

LIFE SOLUTIONS

The Lincoln Leader

NOVEMBER 25, 2024

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Lincoln VUL Dollar Cost Averaging Fixed Account Rate Program Extended for *Lincoln AssetEdge*[®] VUL

Extended through June 30, 2025

Lincoln is extending the Variable Universal Life Insurance Dollar Cost Averaging Fixed Account Enhanced Interest Rate Program through June 30, 2025. This program includes an enhanced current interest rate to help with short-term returns while the client transfers funds into variable investment options using a 12-month Dollar Cost Averaging (DCA) program.

Fixed Account enhanced rate when electing DCA for a 12-month period¹

<i>Lincoln AssetEdge</i> [®] VUL	
Enhanced current interest rate² 8%	Program yield³ 4.04%

New formal applications signed, dated, and received in good order in Lincoln's home office up to and including Monday, June 30, 2025, are eligible.

¹ Subject to eligibility requirements. Term conversions are not eligible. Internal replacements, including any application with a combination of internal and external replacement will not be eligible.

² Enhanced interest rate is paid on the declining balance in the Fixed Account, so the amount earned each month will be less.

³ The program yield is based on the initial premium after the completion of the DCA program. The DCA rate does not reflect performance of the variable investment options selected by the client. Depending upon the product, results may be lower due to product charges; refer to prospectus for details.

Dollar cost averaging does not guarantee a profit or protect against loss in declining markets. Clients should also consider their ability to continue purchasing through all periods at all price levels.

PDF
[Download the full article pdf](#)
FAQ
[Download the Frequently Asked Questions](#)

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November is Long-Term Care Awareness Month



[Access the Long-term care Awareness Month 2024 Resources at www.lfg.com/LTCAM](http://www.lfg.com/LTCAM)

- Watch the three-part thought leadership series that focuses on key moments that can impact a client's life
- Get updates on where state governments stand on attempts to create LTC programs
- Help clients understand long-term care
- Use the *MoneyGuard*® Conversation Catalyst Tool

Prepare clients for moments that matter

If you knew your clients stood a one-in-five chance of having a socially, emotionally and financially disruptive event happen during their peak earning years, how would you choose to factor it into their planning?¹ Would you bring it up proactively? Or wait to meet clients somewhere along their journey? Let's see why sooner is always better when it comes to caregiving conversations.



Read the blog

by **Suzanne Schmitt***, a three-peat caregiver and managing director at NextChapter Innovation

*Suzanne Schmitt is not an affiliate of Lincoln Financial

¹National Alliance for Caregiving (NAC) and the American Association of Retired Persons (AARP), *Caregiving in the U.S. 2020 study*.

Phone Routing Enhancements for Financial Professionals

November 25, 2024

Beginning November 25, 2024, Lincoln is excited to launch dedicated agent queues for its annuity and life insurance Financial Professionals, providing a more direct path to a live service representative!

What You Need to Know

- Currently, Financial Professionals and clients are prompted to engage in self-service options. If they cannot reach their desired destination, they are directed to a switchboard queue and transferred to the correct queue based on the nature of their call.
- Starting November 25, Financial Professionals can:
 - Continue to utilize self-service options, or
 - Directly connect to a trained service representative for **product-specific inquiries** by authenticating themselves.
 - **Authentication** consists of providing a policy number and the last 4 digits of your social security number
- There is no change to Financial Professional Producer Solutions or claims calls.
- There is no change to the client phone experience

New Lincoln Post-Placement Survey

Lincoln-owned customer survey

Lincoln recently introduced a new survey to customers after placement of their life insurance or MoneyGuard® policy. This new Lincoln-owned survey replaces the Life Insurance Marketing and Research Association (LIMRA) post-placement survey that is used today to collect feedback from our customers. The new Lincoln survey is only two questions, reduced from 10 questions, making it easier and quicker for customers to complete and return, while still providing Lincoln with valuable information.

There will be no change in how customers receive the survey; it will be sent electronically via email with a link to an online survey or mailed to those who have not consented to be contacted electronically. If you have any questions, please reach out to your dedicated Underwriting & New Business team.

New Business Form Updates

November 11, 2024

Reprinted from the November 11, 2024, Lincoln Leader

The following forms for Lincoln life insurance, including *MoneyGuard*® (MG), have been updated. Please reach out to your dedicated Underwriting & New Business Team if you have any questions.

Form Name/Number	Details	Product		Transition
		Life	MG	
Electronic Funds Transfer (EFT) Form (CS06711 2/24)	The EFT form has been updated to include the following disclaimer: “ <i>Lincoln may require a voided check or other banking document to establish or maintain this Electronic Funds Transfer Authorization. You will be notified if this additional documentation is necessary.</i> ” This updated version has existed on the Lincoln forms tool and <i>MoneyGuard</i> platforms since August. This form will now be available on all platforms.	X	X	30 days
HIV Consent (Various)	The HIV Notice and Consent form that the Proposed Insured must sign to give consent to HIV testing has been updated in AZ, DC, IA, KY, ME, MI, NH and OH following changes made in early 2024 to Lincoln’s Underwriting guidelines for HIV positive individuals.	X		30 days

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New Business Team Updates

Brokerage and Specialty Markets Divisions

Reprinted from the November 11, 2024, Lincoln Leader

Lincoln Underwriting & New Business recently realigned our team structure to provide the industry leading support that you are accustomed to while optimizing our model for continued success. As part of these realignments, new Lincoln *MoneyGuard*® submissions within the brokerage and specialty markets divisions are now supported by the same dedicated New Business teams which also service your Life cases. There will be no changes to the *MoneyGuard* underwriting team that is in place today.

