

LIFE SOLUTIONS

# The Lincoln Leader

MAY 30, 2023

VOLUME 21, ISSUE 12

## PRODUCT UPDATES

### Lincoln VUL Dollar Cost Averaging Fixed Account Rate Program - Extended

Extended through December 31, 2023

Lincoln is pleased to extend the Variable Universal Life Insurance Dollar Cost Averaging Fixed Account Enhanced Interest Rate Program through December 31, 2023. 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.

New formal applications signed, dated, and received in good order in Lincoln's home office up to and including Tuesday, December 31, 2023 are eligible for the DCA Fixed Account Enhanced Interest Rate is available as follows:

#### Accumulation Products

Will receive an 8% enhanced current interest rate:

- *Lincoln AssetEdge® VUL*

#### Lifetime Guarantee Products

Will receive a 2% enhanced current interest rate:

- *Lincoln VUL<sup>ONE</sup>*
- *Lincoln SVUL<sup>ONE</sup>*

These allocations must follow the restrictions put in place for applications received on or after May 15, 2023:

Three tiers of funds are available. Up to 100% may be allocated to either Tier 1 or Tier 2 or a combination of both. If any allocation is made to Tier 3, then at least 25% must be allocated to Tier 1.

- Tier 1 – Fixed Income Funds and the Fixed Account
- Tier 2 – Blended (Equity/Fixed Income) Funds, Asset Allocation Funds
- Tier 3 – Equity Funds

## Headlines

### PRODUCT UPDATES

[Lincoln VUL Dollar Cost Averaging Fixed Account Enhanced Interest Rate Program – Extended](#)

[Lincoln VUL<sup>ONE</sup> \(2021\) & Lincoln SVUL<sup>ONE</sup> \(2021\) Annual & Quarterly Statements Redesign](#)

### PROCESS UPDATES

[Coming Soon: Underwriting and New Business Team Phone Number Changes](#)

[Notice for Allocation Forms Submitted on iPipeline for VUL<sup>ONE</sup> and SVUL<sup>ONE</sup> Products \(reprint\)](#)

[Pending Website Delegate User Update \(reprint\)](#)

[eReply Portal Q&A \(reprint\)](#)

[Lincoln Policies and Procedures \(reprint\)](#)

## Q&A Review the DCA Q&A

The DCA Fixed Account enhanced annual effective rate is paid on the declining balance in the Fixed Account so the amount of interest earned will be less. These fixed rates do not reflect performance of the variable investment options selected by the client.

Neither dollar cost averaging nor portfolio rebalancing assures a profit or protects against loss in declining markets. Because dollar cost averaging involves continuous investment regardless of changing price levels, clients should consider their ability to continue purchasing through periods of all price levels

## Lincoln VUL<sup>ONE</sup> (2021) & Lincoln SVUL<sup>ONE</sup> (2021) Annual & Quarterly Statements Redesign

### Changes to enhance the life insurance customer experience

Lincoln is committed to continuously improving the end-to-end experience we deliver to our customers, including the way we communicate with policyowners and distribution partners, and helping customers manage their policies.

As part of this commitment, Lincoln takes into careful consideration the meaningful feedback and insights we receive from policyowners and distribution partners to help drive impactful changes that enhance the customer experience.

Beginning in May 2023, Lincoln is introducing redesigned Variable Universal Life insurance statements for *Lincoln VUL<sup>ONE</sup> (2021)* and *Lincoln SVUL<sup>ONE</sup> (2021)* policyholders that provide policyowners with an enhanced view and understanding of their policy, making it easier to manage going forward.

### Key Enhancements Helping Clients and Advisors

#### Enhanced View

- New Summary page provides a consolidated, easy to navigate view of the most critical policy and account information such as policy value, death benefits, and policy rate of return
- New Transaction Detail by Month summary provides a consolidated, monthly snapshot of transaction details at a policy level
- Allocation and Accumulation Value details combined into one concise chart

#### Understanding Policy and Account Information

- Allocation and Accumulation Value details grouped according to Tiers of Funds allowing the policyholder to assess whether current and future allocations are meeting the allocation requirements of the ONE Rider (where applicable)
- New glossary containing important VUL product terms and definitions

#### Managing Policy and Account Information

- New summary of policy information that can be accessed on LincolnFinancial.com
- Addition of a Lincoln Concierge Care section that will display for policies with a Long-Term Care (LTC) Rider attached to assist policyowners with their long-term care planning before care is needed
- Addition of Future Policy Change Reminders to help clients meet original policy goals and objectives (Note: this section will not populate for policies with the LTC Rider, as the Concierge Care section populates for policies with LTC Rider)

The redesigned statements include both Annual & Quarterly Statements for *Lincoln VUL<sup>ONE</sup>* (2021) and *Lincoln SVUL<sup>ONE</sup>* (2021).



