

The Lincoln Leader

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LIFE INSURANCE

Coming Soon – *Lincoln WealthPreserve*[®] IUL (2017) – 02/12/18

Effective February 12, 2018, subject to state availability, Lincoln will be introducing the newest member in its indexed UL portfolio, *Lincoln WealthPreserve*[®] IUL (2017) – 02/12/18. Offering the financial security of long term guaranteed death benefit protection and designed with built-in guarantees and flexibility, *Lincoln WealthPreserve*[®] IUL (2017) – 02/12/18 can help you meet your clients' changing needs throughout their life. Your clients can feel confident knowing that their beneficiaries will have the financial security of an asset that transfers to them income tax-free. This product will not be initially available in New York.

Product Highlights

Guaranteed financial protection

- **New!** Extended guaranteed death benefit protection for up to 40 years or to age 90¹ (whichever comes first)
- Guaranteed positive interest crediting with a guaranteed floor of 1% in all years²
- **New!** A guaranteed minimum indexed account cap of 8.75% for the first 10 policy years
- Guaranteed cap reduction protection in years 11-14 means surrender charges are waived if the indexed account cap is reduced to 6% or lower
- Access to cash value through loans, with guaranteed interest loan charge rates for the duration of the policy³

Flexibility to keep up with your clients' changing needs

- Policy value growth linked to S&P 500 Index* performance and with the 1.00% guaranteed minimum crediting rate, gains are never lost due to poor market performance²
- A simple approach to death benefit guarantee catch-up premiums¹ means your client's can pay the intended premium at any time and keep their death benefit guarantee intact

Transparency

- A simple product design with a single point-to-point indexed account and few design decisions to be made
- Growth linked to a popular, trackable market index — the S&P 500 Index*

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Secure the added protection of a living benefit

- Choice of chronic care riders
 - **New!** *Lincoln LifeAssure*SM Accelerated Benefits Rider⁴ provides a no upfront cost benefit with a discounted benefit upon qualification of a permanent chronic illness (see next article for full description)
 - *Lincoln LifeEnhance*[®] Accelerated Benefits Rider⁴ provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness

Optimal Sales Design

- Level pay premium design
- Death Benefit option 1 (level)
- Solve to endow premium
- With the above design, 6% rate of return assumption is expected to satisfy the Extended No-Lapse Rider minimum premium requirement

¹Minimum premium requirement must be met to maintain the Extended No-Lapse Minimum Premium Rider. Only available with DBO1 and maximum issue age of 79.

²Policy charges remain in effect and could reduce your policy value.

³Loans and withdrawals reduce the policy's cash value and death benefit.

⁴Each benefit payment will proportionately decrease the death benefit.

*The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor's[®], S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by The Lincoln National Life Insurance Company. The Lincoln National Life Insurance Company's product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Rider Availability

The following riders will be available, subject to state availability, on *Lincoln WealthPreserve*[®] IUL (2017) – 02/12/18:

- Accelerated Benefits Rider (with critical illness)
- Accelerated Benefits Rider (without critical illness)
- *Lincoln LifeAssure*SM Accelerated Benefits Rider
- *Lincoln LifeEnhance*[®] Accelerated Benefits Rider
- Change of Insured Rider
- Children's Term Rider
- Disability Waiver of Monthly Deductions Benefit Rider
- Extended No-Lapse Minimum Premium Rider
- Overloan Protection Rider
- Supplemental Term Insurance Rider on Primary Insured
- Supplemental Term Insurance Rider on Other Insured

Coming Soon – *Lincoln LifeAssure*SM Accelerated Benefits Rider

With the introduction of *Lincoln WealthPreserve*[®] IUL (2017), Lincoln will be introducing the newest addition to its rider portfolio, *Lincoln LifeAssure*SM Accelerated Benefits Rider (LAABR). Available at policy issue, subject to state availability, this rider is designed for clients who have a primary need for death benefit protection but are also concerned about the impact that a permanent chronic illness may have on their financial well-being but do not want to incur any upfront cost. This rider will initially be made available on *Lincoln WealthPreserve*[®] IUL (2017).

