

The Lincoln Leader

June 15, 2020 – Vol. 18 Issue 16

Now Available – *Lincoln AssetEdge*® VUL (2020) and *Lincoln AssetEdge*® Exec VUL (2020)

Same death benefit protection offering significant market-driven growth potential

Effective June 15, 2020, subject to state approval, The Lincoln National Life Insurance Company is pleased to announce the newest product in its variable universal life portfolio, *Lincoln AssetEdge*® VUL (2020). This product and its Business Solutions version, *Lincoln AssetEdge*® Exec VUL (2020), offer a variety of quality Separate Account investment options across all asset classes along with the opportunity for predictability and reduced volatility through a total of **four** indexed account options.

Lincoln AssetEdge® VUL (2020) and *Lincoln AssetEdge*® Exec VUL (2020) provide death benefit protection with maximum upside potential during the accumulation phase with the Lincoln *Elite Series of Funds* and additional protection during the distribution phase with four indexed accounts.

These products will not be made available in New York at this time.

Product Highlights and Updates

Accumulation and Market-Driven Growth Potential

- **Elite Series of Funds**
 - Covers every major asset class
 - Leading investment managers
 - Check-the-box asset allocation funds
 - Multiple risk management strategies

Indexed Account Options

- **1-Year Point-to-Point (PTP) Conserve Indexed Account Option**
Earns the full PTP percentage increase of the S&P 500* Index (excluding dividends) up to an index growth cap declared at the beginning of the segment year. The cap at launch will be 7.75%. 1% Floor.
- **NEW! 1-Year Point-to-Point (PTP) Balance Indexed Account Option**
Earns the full PTP percentage increase of the S&P 500* Index (excluding dividends) up to an index growth cap declared at the beginning of the segment year and with a 49% guaranteed Index Credit Enhancement and 2% Asset Based Charge. The cap at launch will be 9.00%. 0% Floor.

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- **NEW! 1-Year Point-to-Point (PTP) Perform Indexed Account Option**
Earns the full PTP percentage increase of the S&P 500* Index (excluding dividends) up to an index growth cap declared at the beginning of the segment year and with a guaranteed 56% Index Credit Enhancement, non-guaranteed Positive Performance Credit, and a 4% Asset Based Charge. The cap at launch will be 9.00%. 0% Floor.
- **NEW! 1-Year Point-to-Point (PTP) Perform Plus Indexed Account Option**
Earns the full PTP percentage increase of the S&P 500* Index (excluding dividends) up to an index growth cap declared at the beginning of the segment year and with a guaranteed 56% Index Credit Enhancement, non-guaranteed Positive Performance Credit, and a 6% Asset Based Charge. The cap at launch will be 11.25%. 0% Floor.

Fixed Account- No Fixed Account transfer restrictions.

Dollar Cost Averaging available at issue with an enhanced Fixed Account interest rate to help address market volatility concerns.

Current persistency bonus beginning in year 3

Current M&E charge of 0% for all years

Right to Examine (freelook) Period for Return of Value states will now immediately invest into the client elected allocations. If exercised, the return of value will be equal to the accumulation value less debt plus any charges and fees.

External Rollover Loans are not commissionable

Decreases in Specified Amount are be subject to the full prorated surrender charge during the entire surrender charge period

Access to Cash Value

- **Fixed Loan wash loans in years 11+**
- **Indexed Account Participating Loan** creates an opportunity for cash value predictability during the distribution phase with a guaranteed loan interest charged rate of 5.5% in all years

Protection

A choice of optional policy enhancements that provide financial protection from either long-term care expenses (**Lincoln Care Coverage® Accelerated Benefits Rider**) or permanent chronic illness (**Lincoln LifeAssure® Accelerated Benefits Rider**).

Business Solutions

Lincoln AssetEdge® Exec VUL (2020) with the Exec Enhanced Surrender Value Rider designed for business owners who need a balance sheet sensitive solution.

Availability

New business applications will be accepted on **Monday, June 15, 2020**, in approved states. Please note, the new product will not initially be filed in New York.

Transition Rules

For states that are approved at rollout there is a transition period which begins on **June 15, 2020 and ends August 14, 2020**.

- **For the old product**, formal applications must be signed, dated and received in-good-order in Lincoln's home office by the end of the transition period to qualify.
- **For LincXpress® Tele-App Cases**, a complete ticket and required solicitation forms must be received and the client interview completed.
- **For pending business or policies already issued**, Lincoln will accept a written request and a revised illustration to change to *Lincoln AssetEdge®* VUL (2020) or *Lincoln AssetEdge®* Exec VUL (2020).
- **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.

