

LIFE SOLUTIONS

The Lincoln Leader

DECEMBER 16, 2024

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

Extended through June 30, 2025

Reprinted from the November 25, 2024, Lincoln Leader

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.

¹Subject 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.

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

³The 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](#)

Headlines

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

[New impairments now available on eEvaluate](#)

[Reminder! Underwriting quick quote requests](#)

[Reminder! Online 1099 Tax Statements and Email Notification](#)

[Focus on Online Interview: Still Time to Get Case Placed](#)

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New impairments now available on eValuate

Life insurance underwriting quick quotes

Beginning Dec. 16, Lincoln is pleased announce that **diabetes impairments** are now available on **eValuateSM** for real-time underwriting quick quotes.

Life insurance underwriting quick quotes through eValuate are based on Lincoln's specific underwriting guidelines and include the following:

- ✓ standard and preferred ratings
- ✓ rated build
- ✓ rated blood pressure
- ✓ certain impairments, including
 - Alcohol Abuse
 - Anorexia
 - Asthma
 - Bankruptcy
 - Diabetes (Pre-Diabetes, Elevated Glucose, Gestational Diabetes, Type 1 & Type 2 Diabetes)
 - Drug Abuse
 - Sleep Apnea

There are two ways to access eValuate for life insurance quick quotes:

Lincoln Quick Quotes

eValuate is available 24-7 for life insurance underwriting quick quotes based on Lincoln's specific underwriting guidelines. [Click here](#) for direct access to quoting.

Multi-Carrier Quick Quotes

Note: New Contact Information Below

For multi-carrier quoting capabilities, sign up with Paperless Solutions Group's eValuate to access underwriting quotes for all carriers on the platform. For more information and a personalized demo, contact Jeff McCauley at JMcCauley@MIB.com or Paul Carter at PCarter@MIB.com.

PDF


[Download the full article pdf](#)

Reminder! Underwriting quick quote requests

Guidance for Life and MoneyGuard underwriting quick quotes


Lincoln offers underwriting quick quotes as a non-binding, tentative medical or non-medical rating for an anonymous client. As a reminder, a quick quote request should include a brief summary of a client's medical and non-medical history but **not include** any personally identifiable information (PII) for the client.

It is important to include the right information in a quick quote request. Use the following as a guide to determine what should and should not be included in a quick quote email request to Lincoln.



Do's

- Gender
- Age or date of birth
- Height
- Weight
- Known medical impairments
- Face amount and desired product



Don'ts

Do not include any PII, including, but not limited to:

- Name, including first name/last initial or first initial/last name
- Social Security Number (or last/first four digits)
- Resident state
- Address
- Driver's license number
- Medical records
- Attachments containing PII

How to obtain an underwriting quick quote

Email Dedicated Underwriting Team – Life insurance, including Lincoln MoneyGuard®

Email a brief summary with anonymous client information to the quick quote email address assigned to your dedicated Underwriting team. **No attachments with PII should be included.** Requests will be processed within two business days.

Real-time Quick Quotes Online – Life insurance only


eValueate is available online 24-7 for life insurance underwriting quick quotes based on Lincoln's specific underwriting guidelines. [Learn more](#) or [click here](#) for direct access to quoting.

Reminder Online 1099 Tax Statements and Email Notification

As we near the 2025 tax season, we'd like to remind you that Lincoln offers its annuity and life insurance policy owners the ability to access 1099 tax statements online!


Access 1099 Tax Statements Online

View, download or print 1099 tax statements from the last seven years



Opt-In to Go Paperless

Receive an annual email notification when their tax statement(s) are ready to view online



[Download the pdf to learn more about this functionality and see step-by-step instructions on how it works](#)

Focus on Online Interview: Still Time to Get Case Placed

Consult these references for Online Interview to streamline the life insurance application process.

<p>Online interview for client's life insurance application</p>		<p>Online interview for client's life insurance application</p>	
<p>Online interview hardware choices</p>		<p>Online interview for agent</p>	
<p>Client has a question during their online interview for Life Insurance application</p>			

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.

<p>Lincoln VUL^{ONE} and Lincoln SVUL^{ONE} ONLY</p>		<p>Life, MoneyGuard, Executive Benefits</p>	
<p>Upcoming Deadlines</p>			
<p>4:00pm ET December 31</p>	<p>December 20</p>	<p>December 20</p>	<p>December 20</p>
<p>4:00pm ET December 31 NO EXCEPTIONS</p>		<p>December 31</p>	
<p>GoDigital website Streamline the purchase process!</p>			

Company Holiday | November 28-29

All placement-restrictive requirements, including premium, must be received at Lincoln in-good-order to be guaranteed for placement by Dec. 31, 2024.

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.

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.

***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.

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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 impairments now available on eValuate](#)

Direct access to quoting

Online 1099 Tax Statements and Email Notification: [learn more about this functionality and see step-by-step instructions](#)

Focus on Online Interview

- [Online interview for client’s life insurance application](#)
- [Online interview for client’s life insurance application](#)
- [Online interview hardware choices](#)
- [Online interview for agent](#)
- [Client has a question during their online interview for Life Insurance application](#)

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!](#)

<p>State approvals</p> <p>Last Updated 9/30/2024</p> <p>View State Availability Grids</p>	<p>Go Digital</p> <p>Your one-stop shop for all Lincoln digital capability resources!</p> <p>GoDigital website</p>	<p>Market Intel Exchange</p> <p>Market data and insights from Lincoln and industry asset management partners</p> <p>Market Intel Exchange (PDF)</p>	<p>Explore our blogs</p> <p>Help solve a range of client income needs through holistic planning.</p> <p>See the latest blog.</p>	<p>Find an article</p> <p>View the Index of Articles</p> <p>or visit the Lincoln Leader archive page (must be logged in to LFD.com)</p>
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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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Lincoln Financial is the marketing name for Lincoln National Corporation and insurance company affiliates. Variable products distributed by broker/dealer affiliate Lincoln Financial Distributors, Inc., Radnor, PA. ©2024 Lincoln National Corporation.

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

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