Rider Highlights

- Provides access to death benefit due to a permanent chronic or terminal illness, subject to requirements
- No upfront cost for the rider, however each benefit payment will be discounted upon acceleration for early payment of benefits and an administrative fee of up to \$250 per benefit payment will be deducted
- Indemnity benefit – No receipts for reimbursement needed; proceeds may be used for any purpose
- No waiting period to receive benefits, once all eligibility conditions have been met
- Monthly deductions will still occur unless waived under another policy rider. Premiums may be needed to keep the policy in-force
- No additional health insurance licensing requirements because this is filed as an accelerated benefits rider versus a long term care rider
- Each benefit payment will proportionately decrease the death benefit

Issue rules

- Rider must be elected at issue
- Issue ages 20-80, up to Table D
- While there is no maximum policy Face Amount, there is a lifetime maximum benefit which varies by issue age:
 - Ages 20-69: \$1,500,000 (gross)
 - Ages 70-80: \$1,000,000 (gross)
- Only one Accelerated Benefits rider (ABR) will be allowed per policy
- Additional underwriting supplement required
 - Insured can be approved for the base policy but declined for the rider
 - Ages 70+ will have a 10 word delayed recall test; depending on results may administer Short Portable Mental Status Questionnaire (SPMSQ)
- To apply for LAABR follow these steps:

APPLICATION PART 1 INFORMATION: The following information should be used to select the illustrated ABR in the application.	
Additional Benefits and Riders	
<input checked="" type="checkbox"/>	Accelerated Benefits Rider for Chronic Illness (Complete applicable supplement) Write in: LAABR

Chronic Illness Benefit

Qualification for Acceleration

- Written certification by Licensed Health Care Practitioner that:
 - 1) Services will be needed for the rest of the Insured's life; and
 - 2) EITHER
 - a) Unable to perform 2 out of 6 Activities of Daily Living (ADL's) OR
 - b) Requires substantial supervision due to severe cognitive impairment
- Insured must initiate a new claim each benefit period to continue to receive benefits; no recertification package will be sent automatically

Benefits Available

- Only one Chronic Illness annual lump sum benefit payment may be received per Benefit Period which will equal 12 months, subject to a minimum and maximum Benefit Amount.
 - **Total Benefit Amount:** At the time of acceleration the lesser of the Specified Amount at time of acceleration or the Lifetime Maximum is used to determine the Original Benefit Amount. Once acceleration begins this is referred to as the Remaining Benefit Amount.
 - **Minimum Annual Benefit Payment:** Benefit Payment Amount will be the lesser of: 1) \$50,000; 2) 5% of the Original Benefit Amount discounted for early payment of benefits; or 3) the balance of the Remaining Benefit Amount discounted for early payment of benefits.
 - **Maximum Annual Benefit Payment:** Benefit Payment Amount will be the lesser of the following: 1) The annual IRS Per Diem; 2) 25% of the Original Benefit Amount discounted for early payment of benefits; or 3) the Remaining Benefit Amount discounted for early payment of benefits.
- Once acceleration begins, an in-force illustration should be requested to determine any potential changes to planned premiums

Terminal Illness Benefit

- **Qualification for Acceleration**
The Insureds life expectancy is reduced to 12 months or less
- **Benefits Available**
One-time benefit payment - lesser of 50% of the gross death benefit amount or \$250,000

Compensation

There will be no additional target premium by adding this rider

Coming Soon – *Lincoln LifeGuarantee*[®] UL (2013) – 02/12/18

Effective February 12, 2018, Lincoln will be introducing pricing improvements to *Lincoln LifeGuarantee*[®] UL (2013) which will solidify competitive level-pay lifetime guarantee pricing for key cells.