Available Riders

Subject to state approval, the following riders are available on *Lincoln AssetEdge®* VUL (2020) and *Lincoln AssetEdge®* Exec VUL (2020):

- Accelerated Death Benefit Rider (with critical illness) (ABR- 5645) **,¹
- Accelerated Death Benefit Rider (without critical illness) (ABR-5650) **,¹
- *Lincoln LifeAssure®* Accelerated Benefits Rider (ICC18ABR-7052/ABR-7052)*
- *Lincoln LifeEnhance®* Accelerated Benefits Rider (LR-631)*,[#]
- *Lincoln Care Coverage®* Accelerated Benefits Rider (ICC18LTC-7059/LTC-7059)
- Benefit Selection Option,¹(N/A)
- Change of Insured Rider (LR-496)*,²
- Enhanced Surrender Value Rider (LR-541)*,¹
- Exec Enhanced Surrender Value Rider (included automatically with Exec version) (LR-547)¹
- Overloan Protection Rider (included automatically) (ICCLR616/LR616)**,¹
- Waiver of Monthly Deductions Rider (LR-436)*

* - Additional charge applies

¹ Available with Simplified Issue and Guaranteed Issue

** - There is a one-time charge for this rider if it is exercised

² Available with Simplified Issue

[#]*LifeEnhance* ABR is replaced by *Care Coverage* ABR in approved states

Prospectus

There is one prospectus for *Lincoln AssetEdge®* VUL (2020) and *Lincoln AssetEdge®* Exec VUL (2020). The prospectus can be found on LFG.com under Explore insurance & annuities > Variable universal life > *Lincoln AssetEdge®* VUL (2020) > Performance > Prospectus and Reports tab. [Click here](#) to view a copy of the prospectus.

Illustrations

New! An industry leading re-imagined illustration tells the *Lincoln AssetEdge®* VUL (2020) story through words, numbers, and pictures.

- See a quick synopsis of the product and the individualized design with new Overview pages.

- Show how the policy may perform with multiple rates quickly and easily with the Range of Distribution report.
- Better understand how the product works with industry-leading transparency, including a new way to calculate a crediting rate that includes bonuses and costs.

Illustrations for *Lincoln AssetEdge*® VUL (2020) and *Lincoln AssetEdge*® Exec VUL (2020) can be run on the current version of *Lincoln DesignIt*™ illustration software (v50.0). If you have an active internet connection, the software will automatically update on June 15, 2020 to include these changes. If you need to download the *Lincoln DesignIt*™ illustration system, it is available on the Lincoln producer websites or from Field Office Technicians.

Reference Materials

The Reference Materials are available on the various Lincoln producer websites.

Technical Training Guide

[Lincoln AssetEdge](#)® VUL (2020) Product Reference Guide [guide includes *Lincoln AssetEdge*® Exec VUL (2020)]

Side-by-Side Comparisons

- [Lincoln AssetEdge](#)® VUL (2020) vs *Lincoln AssetEdge*® VUL (2019)
- [Lincoln AssetEdge](#)® Exec VUL (2020) vs *Lincoln AssetEdge*® Exec VUL (2019)

Specimen Contracts

- [Lincoln AssetEdge](#)® VUL 2020 (ICC20-VUL688)
- [Lincoln AssetEdge](#)® VUL 2020 (ICC-VUL688) with LAABR
- [Lincoln AssetEdge](#)® VUL 2020 (ICC-VUL688) with CCABR
- [Lincoln AssetEdge](#)® Exec VUL 2020 (ICC-VUL688)

Marketing Materials

Marketing materials for this product are available for viewing on the various Lincoln websites and for order from the Lincoln Literature Fulfillment Center. Materials will be available on June 15, 2019 or shortly thereafter.

Materials	Audience	Order Code
<i>Lincoln AssetEdge</i> ® VUL Client Guide	Client	AE-CLT-BRC001
<i>Lincoln AssetEdge</i> ® VUL Fact Sheet	Client	AE-FACT-FST005
<i>Lincoln AssetEdge</i> ® Exec VUL Fact Sheet	Client	AEE-FACT-FST001

Now Available – *Lincoln Enhanced Value*™ Rider Available on *Lincoln WealthAccumulate*® IUL (2019)

Flexibility of three options

Effective June 15, 2020, Lincoln is proud to introduce the new *Lincoln Enhanced Value*™ Rider, available on *Lincoln WealthAccumulate*® IUL (2019). This Rider will replace the current Alternate Cash Surrender Rider, also known as the Exec Rider.

