i>Ages 30-70</i>
Minimum face amount	\$2 million	<i>\$2 million</i>
Minimum annual income	No minimum annual income requirement	<i>\$250,000</i>
Minimum net worth	\$5 million	<i>\$5 million</i>
Interest accrual (Domestic)	Allowed for cases with a minimum net worth of \$10 million, with no accrual time limit required	<i>Allowed for cases with a minimum net worth of \$10 million, if duration of accrual is 10 years or less.</i>
Interest accrual (Foreign National)	Allowed for cases with a minimum net worth of \$10 million, with no accrual time limit required	<i>Not available</i>
Minimum loan duration	None	<i>3 years</i>

Why Lincoln for high-net-worth cases?

Lincoln's Specialty Underwriting Team is designed to provide partners with a dedicated experience and a higher level of service for specialty cases including foreign national, premium financing and inforce focused. Benefit from the underwriting expertise and knowledge required to review our most complex life insurance business.

Additionally, our experienced Chief Underwriting team is available for your large, high-profile cases. We have strong collaboration with our reinsurance partners to advocate for your business throughout the underwriting process; with access to the highest reinsurance capacity amounts available in the industry.

Additional Resources

[Premium Finance Underwriting Guidelines](#)



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Reminder: Foreign National Guidelines

Earlier this year we updated our Foreign National Guidelines, offering competitive life insurance options for global clients.

Recap of key changes made effective May 13, 2024

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

For additional questions and streamlined service on your foreign national cases, contact your specialty underwriting team dedicated to our foreign national clients:

Dedicated Phone: 844-266-0828

Send requirements: SFNUWNB@LFG.com

Quick Quote: foreignnationalquickquotes@LFG.com

[Foreign National Guidelines](#)

Reminder: Professional Advantage Program

Earlier this year we updated our Professional Advantage Program, offering 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.

Recap of key changes made effective May 13, 2024

- Up to \$40 million in personal or business insurance coverage is 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 was reduced to 12 months from 18 months.
- Spousal coverage increased 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."

[Professional Advantage Program Guidelines](#)

Lincoln Variable Universal Life and MoneyGuard Market Advantage® Fund Update Effective August 23, 2024

Reprinted from the August 12, 2024, Lincoln Leader

The following is an update for the Lincoln variable universal life (VUL) insurance and Lincoln MoneyGuard Market Advantage variable linked-benefit life insurance products.

Fund Merger

Proxy materials outlining the following merger were mailed to policyholders on June 26th. Supplements to the prospectus will also be mailed to policyholders.

The LVIP Wellington Capital Growth Fund is merging into LVIP American Century Ultra Fund, effective August 23, 2024

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 and electronic platforms starting on August 12, 2024.

Form #	Form Name	VUL Product
LF06641_8-24	VUL/SVUL Allocations	Use for <i>Lincoln VUL^{ONE}/SVUL^{ONE} Products Only</i>
LF12401_8-24	AssetEdge VUL Allocations	Use for <i>Lincoln AssetEdge VUL</i>
LF12399_8-24	LifeGoals®	Use for <i>Lincoln LifeGoals</i>
MG12176_8-24	MoneyGuard Market Advantage	Use for <i>Lincoln MoneyGuard Market Advantage</i>



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Lincoln MoneyGuard® Service Level Agreements

Effective August 2024

Throughout the life of a Lincoln MoneyGuard® application, there are multiple communication touch points. Please use this reference guide to understand the service timelines of various steps in the application process, and when you can expect to receive communications.