Highlights

Goals of the reprice focused on our core market – level-pay lifetime guarantee, non-tobacco classes ages 60 and above:

- Top 3 carrier or better for standard and top 4 carrier or better for preferred
- Average premium reduction approximately 4%
 - Majority of premium decreases are within a range of 2% - 6%
 - Pricing remained the same in a limited number of cells that were previously in the top 3
- No changes to targets

Single or short-pay scenarios will not see pricing improvements, and in a limited number of cells may see slight premium increases.

Transition Guidelines

For states that are approved at rollout there is a 60-day transition period which begins on **February 12, 2018 and ends on April 12, 2018**. All states will be automatically approved at rollout with the exception of **Oregon** (pending 2/12/18 rate approval), **Puerto Rico** (pending approval of the 2013 base product), and **New York** (where *Lincoln LifeGuarantee*® UL is not available).

- **New signed formal applications received on or after February 12, 2018 and applications currently in underwriting that will be issued on or after February 12, 2018** will have their choice of *Lincoln LifeGuarantee*® UL (2013) – 09/12/16 rates or the new *Lincoln LifeGuarantee*® UL (2013) – 02/12/18 rates.
- **For policies already issued**, Lincoln will accept a written request and a revised illustration to change to the *Lincoln LifeGuarantee*® UL (2013) – 02/12/18 rates.
- **For policies already placed**, normal internal replacement guidelines apply. Rewrites will not be allowed.

Available Riders

The following riders are available on *Lincoln LifeGuarantee*® UL (2013):

- Accelerated Benefits Rider (with critical illness)
- Accelerated Benefits Rider (without critical illness)
- Accidental Death Benefit Rider
- Children's Term Insurance Rider
- Disability Waiver of Specified Premium
- Disability Waiver of Monthly Deduction
- Guaranteed Insurability Rider
- *Lincoln LifeEnhance*® Accelerated Benefits Rider
- Spouse Term Rider

Coming Soon – *LincXpress*® Tele-App Process Enhancements

Effective February 12, 2018, Lincoln will be introducing two new enhancements to the *LincXpress*® Tele-app process:

1. Expansion of the *LincXpress* Tele-app Electric Ticket (eTicket) capability to UL, SUL, IUL, SIUL
2. Enhancements to the *LincXpress* Tele-app Forms Tool

LincXpress Tele-App eTicket Expansion

The *LincXpress* Tele-App eTicket submissions process will be expanded to now include **fixed life insurance products**, including the Universal and Indexed Universal life insurance portfolio (UL, SUL, IUL, SIUL).

This expansion will offer the same electronic ticket submission experience as *Lincoln LifeElements*® Level Term, while maintaining consistency with the current paper process. It will continue to improve the ease of doing business for our producers and consumers, as well as:

- further reduce turnaround times
- reduce NIGOs, and
- enable faster policy issue

You will access the eTicket submission tool through your Lincoln Advisor Website or directly through iPipeline, as you do with *Lincoln LifeElements*® Level Term today.

This expansion **excludes** the Variable Universal Life portfolio and Lincoln *MoneyGuard*®.

LincXpress Tele-App Forms Tool Updates and Improvements

Lincoln is improving the process of how you access the required *LincXpress* Tele-App forms on the Lincoln Forms Tool and iPipeline's FormsPipe platform. The required pre-interview forms have previously appeared individually, which resulted in forms often being missed at submission. Forms will now be bundled together in **two distinct packages** based on state and product guidelines, to ensure the proper solicitation forms are provided to the client, and the minimum required forms are submitted to Lincoln to conduct the interview:

1. **Core Applicant Packet – Leave with Applicant**
 - a. PHI Instructions, Important Notice, Privacy Practices Notice, Life Insurance Buyers Guide, and Anti-Money Laundering Alert
 - b. Any applicable state-specific disclosures required on all cases
2. **Core Ticket Packet – To be signed and returned through Lincoln Financial Group**
 - a. Ticket Submission Checklist, Tele-App Ticket, HIPAA, Receipt of Privacy Practice, Replacement Form, and Agent's Report
 - b. Variable products will also generate Suitability Amendment, Allocation Form, and Customer Identification Form
 - c. Any applicable required state-specific forms for all cases

It will be critical that you continue to consult the *LincXpress* Tele-App Ticket Submission Checklist for each submission, as additional forms may be required based on each case. Each case is also subject to any additional underwriting requirements.