The *Lincoln Enhanced Value*™ Rider (LEVR) allows business owners to reposition current assets of the company to purchase life insurance, while still being able to maintain the majority of the premiums paid as surrenderable liquid assets. It is primarily sold through Simplified Issue and Guaranteed Issue underwriting programs on multiple lives.

The surrender value upon full surrender of the policy to which this rider is attached will be increased to an Enhanced level so that it will be at least as large as the stated percentage of the summed premium contributions to date less Debt.

Rider Highlights

- Now offering more flexibility by adding two additional Benefit Options to the currently available 100% level on the Exec rider:
 - 100% ROP
 - 93% ROP
 - 85% ROP
- There will be a charge for the rider which varies by Issue Age and Substandard
- Primarily sold through Simplified Issue/Guaranteed Issue on multiple lives
- 10-year benefit period that grades down in years 8+
- Levelized and Semi-heaped compensation structure that's in-line with competitors
- Normalized target premium to match base product target (at 100% benefit level)
- Target premium increases with each step down in ROP Benefit level
- Higher gross commission rates than the Exec Rider because of the normalization of target
- Payout percentages adjusted to pay a higher percentage in the early years
- Reduced payout schedule from 6 years to 5 years and reduced renewal % in year 6+
- New LEVR Comp Builders will need to be completed in order to sell the LEVR. The new Comp Builders can be located on the Forms Tool on LFG.com. Please call our CARE Center at 800-238-6252, Option 1, Option 2 if you need assistance.

Chargebacks and Compensation

- Commissions will be charged back on a two-year rolling basis upon policy lapse or surrender, meaning that the most recent two years of Commissions will be charged back upon any lapse at any point while the LEVR Rider is in force.
- No chargeback on Specified Amount decrease while the *Lincoln Enhanced Value*SM Rider is in force.
- Withdrawal does not chargeback comp, but a withdrawal will cause this rider to terminate, after which normal policy rules will apply.

Transition Rules

The *Lincoln Enhanced Value*SM Rider (LEVR) will replace the current Alternate Cash Surrender Rider, also known as the Exec Rider. For states that are approved at rollout there is a transition period which begins on **June 15, 2020 and ends June 29, 2020**.

- **For the Exec Rider**, formal applications must be signed, dated and received in-good-order in Lincoln's home office by the end of the transition period to qualify.
- **For LincXpress® Tele-App Cases**, a complete ticket and required solicitation forms must be received and the client interview completed.
- **For pending business or policies already issued**, Lincoln will accept a written request and a revised illustration to replace the Exec Rider with LEVR.
- **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.

Illustrations

Illustrations for *Lincoln WealthAccumulate*® IUL (2019) with LEVR can be run on the current version of *Lincoln DesignIt*™ illustration software (v50.0). If you have an active internet connection, the software will automatically update on June 15, 2020 to include these changes. If you need to download the *Lincoln DesignIt*™ illustration system, it is available on the Lincoln producer websites or from Field Office Technicians.

Reference Materials

The Reference Materials are available on the various Lincoln producer websites.

Technical Training Guide

[Lincoln WealthAccumulate® IUL \(2019\) Product Reference Guide](#)

Side-by-Side Comparisons

- [Lincoln Enhanced ValueSM Rider \(LEVR\) vs. Alternate Cash Surrender Value Rider \(Exec Rider\)](#)
- [Lincoln Enhanced ValueSM Rider \(LEVR\) vs. Surrender Value Enhancement Endorsement \(SVEE\)](#)

Specimen Contracts

Lincoln WealthAccumulate® IUL (2019) 09/16/19 PBR with LEVR

Marketing Materials

Marketing materials for this product are available for viewing on the various Lincoln websites and for order from the Lincoln Literature Fulfillment Center. Materials will be available on June 15, 2019 or shortly thereafter.

Materials	Audience	Order Code
<i>Lincoln WealthAccumulate</i> ® IUL Fact Sheet	Client	WA-FACT-FST003
<i>Lincoln WealthAccumulate</i> ® IUL Exec Rider Fact Sheet	Client	WA-LEVR-FST001

Pricing Update: Lincoln *MoneyGuard*® Solutions Suite

Given the industry's historically low interest rate environment and that insurance products with guarantees tend to be more sensitive to macroeconomic trends, Lincoln is making prudent and responsible business decisions to adjust the pricing of our life insurance products.