Process	eApp	Paper, PDF or Firm Platform
Pre-Qualification	Same Day <i>(If received by 3PM ET)</i>	Same Day <i>(If received by 3PM ET)</i>
Application Received at Lincoln	Near Real-Time <i>once signed and submitted</i> ¹	4 Business Hours <i>from receipt to index</i>
Coding and Proof of Life Email	Auto-Coded — Within 1 Hour <i>emailed to Case Contact and Financial Professional</i>	Auto-Coded — Same-Day <i>emailed to Case Contact</i>
		Manually Coded — +2 Business Days <i>emailed to Case Contact and Wholesalers (only if forms are incomplete/not legible)</i>
New Application Review	Case status emailed to Case Contact and Wholesalers — 3 Business Days <i>includes any outstanding requirements</i>	Case status emailed to Case Contact and Wholesalers — 3 Business Days <i>includes any outstanding requirements</i>
Subsequent Requirement Review	5 business days	5 business days
Communications ²	8 business hours	8 business hours
PHI Review	4 business days	4 business days
APS Review	5 business days	5 business days
1035 Exchange Processing – Request Initiation ³	1 business day	1 business day
Cash Handling	1 business day	1 business day
Final Requirement Review	2 business days	2 business days
Policy Issue	2 business days	2 business days
Electronic Policy Delivery	Same Day	Same Day
Policy Placement ⁴	2 business days	2 business days

Please note: Service Levels may be impacted by client availability for personal history interview(s) (PHI). Service Level Agreements are subject to change at Underwriting & New Business' discretion.

¹ iPipeline subscribers may have an approver in their workflow, which may cause a delay in receipt at Lincoln.

² Acknowledgment of receipt of email or voicemail

³ Timeline for receipt of funds is dependent on the processing time of surrendering carrier

⁴ Once all delivery requirements have been received in good order



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eEvaluate Quick Quote Updates

Beginning Monday, August 26, 2024, Lincoln Financial is pleased to announce the availability of certain underwriting **impairments** within the eEvaluate Quick Quote platform. eEvaluate is a multi-carrier field underwriting platform for agents to obtain accurate underwriting quick quotes, including Lincoln's standard and preferred guidelines, rated build, rated blood pressure and certain underwriting impairments.

The following impairments, based on Lincoln's specific underwriting guidelines, are **now available** for quoting:

Alcohol Abuse	Anorexia	Asthma
Bankruptcy	Drug Abuse	Sleep Apnea

How to access eEvaluate

Lincoln quick quotes: access directly from the life insurance product pages on Lincoln's producer website or [click here](#).

Multi-carrier quick quotes: sign up directly with PSG eEvaluate 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.

Coming Soon

Lincoln continues to enhance eEvaluate with underwriting impairments specific to our guidelines. The next set of updates will include Pre-Diabetes or Elevated Glucose, Type 1 & 2 Diabetes and Gestational Diabetes.

When available, these updates will be communicated in the Life Lincoln Leader.

Lincoln MoneyGuard® Solutions Now Available on FireLight eSubmission Platform

Reprinted from the August 12, 2024, Lincoln Leader

Lincoln is excited to announce that on **August 12, 2024**, Lincoln MoneyGuard® (Hybrid Long-Term Care Life Insurance) products will be available to multi-carrier life insurance Distribution Partners on the FireLight eSubmission platform!

FireLight, a platform owned by the company Hexure, is simply another platform available *in addition to* [Lincoln's eSubmission Portal](#) and other available electronic submission options (*i.e., iPipeline*).

Like our other electronic submission platforms, FireLight offers an experience that:

- Makes it easier to do business for our producers and consumers,
- Further reduce turnaround times,
- Reduces NIGOs, and
- Enables policies to be issued faster.

What You Need to Know

- Only Lincoln MoneyGuard® products will be available on August 12, 2024.
 - Additional life insurance product lines will be rolled out separately following the MoneyGuard® launch later this year.
 - Electronic submission is not available for MoneyGuard® II in California.
- Distribution Partners that are FireLight subscribers will need to manually add the MoneyGuard product to make it available to their Financial Professionals.
- Each Distribution Partner will have a customized experience including the eSignature process (including email content, declines, PDF preferences, etc.).
- Lincoln will not be able to access or view case information until the case has been submitted on the FireLight platform.
- All electronic capabilities are subject to availability based on product, firm and/or state approvals.