Coming Soon – Financial and Medical Underwriting Updates

Lincoln Underwriting is excited to announce new Financial and Medical Underwriting guideline updates to help meet your clients' needs. **The new guidelines are effective February 5, 2018.**

Lincoln knows Business Insurance Coverage!

Business insurance is important for continuity in any industry and today's business world requires flexibility to accommodate the fast changing business market. Lincoln remains "Leading-Edge" in our underwriting approach to Business Insurance and as a result, we are **refining our Financial Underwriting Guidelines** to better reflect and meet the changing needs of today's business environment.

Lincoln Underwriting will now be able to consider **more than** the usual average of 5-10x income that is used for allowable insurance coverage for Key Person Business sales. Depending on the case situation and information provided, the following Key Person guidelines can be considered subject to Underwriter discretion:

Key Person Coverage

Ages up to 69	Initial review will still allow for 5-10x income, with consideration given for higher multiples of up to 20x income , depending on the quantity and quality of financial information provided to the Underwriter. Details must be provided to the Underwriter with the reason why consideration above 10x income should be considered.
Ages 70 and up	Face amounts of up to 5x income may be applied for, depending on the case specifics and details provided regarding the need for coverage.

Private Equity and Investor Capital Key Person

Lincoln recognizes the importance of accommodating Private Equity and Investor Capital Key Person cases. Lincoln will now consider up to 25%, or possibly more, of the capital investment amount for insurable Key Person coverage! The coverage amount will depend on the financial information and a detailed reason for coverage need that is provided to the Underwriter. Copies of funding agreements and business financials will be needed to evaluate the viability of the amount applied.

In today's Business Market, having the right underwriting approach is the key to success for your client. With the upcoming changes to our Financial Underwriting Guidelines, Lincoln is poised to be your Business Insurance company of choice. Send us your business cases and we will give them the flexible underwriting view approach that your situation requires.

Charitable Gifting

With an established pattern of gifting to the charity, Lincoln can now consider allowable charitable gifting amounts that can be the greater of:

- 1) **10x** the average annual gift amount

OR

- 2) Allowance for a percentage of Net Worth using the following schedule:

Net Worth	Percentage of Net Worth
\$10 million or less	Up to 10%
\$11 million – \$50 million	Up to 20%
\$51 million – 100 million	Up to 30%
Greater than \$100 million	Up to 40%

Medical Underwriting Guideline Updates

To expand our competitive edge, we are implementing significant medical updates to the Life Underwriting Manual. Utilizing current research and mortality data, together with advances in medical treatments, we've made changes which allow for more favorable offers to **clients with history of breast cancer, prostate cancer, asthma, ulcerative colitis, and atrial fibrillation.**

We have also updated our ratings section for the cardiac biomarker NT-pro BNP, which will also allow for more competitive offers.

Coming Soon – MoneyGuard® What Care Costs Report Enhancements

Lincoln will be introducing several enhancements to the **What Care Costs (WCC) Report** effective February 12, 2018. The optional WCC Report is a valuable tool for the MoneyGuard® sales process that can be produced with a MoneyGuard® II Projection of Values. This report provides clients with state specific values pertaining to averages for both current costs of care and potential future costs of care. Client awareness of these values allows for an educated decision to be made when addressing their potential long-term care coverage needs now and in the future.