Effective June 15, 2020, Lincoln Financial will implement pricing increases to all products in the Lincoln *MoneyGuard*® solutions suite.

Currently Sold Product Offering	Updated Product Offering *
<i>MoneyGuard</i> ® III (2020)	<i>MoneyGuard</i> ® III (2020) – 06/15/20
<i>MoneyGuard</i> ® II (2020) – 03/16/20	<i>MoneyGuard</i> ® II (2020) – 06/15/20
<i>MoneyGuard</i> ® II NY	<i>MoneyGuard</i> ® II NY – 06/15/20

As a leader in the hybrid long-term care marketplace, Lincoln remains steadfastly committed to developing and providing our customers with best-in-class products.

Pricing Updates

Lincoln is making the following pricing adjustments to ensure our life insurance products remain prudently and responsibly priced in the current historically low interest rate environment.

- Single pays will see an approximate increase of 20%
- Flexible premium payments will see the following approximate increase that trends down as the duration of payments is extended:
 - 5-pays increase 17%
 - 10-pays increase 15%
 - 15-pays increase 12%
 - 20-pays increase 10%
 - 25-pays increase 8%

Return of Premium Updates (*applies to MoneyGuard II (2020) – 06/15/20 in California only*)

Lincoln is adjusting the *MoneyGuard*® II (2020) ROP percentage to the following. This aligns with the 70% Basic ROP that exists for *MoneyGuard*® III and *MoneyGuard*® II NY. The updated graded/vested schedule from 70%-100% maintains the six-year design currently in *MoneyGuard*® II (2020).

Reflected below are the updated ROP percentages for *MoneyGuard* II (2020) – 06/15/20, which is only available in California:

- **Basic ROP%:** 70%
- **Graded ROP:** The ROP will be graded from 70% to 100% over 6 years as described by the following schedule:

Year	ROP %
1	70%
2	75%
3	80%
4	86%
5	94%
6	100%

Transition Guidelines

Reflected below are the Transition Guidelines that apply to all the Lincoln *MoneyGuard* solutions impacted by this pricing update:

- For applications to qualify for the current 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, June 26, 2020.
- For pending or issued business, after June 15, 2020, Lincoln will accept requests with a revised projection of values to change to the updated product offering.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- All pending business must be issued, or 1035 exchanges initiated (where applicable) on or before August 28, 2020.
- As of June 15, 2020, *Lincoln DesignIt* and *WinFlex* will be updated to reflect the new rates. During the transition period, both current and new rates can be run.
- Ensure that you are appropriately credentialed. Clients of advisors who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the premium rates in effect on the date when the advisor 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 90 days of the PHI. If these conditions are not met, the case will be closed. If a case is reopened, a new Part 1 must be submitted, and the case will be subject to the product available at that time.
- For *MoneyGuard*® II NY products only, please see the following reminder:
 - NY Reg 187: Please note that effective February 1, 2020, financial professionals are now required to complete two pre-sale training courses prior to soliciting new business or servicing existing business in New York. Specifically, the training includes:
 1. NY Regulation 187 Best Interests Training; AND
 2. Carrier Specific Product Training
 - You will not need to retake these training courses if you have already completed them (this rate change does not require any additional product training). In accordance with NY Regulation 187, the enhanced documentation and suitability review are still required before policy issue.

Illustration Availability

As of June 15, 2020, *Lincoln DesignIt* and *WinFlex* will be updated to reflect the new rates. During the transition period both current and new rates can be run.

If you have an active internet connection, the software will automatically update to include the new rates on June 15, 2020. If you need to download the *Lincoln DesignIt*™ illustration system, it will be available on the Lincoln producer websites or from Field Office Technicians.

State Availability

[Click here](#) to view the MoneyGuard state availability grid.

* *Lincoln MoneyGuard*® III (2020) – 06/15/20 will be reflected as *Lincoln MoneyGuard*® III 061520 where required

* *Lincoln MoneyGuard*® II (2020) – 06/15/20 will be reflected as *Lincoln MoneyGuard*® II (2017) 061520 where required.

* *Lincoln MoneyGuard*® II NY – 06/15/20 will be reflected as *Lincoln MoneyGuard*® II NY 061520 where required.