For More Information

Please visit the [MoneyGuard® Solutions Resource Library](#) to access material on our entire suite of long-term care solutions. For additional information about FireLight, please [see this flyer](#) or contact your back office.



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Lincoln DesignItSM Cloud Migration

Scheduled for September 6 - 8, 2024

We are excited to announce the upcoming migration of the *DesignIt* web application to the cloud. This migration is scheduled to occur the weekend of 9/6/24, which will result in an outage from 9/6 @ 8:00pm EDT through the end of the day on 9/8/24.

What does this mean for me?

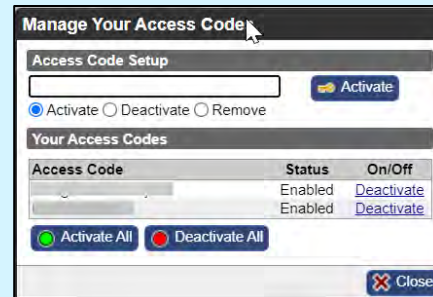
Web Users

During the weekend of 9/6, all of your current data will be migrated from our on-premises databases to the new cloud destination. No action is required on your part, and you should see all your data when you log in Monday morning.

Access Codes require no additional action on your part as they will be ported over as part of the data migration. (Note, not all users have access codes enabled.)

In preparation, please review and make note of your current access codes to ensure proper carryover.

Clicking on the **About** link in the navigation bar and selecting **Access Codes** will open the 'Manage Your Access Codes' window shown below.



Desktop Users

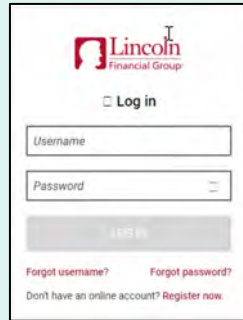
As of 9/6, the existing *DesignIt* desktop software will no longer receive automatic updates.

- Desktop users must complete a one-time fresh install of the *DesignIt* application on Monday morning (9/9) via their lfg.com access;
- Re-installing the *DesignIt* desktop software will connect it to the new cloud-based Auto Update functionality

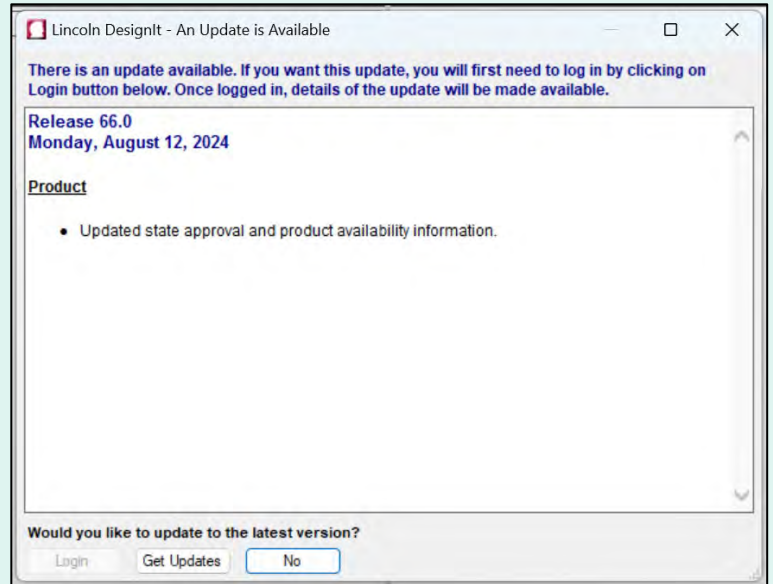
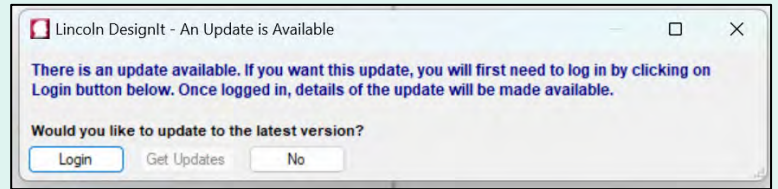
In order to provide the enhanced security necessary to meet Lincoln's evolving security requirements, upon migration to the cloud, **the Auto Update feature will require you to log in** each time using your Secure Sites credentials in order to receive *DesignIt* updates.