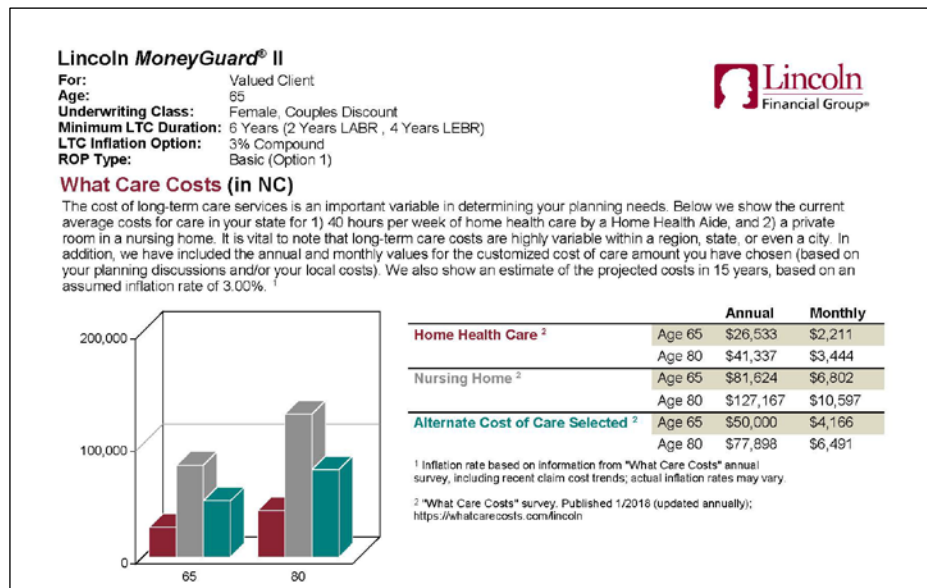
The WCC Report will be redesigned to better serve our clients. Enhancements will include:

- **NEW! Alternative Cost of Care scenario**

- In addition to the two scenarios already provided on the WCC report, a new Alternate Cost of Care value will be an optional selection that advisors can elect to use based on the specific planning needs of the client. If chosen, the user would input the current annual amount for that Alternate Cost of Care in the report options section.
- Then, as is the case with the Home Health Care and Nursing Home scenarios, the current cost of care values would be reflected on the WCC report, along with projected future costs that are based off of an assumed inflation rate (not selected by the user) for a future age (this alternate age is a user selection).

- The Home Health Care scenario on the WCC Report will be updated to reflect the cost of care assuming a **40 hour work week for a Home Health Aide** (currently shows as a 25 hour work week value).

- The Nursing Home scenario on the WCC Report will be updated to reflect a **Private room in a nursing home** (currently shows a value based on a Semi-Private nursing home room).



The WCC Report will also be updated with the **2017 industry values for costs of care**. These state specific average values are updated annually to ensure clients are referencing the most accurate data we can provide when making key decisions about their long-term care planning needs. The updated rates are industry rates that are provided from the annual *What Care Costs* survey.

On February 12, 2018, the updated WCC Report will be available on the Lincoln DesignItSM illustration platform for version 40.0. At that time, users will also be able to utilize the updated cost of care rates through the *What Care Costs* website, which can be found here; <https://www.whatcarecosts.com/lincoln>

New York Regulation 210 – Non-Guaranteed Elements Illustration Disclosure

New York Regulation 210 – Life Insurance & Annuity Non-Guaranteed Elements becomes effective for **policies issued in New York on or after March 19, 2018**. To comply with this new regulation, a Non-Guaranteed Elements Disclosure Form must be provided to the client prior to policy issue that shows the current scale of any non-guaranteed elements and allows an easy comparison to the corresponding guarantees.

Impacted Products

Lincoln will satisfy this requirement by generating a new illustration disclosure form for the following currently sold New York products, as well as for those that become available for sale in New York in the future:

- *Lincoln LifeCurrent*[®] UL
- *Lincoln LifeReserve*[®] UL (2009)
- *Lincoln LifeReserve*[®] Indexed UL Accumulator (2014)
- *Lincoln WealthAdvantage*[®] Indexed UL
- *Lincoln WealthPreserve*[®] Survivorship IUL
- *Lincoln AssetEdge*[®] VUL (2015)
- *Lincoln AssetEdge*[®] Exec VUL (2015)
- *Lincoln MoneyGuard*[®] Reserve

Term products are not impacted by this regulation.