- [Sample Annual Statement \(Survivorship\)](#)
- [Sample Annual Statement \(with Future Policy Change Reminders; GMDB Premium Reduction Option\)](#)
- [Sample Annual Statement \(with LTC Rider\)](#)
- [Sample Quarterly Statement \(with LTC Rider and Bonus Rider; GMDB Premium Reduction Option\)](#)

Please contact Lincoln customer service for any questions regarding client statements.

## PROCESS UPDATES

### *Coming Soon: Underwriting and New Business Team Phone Number Changes*

Effective June 15, 2023

In our ongoing efforts to improve communication efficiency and ensure that calls are routed correctly, we will be changing some phone numbers within Lincoln’s Underwriting and New Business organization, including our New Business Case Manager phone numbers, effective June 15, 2023.

More information, including updated team contact sheets, will be made available in the upcoming weeks. Once available, we request you to update your records and use the new phone numbers for any future communication with our team. Please note that the team toll-free numbers will not be changing. Other individual contact details, including email addresses and physical addresses, will also remain unchanged. If you have any questions or concerns regarding this change, please reach out to your dedicated Underwriting and New Business Team.


### *Notice for Allocation Forms Submitted on iPipeline for VUL<sup>ONE</sup> and SVUL<sup>ONE</sup> Products*

Affecting iPipeline eTicket and eApp Submissions

*Reprinted from the May 15, 2023, Lincoln Life Leader*

With the May 15, 2023 implementation of the new *Lincoln VUL<sup>ONE</sup>* and *Lincoln SVUL<sup>ONE</sup>* Allocation Forms, if a **Model Portfolio (Active or Hybrid)** option is selected in section 2a, you will see duplicate mapping of fund percentages in section 2b for individual funds. However, the correct allocations, totaling 100%, will be captured by Lincoln, based on the **Model Portfolio** selection made in section 2a.

The following alert has been added to iPipeline on the Allocation Form page and will display until this issue is resolved. This message will serve to notify the agent of the duplication of allocations on the copy of the form presented for eSignature, and will provide assurance that Lincoln will process the allocation selection correctly. **No action is needed by the agent or client.**

 At this time, when a selection is made in the Active or Hybrid Portfolio, you will see duplicate mapping of percentages in section 2b. However, the correct allocations, totaling 100%, will be captured based on the Portfolio selection made in section 2a. Resolution of this issue is in progress.

## Pending Website Delegate User Update

Transactional access now available for delegate users

*Reprinted from the May 15, 2023, Lincoln Life Leader*

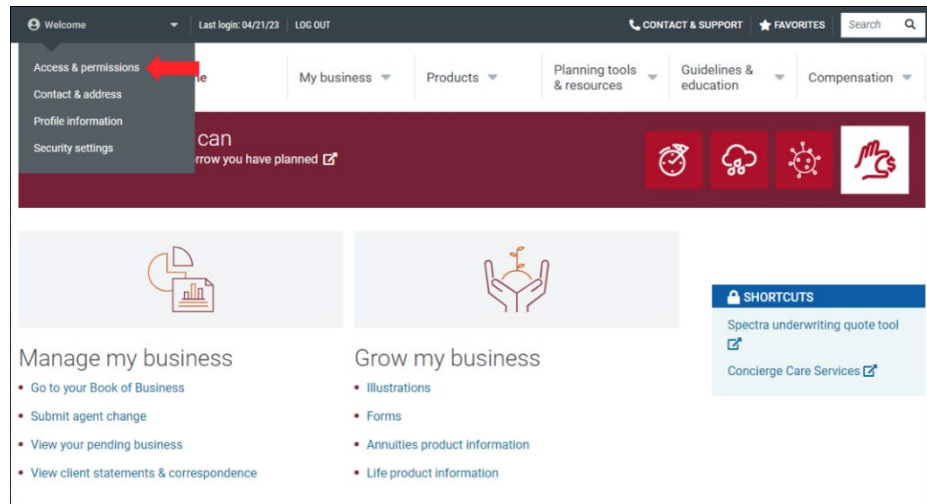
Lincoln is excited to announce expanded access for delegate users of the pending website to include the ability to perform New Business transactions. In the past, a delegated access user had “View Only” or “Read Only” capabilities which prevented the user from using many of the digital capabilities offered on the pending website. Now, delegates who are granted “transactional access” will have the same capabilities on the pending website as the Broker-dealer or Financial Advisor who provided them access.