Suspension of Table Reduction Program

In the current economic environment with historically low interest rates and volatile equity markets, Lincoln is committed to proactively managing our business to ensure we are operating responsibly. With that guiding principle in mind, **effective June 22, 2020, Lincoln is suspending the Table Reduction Program (TRP) for all life insurance products.**

What You Need to Know

- **Lincoln will honor all qualifying TRP offers made by June 19, 2020, as long as the formal application is received at Lincoln by June 26, 2020, including:**
 - Trial TRP offers made by June 19, 2020
 - Formal TRP offers; subject to normal application, product, and/or issue guidelines
- For all formal and trial cases received at Lincoln after June 19, 2020, no new TRP offers will be made during this suspension

Frequently Asked Questions

1. How does Lincoln define a trial (informal) case for consideration of TRP?	The trial offer must be made by June 19, 2020 <u>and</u> a trial number must be assigned to the case. Quick quotes are <u>not</u> considered as a trial submission.
2. If a TRP offer was made on a trial case by June 19, 2020, will the offer be honored?	Yes, as long as the formal application is received at Lincoln by June 26, 2020.
3. If a trial case was submitted to Lincoln by June 19, 2020, but the underwriter was unable to make an offer by that date, will Lincoln honor the request?	If a trial case has been submitted to Lincoln and assigned a trial File Number by June 19, 2020, underwriting will extend a TRP offer provided substantive medical information was submitted to make a quote and the formal application is received at Lincoln by June 26, 2020.
4. Is there a deadline for placement of TRP formal applications received at Lincoln by June 26, 2020?	The standard product transition and procedural guidelines will apply.
5. When will Lincoln lift the suspension?	The Table Reduction Program will be suspended until further notice.

We appreciate your business and your partnership. If you have additional questions, please do not hesitate to reach out to your dedicated Lincoln Underwriting team.

New Life & Annuity Producer Agreement

Effective June 30, 2020

The updated version of the Producer Agreement is required for new producers and anyone initiating a change to their existing agreement. The updated agreement includes the following changes:

- Strengthened independent contractor language making it clear producers are independent contractors, not employees
- Included new conflicts of interest and standard of care sections as a result of SEC Regulation Best Interest (Reg BI) and other best interest/fiduciary regulations
- Removed DOL language
- Added Privacy/info security language
- Updated Indemnification section

The changes impact ABGA and GA, since all levels sign a producer agreement today. It also impacts MGA non-managing levels and all producers. Channels and levels that are not required to sign a producer agreement today are not impacted (MGA Managing Levels, Direct Wholesale, Financial Institutions, RPS, Bank, Wire). Questions can be directed to Licensingstatus@lfg.com

Change to Electronic Delivery for Select Correspondence

Reprinted from the May 26, 2020 Lincoln Life Leader

As we all adjust to the far-reaching impacts of COVID-19, Lincoln is taking steps to ensure our customers and financial professionals can continue accessing the information they need, without interruption. One immediate step we are taking to maintain business continuity is to move client quarterly and annual statements, and VUL confirmations, exclusively online. (Please note: documents will still be printed and mailed to policyowners.)

Effective June 1, 2020, Lincoln will no longer print and mail hard copies of life insurance annual and quarterly statements, or VUL confirmations, to financial professionals. For easier, faster access, all materials are available electronically at LincolnFinancial.com.

In the past, Lincoln printed and mailed this correspondence to financial professionals and their offices. Due to increased work from home situations and safety precautions for both you and our staff, this move to electronic delivery is a natural step to ensure you continue to have access to the information you need.

There are many benefits of electronic correspondence, such as:

- **Speed:** Access correspondence anytime online, 24/7. Now you won't have to wait for mailed copies.
- **Convenience:** Historical correspondence is available from 2010 to today. That is ten years of information, all in one easy-to-access location!
- **Security:** Protect your customers' information and reduce your burden for handling and appropriately destroying confidential customer information.

If you are already registered on our website, no action is required. If you have not yet registered, please try to do so by May 29, 2020, to ensure that there is no interruption in service, and you are able to view future statements and VUL confirmations. You may register after May 29, 2020, but you will no longer receive hard copies of the correspondence beyond June 1, 2020.

If you are not registered, please take the following steps:

1. Go to LincolnFinancial.com and click on **LOG IN/REGISTER** in the upper right-hand corner
2. From the registration page, select **Industry Professionals**
3. Select **I Sell Lincoln Products**
4. Enter personal ID information and Lincoln-specific contact information

To view client correspondence and statements:

1. Log onto LincolnFinancial.com using your existing user ID and password
2. Under "**My business**" select "**Correspondence & statements**" to bring up all of the correspondence that is available for your policies.
3. You can filter your selection further using the criteria in the search box, as well as, sort by column. Otherwise, correspondence will show for all policies/contracts in chronological order.