NOTE: Due to the systems effort required for each product and low sales volumes, this new illustration disclosure will **not be created for *Lincoln PreservationEdge*[®] SVUL and therefore this product can no longer be issued in New York on or after March 19, 2018**.

Illustration Disclosure Form

The *New York Regulation 210 Non-Guaranteed Elements Disclosure Form* will be included in the illustration:

- For Life products, in the Required Reports after the “Cover Page”
- For MoneyGuard, in the Projection of Values reports after “Disclosures” and before “Understanding Your Projection of Values”

The disclosure form contains:

- An introduction that discusses how non-guaranteed elements may impact the illustration and policy. This replaces any non-guaranteed elements text that previously printed in other sections of the illustration.
- A listing of all the non-guaranteed elements for the specific product, presented with corresponding letter cross-references used in the table of rates and charges. Rates and charges that are fully guaranteed are not shown.
- A table of non-guaranteed rates and charges along with the corresponding guarantees for each year illustrated. These are based on the initial specified amount and death benefit option. For MoneyGuard, these do not reflect any impacts of Long Term Care claims. Differences in rates and charges resulting from future illustrated policy changes are not shown. Product features that have not been illustrated show current assumed rates as “n/a”.

The Signature Page will also contain a client and agent acknowledgement that the disclosure form has been reviewed.

Transition Guidelines

Policy Issue Date will determine if the disclosure form is required. Policy Issue Date is defined as the date the policy is physically produced with all restrictive requirements received in good order in the home office.

- If the Policy Issue Date is **Friday, March 16, 2018 or earlier**, the disclosure form **may be provided but is not required**.
- If the Policy Issue Date is **on or after Monday, March 19, 2018**, the disclosure form **is required and a signed illustration version 40.0 or later must be submitted prior to policy issue**.
- Since the new illustration disclosure will not be made available, **Lincoln PreservationEdge® SVUL can no longer be issued in New York on or after Monday, March 19, 2018**. The Policy Issue Date must be Friday, March 16, 2018 or earlier.
- ***There will be no exceptions.***

To minimize business disruption, the following will be **effective February 12, 2018**:

- **With the release of DesignItSM illustration platform (v. 40).**
 - The *New York Regulation 210 Non-Guaranteed Elements Disclosure Form* will automatically be generated for the products listed above.
 - A message will be added to the input screen and Producer Report for **Lincoln PreservationEdge® SVUL** that reads “Product can no longer be issued in New York on or after Monday, March 19, 2018.”

If you have an active internet connection, the software will automatically update on February 12, 2018 to this new version. If you need to download the Lincoln DesignItSM illustration platform, it is available on the Lincoln producer websites or from Field Office Technicians.

You are strongly encouraged to begin using this software version immediately.

- **All pending NY cases for the products listed above will have a new issue restrictive requirement** (memo to agent) that reads “Please note pursuant to NY Reg 210 Non-Guaranteed Elements Disclosure requirement, if the policy is not issued prior to 3/19/2018, a new signed illustration will be required prior to issue if a signed illustration version 40.0 or later was not already submitted.”

Frequently Asked Questions

Why was Policy Issue Date used to determine whether the disclosure form is required?

The regulation defines the requirement based on when a policy is issued.

What if the policy is issued before March 19, 2018 but placed after March 19, 2018?

The disclosure form is not required for policies with a Policy Issue Date prior to March 19, 2018, even if placed after that date.

What if the policy is issued after March 19, 2018 but backdated to save age prior to March 19, 2018?

The disclosure form would still be required, as backdating would only impact the Policy Effective Date (when insurance coverage begins). The disclosure form requirement is based on Policy Issue Date.

What if the policy was issued prior to March 19, 2018 but a material change is requested that results in a reissue after March 19, 2018?

A revised illustration including the disclosure form would be required.