Delegates with transactional access will now be able to utilize the following pending website functionalities:

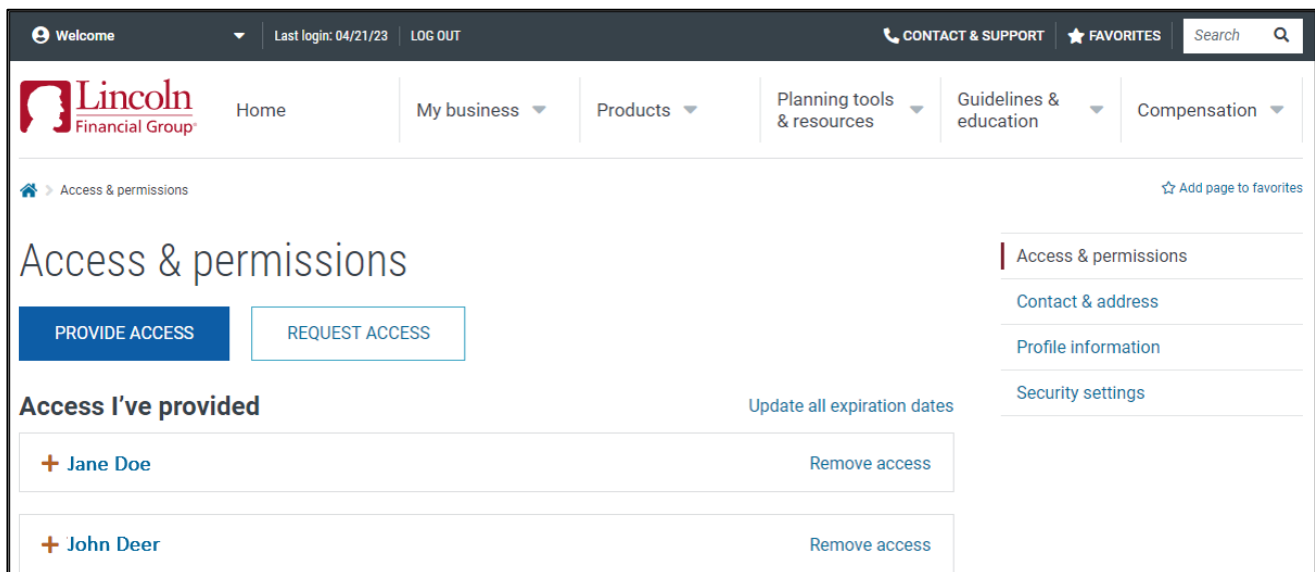
- eNIGO: Leverages eSignature to electronically satisfy not-in-good-order form requirements
- Two-way Communication: Satisfy outstanding questions and/or requirements online
- Click-to-Chat: Chat online with a New Business Contact about your case
- Send emails to your New Business Contact
- Upload and send files

### Instructions for granting delegate permissions from the pending website

After logging in, under the welcome dropdown in the top left corner, select “access and permissions.”



Here you will see the option to provide or request access, as well as view the access you have provided to others, if applicable.



## To update delegate access:

- Expand the delegate profile by clicking the “+” next to their name
- Review the permissions and click “edit permissions” if you would like to make updates

## ACTION: Select desired permissions

- Pending Status (View Only)
  - View pending cases and their information
- Pending Status (Perform Transactions)
  - Perform actions on pending cases with the pending tool, such as initiating eNIGO, replying to free-response questions, etc.
- Life NB Communication Preferences (Perform Transactions)
  - Update preferences for receiving communications from Life Underwriting & New Business
- Policy Delivery (View Only)
  - View information on policy delivery dashboard, including policy PDF
- Policy Delivery (Allow Updates)
  - Resend the DocuSign link and change the email address that the link is sent to
  - Request a change and cancel the DocuSign envelope

**Access I've provided** Update all expiration dates

**Jane Doe** Remove access

Email: [Jane.Doe@email.com](mailto:Jane.Doe@email.com) Privacy Agreement

Start date: 02/16/2023

End date: 02/16/2024 [Update expiration date](#)

Status: Active

**PERMISSIONS** [Edit permissions](#)

**Book of Business**

- ✓ Book of Business (view only)
- Agent Change (perform transactions)

**New business**

- ✓ Pending status (view only)
- ✓ Pending status (perform transactions)
- Life NB communication preferences (perform transactions)
- ✓ Policy delivery (view only)
- ✓ Policy delivery (allow updates)

**Life & annuity commissions**

- Life & annuity commission tools (view only)
- Payment on Demand (request money on behalf of the Producer)

**FlexComp**

- FlexComp calculator

## Review and submit

**Lincoln Financial Group** Home My business Products Planning tools & resources Guidelines & education Compensation

## Access & permissions

Edit permissions for Jane Doe

Please select permissions for the user you wish to allow access.