When launched, *DesignIt* will perform a check to determine if a new version is available and will offer the option to update to the latest version at that time.

When you click the **Login** button, you will be prompted to enter your Lincoln Financial Group credentials.



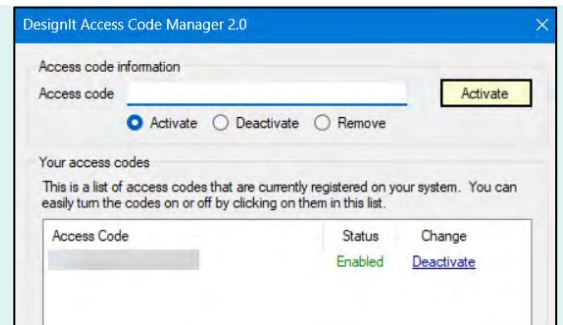
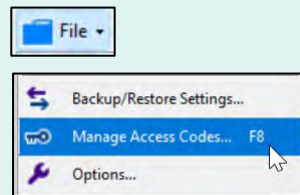
Once your credentials have been entered, the Release Notes will display and clicking the **'Get Updates'** button will initiate the update process.



Access Codes

If you have any access codes enabled, you will need to manually re-enter them in your updated desktop version of *DesignIt* to have access to the associated features going forward. (Note, not all users have access codes enabled.)

In preparation, please review and make note of your current access codes. Clicking on the **'File'** menu in the top left corner of the screen and selecting **Manage Access Codes** will display your current access codes.



Internal Integrations & 3rd Party Platforms

During the weekend of 9/6, we will be working with all internal partners and supported 3rd party vendors to transition their integrations from the current on-premises version of *DesignIt* to the new cloud version of *DesignIt*. These integrations will therefore also be offline during the outage window and will be available first thing Monday morning (9/9).

Lincoln In Force Platform (LIP)

As of 9/6, the existing LIP desktop software will no longer be able to retrieve policy data via CAPIT.

- LIP users must complete a one-time fresh install of the LIP application on Monday morning (9/9);



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2024 Life Insurance Year-end Guidelines

Individual Life, Executive Benefits and Lincoln MoneyGuard®

Reprinted from the July 29, 2024, Lincoln Leader

Lincoln Underwriting and New Business is committed to helping you meet your year-end goals and objectives. To ensure the maximum amount of your business is placed before the close of business on Dec. 31, 2024, we encourage you to submit all outstanding requirements for year-end cases as soon as possible. The following guidelines and key dates should be followed to meet these expectations.