What happens if it is after March 19, 2018 and all other issue restrictive requirements have been met, but a signed illustration version 40.0 or later has not been submitted?

The policy will not be issued until the signed illustration version 40.0 or later has been submitted.

Currently for VUL, a signed illustration is not an issue restrictive requirement. Will this be changed?

Yes, a signed illustration will be an issue restrictive requirement for all impacted products issued in NY on or after March 19, 2018, including VUL.

Is there an application received cutoff date in order to ensure a client can qualify for *Lincoln PreservationEdge*[®] SVUL?

No. However, the later the application is submitted, the larger the risk that the business will not be issued prior to March 19, 2018. No exceptions can be made.

Per Diem Limit for 2018 – Reminder

The Per Diem Limit is the maximum daily benefit used for determining certain benefits under the *Lincoln LifeEnhance*[®] Accelerated Benefits Rider. Lincoln will use the limit in effect at the beginning of each Benefit Period for the entire Benefit Period. The Internal Revenue Service establishes this limit annually on January 1st. The Per Diem Limit for **2018 will be \$360** which is unchanged from the 2017 rate.

Coming Soon – DesignIt Sales Concept Updates

A new **Business Valuation** tool will be available under the Business Insurance Planning Sales Concept category. This tool introduces a more comprehensive approach to informal business valuations. The output provides an engaging and meaningful presentation to help convey the estimated value of a business, and create a foundation for business insurance planning. Key features include the following.

- The ability to align informal business valuation methods with others in the industry
- Book value enhancements that include the ability to input asset and liability adjustments
- The flexibility to enter up to five years of financial information, or as few as one year of data
- A comprehensive presentation including; new graphics, a narrative on valuation methods, and a glossary of terms
- Highlights on how permanent life insurance can help a business owner strengthen their business planning

Due to low usage, the following DesignIt Sales Concepts will be retired effective, February 12, 2018. Please note, only the LFD version of DesignIt is impacted by these changes:

- Wealth Protection Planning
 - LifeLINC (CD\Savings Funding an ILIT); **(Qualified Plan\IRA Funding an ILIT, will continue to be available)**
 - LifeLINC(Annuity Funding MG)
- Wealth Transfer/Estate Planning
 - Benefits of Annual Gift Exclusion
 - Family Limited Partnership/LLC
 - Preferred Return LLC
- General
 - LifeEnhance Accelerated Benefits Rider (Chronic and Terminal Care)
 - Policy Design Alternatives
 - Policy Review
 - Sales Ideas: Who Do You Know

Please contact your Lincoln Representative with questions.

Self-Service In-force Illustrations Awareness Campaign – Beginning in February

The life insurance industry has shifted from a focus on guaranteed protection sales to accumulation sales, often to supplement retirement income with distributions from a properly designed life insurance policy. With the many “moving parts” of these designs, Lincoln’s focus on post-issue policy management looks to assist advisors and policy owners to better manage their long-term policy goals and objectives.

Beginning in February, Lincoln’s Life Customer Service department will promote just one of our many post-issue policy management initiatives, Self-Service In-force Illustrations. Each month over the course of 2018, we will highlight different tools, resources and best practices to help improve the opportunity for generating a successful Self-Service Inforce Illustration. The campaign and topics selected were developed based on survey feedback we received from many of our valued distribution partners.

Look for the first article in the upcoming February 26th Lincoln Leader!

State Approvals

No updates at this time.

[View State Availability Grids](#)

Products and features subject to state availability. Guarantees are subject to the financial strength of the insurer. Lincoln Financial Group is the marketing name for The Lincoln National Corporation and its affiliates.

Insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company (Lincoln) does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Insurance policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York (Lincoln).**

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.

Variable products are sold by prospectus. For more information about the variable products, including fees and charges, refer to the prospectus. Variable products are distributed by Lincoln Financial Distributors and offered through broker dealers with effective selling agreements.

Only registered representatives can sell variable products.

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