With the realignment of our New Business teams, valued partners and customers will benefit from:

1. One unified leadership team that supports both the Life and *MoneyGuard* business for better oversight.
2. Dedicated new business resources that are experienced and familiar with individual partner needs, further reducing processing errors.
3. A consistent experience and culture for our partners and associates by supporting and leveraging best practices across Life and *MoneyGuard*.

We are committed and prepared to serve both your Life and *MoneyGuard* business with the care and attentiveness you have come to expect. Please be assured that all business is being handled following our normal processes and within our posted Service Level Agreements.

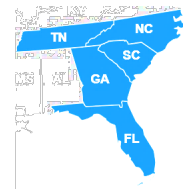
If you have any questions, please reach out to your dedicated Lincoln New Business and Underwriting team.

PDF [Download the full article pdf](#)

Lincoln Financial to work with policy owners impacted by Hurricane Helene in FL, GA, TN, SC, and NC

Reprinted from the October 14, 2024, Lincoln Leader

Lincoln Financial (Lincoln) recognizes the hardships many of our policy owners and agents have experienced related to Hurricane Helene in **Florida, Georgia, Tennessee, South Carolina, and North Carolina**. As the severe weather may have impacted the timeliness of payments and submission of paperwork, we will work with our policy owners, agents and brokers, on a case-by-case basis, to ensure their Lincoln insurance coverage will remain in force and not lapse due to nonpayment of premium.



If you were impacted by Hurricane Helene, please contact us at the phone number listed below with any questions you may have with your coverages:



Individual Life Insurance: 1-800-487-1485

2024 Life Insurance Year-end Guidelines

Individual Life, Executive Benefits and Lincoln MoneyGuard®

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**

Company Holiday | November 28-29

Upcoming Deadlines

Suggested final date to submit all applications and tickets requesting a Tele-App or Phone PHI. 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 in-good-order to be guaranteed 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:

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.

GoDigital website

Streamline the purchase process!

Top 3 Best Practices for Year-End

Lincoln's suite of digital tools helps to streamline the life insurance process from submission to policy delivery with eApp, eTicket, eInterview, pending status tracker, and ePolicy Delivery. Additionally, these three tips help to keep the process seamless...

1. Always include special instructions on a cover sheet.
2. If the payment mode is EFT, please proactively submit verification either by Void Check, copy of the bank statement, screenshot of statement, or letter on bank letterhead. And note on the coversheet if the first premium will be drafted.
3. Make sure the ticket/application information is correct so it will match the client interview information.



Year-End Guidelines

PDF

Download the flier

Timing Reminders for Year-End

A successful year end relies on following the published guideline dates. Additionally, it is important to remember these important timeframes.

1. Leverage Online Interview (eInterview) for clients to complete their application. It's convenient and available at any time.
2. Wire Transfers are not instantaneous. Allow a minimum of 4 hours after initiation of a wire to Lincoln before trying to confirm its receipt.
3. Suitability review for VUL can take time. Send all VUL forms through the outside broker-dealer (OBD) for suitability review as soon as possible.
4. 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.



[Year-End Guidelines](#)

PDF

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Plan ahead for the additional time it may take for a 1035 exchange to be completed!

The turnaround times that carriers publish for processing a 1035 exchange request range from a few business days to multiple weeks. For specific carrier times, review the 1035 exchange info linked below. And please note:

1. Check the carrier's rules on accepting electronic signatures. Many carriers will reject electronic signatures on the following forms:
 - 1035 exchange request form
 - State replacement form
2. Lincoln's New Business Case Manager will initiate 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 cases that are in-good-order.



[1035 Exchange Carrier Information](#)

PDF

[Download the flier](#)

Resource Roundup: Below is a summary of links shared in this newsletter.

Article: [Lincoln VUL DCA Fixed Account Rate Program Extended for Lincoln AssetEdge® VUL](#)

.....
Article: [New Business Form Updates](#)

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Article: [New Business Team Updates](#)

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Website: [Long-term Care Awareness Month 2024 Resources](#)

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Blog: [Prepare clients for moments that matter](#)

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

Flier: [Top 3 Best Practices for Year-End](#)

Flier: [Timing Reminders for Year-End](#)

Flier: [Plan ahead for the time it may take to complete a 1035 exchange!](#)

State approvals

Last Updated
9/30/2024

[View State Availability Grids](#)

Go Digital

Your one-stop shop for all Lincoln digital capability resources!

[GoDigital website](#)

Market Intel Exchange

Market data and insights from Lincoln and industry asset management partners

[Market Intel Exchange \(PDF\)](#)

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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 insurance products are sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the product 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 <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.

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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