	Lincoln VUL ^{ONE} and Lincoln SVUL ^{ONE} ONLY	Life, MoneyGuard, Executive Benefits
Lincoln VUL^{ONE} and Lincoln SVUL^{ONE} application submission deadline. All applications or tickets must be submitted to Lincoln by Aug. 9, 2024, and be placed by Dec. 31, 2024. For any pending VUL ^{ONE} or SVUL ^{ONE} case not placed by the deadline, the client must select a different product, or the case will be cancelled.	August 9 NO EXCEPTIONS	N/A
Incoming 1035 exchange - overnight mailing requests. For any incoming 1035 exchange, the surrendering carrier will be provided with Lincoln's FedEx account number and requested to overnight the check to Lincoln.	August 9	October 4
1035 exchange submission deadline. Submit 1035 exchange applications and/or tickets to allow time for underwriting and receipt of 1035 exchange funds. Lincoln will leverage electronic methods to submit 1035 paperwork to surrendering carriers, when available.	August 9	Suggested by November 1
1035 exchange initiation deadline. After the Underwriting offer has been made and all issue-restrictive requirements are in-good-order, the exchange will be initiated, and the surrendering carrier will be requested to overnight the check to Lincoln. Completion of the 1035 exchange is subject to losing carrier turn-around times.	September 27 NO EXCEPTIONS	Suggested by November 8
Company Holiday November 28-29		
Suggested final date to submit all applications and tickets requesting a <u>Tele-App or Phone PHI</u>. The completion of the interview is contingent on your client's scheduling availability. Online interview (eInterview) is flexible and can be completed at any time.	N/A	December 6
Suggested final date to submit all full applications and tickets requesting an online interview (eInterview).	N/A	December 13
All placement-restrictive requirements, including premium, must be received at Lincoln <u>in-good-order</u> to be <u>guaranteed</u> for placement by Dec. 31, 2024.	4:00pm ET December 31	December 20
2024 compensation income placement deadline* All business placed in-force with premium by Dec. 20, 2024, will be considered as 2024 income. Any business placed after this date, through Dec. 31, 2024, will count as 2024 production but will be treated as 2025 earnings.	December 20	December 20
Company Holiday December 25		
2024 PLACEMENT DEADLINE: IMPORTANT for variable universal life (VUL) policies: <ul style="list-style-type: none"> All placement-restrictive requirements, including premium, must be received in-good-order no later than 4:00pm ET for placement on Dec. 31, 2024. If premium is received after 4:00pm ET, any pending case will place for 2025 production. For any pending non-1035 Lincoln VUL^{ONE} or SVUL^{ONE} case not placed by Dec. 31, 2024, the client must select a different product, or the case will be cancelled. 	4:00pm ET December 31 NO EXCEPTIONS	December 31
* Important information regarding Internal Replacements: For Lincoln internal replacements, all business must be placed in-force with premium by Dec. 20, 2024, to be considered as 2024 compensation income. Any business placed after this date, through Dec. 31, 2024, will count as 2024 production but will be treated as 2025 earnings.		

Always, Go Digital First!

PENDING CASE STATUS:

A year-end placement reminder, *Memo to Agent Requirement*, will be added to all pending *VUL^{ONE}* and *SVUL^{ONE}* cases starting August 2024 and to all other policies in Q4 2024.

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

Lincoln's Suite of Digital Capabilities

- Eliminates paperwork
- Increases in-good-order submissions
- Streamlines underwriting decisions
- Offers same day delivery of issued policies

Reference Materials

IGO Best Practices

[Core Life](#)
[TermAccel®](#)
[MoneyGuard®](#)



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DIGITAL TOOLS

To help expedite your case from submission to placement

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

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

Best Practices

Top 3

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

FYI

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

FORMS

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

Automated Underwriting

- If a policy qualifies for automated underwriting (AU), (ages 18-60 up to \$2.5M), please do not order labs in advance. Lincoln's AU process will determine if labs are needed.

Resource Roundup

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

[Article: Product Enhancements – Lincoln WealthAccumulate® IUL](#)

[Article: Now Available– Lincoln WealthAccumulate® IUL \(2019\) Rate Updates](#)

[FAQ](#)

[WealthAccumulate Reference Materials IUL Portfolio Rate Updates](#)

[IUL Rates – Current](#)

[Product Reference Guide](#)

[Client Guide](#)

[Fact Sheet](#)

[Enhanced Value Rider Fact Sheet](#)

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[Article: Lincoln MoneyGuard® Solutions Now Available on FireLight eSubmission Platform](#)

[Flier: Lincoln's eSubmission Portal](#)

[Resource Library: MoneyGuard® Solutions](#)

[Flier: MoneyGuard suite of long-term care solutions available on FireLight](#)

[Article: Lincoln DesignItSM Cloud Migration](#)

[Article: 2024 Life Insurance Year-end Guidelines](#)

[1035 Exchange Carrier Information](#)

[Wire and ACH Instructions](#)

Reference Materials:

[Core Life](#)

[TermAccel®](#)

[MoneyGuard®](#)

Go Digital

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

State Approvals

Last Updated
8/12/2024

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