[Click here](#) to view the FAQ and instructions to view an annual and/or a quarterly statement or confirmation statement. [Click here](#) for step-by-step web registration instructions. The registration takes just a few minutes to complete. If you have other questions, please contact LFD support at 877-533-1022, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Eastern.

COVID-19 Operations Impact for Lincoln Life and MoneyGuard®

We remain committed to keeping you informed of any new updates, changes, and providing you with resources to help you navigate this rapidly changing environment.

For **up-to-date information** from Lincoln Life Operations, including Underwriting and New Business and Customer Service, please visit our Landing page: www.LFG.com/GoDigital.

Lincoln
Financial Group

Work from Home with Lincoln

The COVID-19 virus has interrupted the way we work and impacted the economy. However, we remain focused on serving our customers and advisors. It's times exactly like this when our mission to provide Americans with solutions that offer protection and security are most needed.

This page can be a resource for updates on our vendors and partners and to see what electronic capabilities we already have in place, like electronic applications, pending case tools and more.

To help you navigate the rapidly changing environment, refer to the following documents:

PROCEDURAL CHANGES	GUIDES
<ul style="list-style-type: none">Life Operations FAQsTemporary Underwriting Guideline Changes - Effective 4/13/2020Vendor Service ImpactPolicy Print Delivery Impact	<ul style="list-style-type: none">Policy Submission GuidePolicy Delivery GuideDocuSign eSignature Guide

And to help you continue to do business with Lincoln in the most efficient and effective manner possible, refer to the following electronic capabilities resources:

TIMELY RESOURCES

- Latest News
- Building Confidence in Times of Crisis
- Building Trust with Clients
- Lincoln's Strength and Stability Filer

EASE OF DOING BUSINESS

- Lincoln TermAcce® Fully Automated Process
- Lincoln Life Insurance Application Submissions
- Pending Case Status Tools
- eNIGO Agent Training
- eNIGO Agent Guide & FAQ
- Policy PDF Access
- Hear from Heather Milligan, SVP, Underwriting & New Business

DOCFAST E-POLICY DELIVERY

- Distributor Experience
- Agent Experience
- Client Experience

LIFE INSURANCE E-CAPABILITIES

- Overview
- Spectra Quick Quote FAQ
- LincXpress® Tele-App Agent Guide
- eTicket Agent Training
- eApp Agent Training
- eDelivery Agent Overview & FAQ
- e-Capability State & Product Restrictions

Key Resources

- Life Operations FAQs ***UPDATED June 15, 2020***
- Temporary Underwriting Guidelines
- Vendor Service Impacts
- Electronic Capability Training & Resources
 - eSubmission
 - eNIGO
 - ePolicy Delivery
 - Self-Service Case Status

Latest News

- Temporary Underwriting Guidelines Remain in Effect
- Table Reduction Program Suspended – June 22, 2020
- Lincoln eSignature Agreement Updates

State Approvals

Updates since May 11, 2020

Initial Rollout

- **Lincoln *MoneyGuard*® III (2020) – 06/15/20**
- **Lincoln *MoneyGuard*® II (2020) – 06/15/20**
- **Lincoln *MoneyGuard*® II NY – 06/15/20**
- **Lincoln *AssetEdge*® VUL (2020)**
- **Lincoln *AssetEdge*® Exec VUL (2020)**
- **Lincoln *Enhanced Value*™ Rider (LEVR) for use with Lincoln *WealthAccumulate*® IUL (2019) – 09/16/19**

[View State Availability Grids](#)

Products and features are subject to availability and may vary by state.

Contractual obligations and Guarantees are subject to the claims-paying ability of the issuing company:

- The Lincoln National Life Insurance Company of Fort Wayne, IN; or
- Lincoln Life & Annuity Company of New York of Syracuse, NY.

Variable products distributed by Lincoln Financial Distributors, Inc., Members of Lincoln Financial Group.

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

Variable insurance products are sold by prospectus. Consider the investment objectives, risks, charges, and expenses of the variable product and its underlying investment options carefully before investing. The prospectus contains this and other information about the variable product and its underlying investment options. Please review the prospectus available online for additional information. Read it carefully before investing.

Only registered representatives can sell variable products.

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