**Select permissions**

**BOOK OF BUSINESS** [Reset permissions](#)

- Book of Business (view only)
- Agent Change (perform transactions)

**NEW BUSINESS** [Reset permissions](#)

- Pending status (view only)
- Pending status (perform transactions)
- Life NB communication preferences (perform transactions)
- Policy delivery (view only)
- Policy delivery (allow updates)

**LIFE & ANNUITY COMMISSIONS**

- Life & annuity commission tools (view only)
- Payment on Demand (request money on behalf of the Producer)

**FLEXCOMP**

- FlexComp calculator

\* When you delegate access to another user, that user will also have access to the Annuity Book of Business tool.

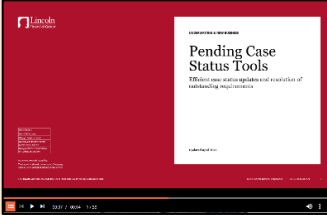
[NEXT](#) [Cancel](#)

To add a new delegate:

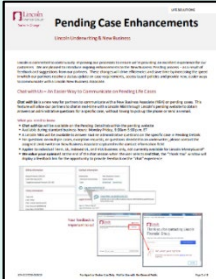
- Click “provide access”
- Enter user information
- Select desired permissions
- Review and submit

When you add a new delegate, or update a delegate’s access, they will receive an email confirming their access.

For more information about delegates and the pending website, please review the following training materials:



[Pending Tools – Agent Training Brainshark](#)



[Pending Case Enhancement Overview](#)

## eReply Portal Q&A

### Common questions regarding use of the eReply tool

*Reprinted from the May 15, 2023, Lincoln Life Leader*

Last year, Lincoln announced the Automated Follow-Up (AFU) Email eReply Portal which allows recipients to satisfy outstanding requirements directly from their Life and MoneyGuard AFU emails, no log-in required. Since its launch, you have satisfied questions and requirements faster than ever!

Below we have compiled the most popular questions we've received about the eReply Portal, as well as an image of the eReply Portal, to help you better understand and utilize this powerful pending tool.

Question	Answer
<b>How do I access the eReply Portal?</b>	You can access the eReply Portal directly from your Automated Follow-Up (AFU) email. Look for the sentence: "Please click this <a href="#">link</a> to satisfy outstanding requirements."
<b>Who can use the eReply Portal?</b>	The eReply Portal is available to any case contact or producer who receives pending case statuses via automated follow-up email*. No log-in is required, and you do not need to be a registered user of the pending website.
<b>Do I need to click submit after I respond to each requirement?</b>	You should click <b>submit</b> on the eReply Portal after you have completed all of your responses. Clicking submit multiple times or after you complete each reply creates multiple notifications to the New Business Case Manager and can increase processing times.
<b>Can I view my submitted responses?</b>	Currently, there is not a way to view previously submitted responses.
<b>How do I know Lincoln received my responses?</b>	When you successfully respond to a requirement on the eReply Portal, the requirement that you responded to will disappear. If it does not disappear, you may refresh your browser to check that the response was submitted. If the requirement does not disappear after a refresh, please submit the response again. There is an indicator at the bottom of the requirement list that shows the number of requirements outstanding, which will decrease as replies are submitted. Additionally, the outstanding requirement on the pending website will be updated to a 'received' status. Pending websites are updated hourly.
<b>What happens if my response was not submitted successfully?</b>	Our New Business team has methods for monitoring the eReply Portal and will be notified if replies are not successfully transmitted. The requirement will re-appear the next time you launch the portal.
<b>Can I sign my issued policy via the eReply Portal?</b>	Neither Lincoln's AFU emails nor the eReply Portal have links to take you to electronic delivery signing platforms (DocuSign/DocFast). You will receive an email from DocuSign or DocFast with instructions and a link to review/sign your issued policy on their platform.
<b>Can I sign/correct individual forms in the eReply Portal?</b>	eNIGO capable items will be acknowledged with an asterisk (*) and a link will be included to transfer to the eNIGO platform to electronically complete and sign forms.

The following image is an example of what users could see when they launch the eReply Portal:

**Lincoln Financial Group**

# Lincoln eReply Portal

**POLICY ENDING IN XXXX**

## Requirements

CLIENT NAME	REQUIREMENT	COMMENT	REPLY	FORM
V CLIENT	Situs	Please provide d...	🗨️	📄
V CLIENT	Answer to question on app	Primary Benefici...	🗨️	📄
V CLIENT	Answer to question on app	Primary beneficia...	🗨️	📄
V CLIENT	Answer to question - for underwriting	Need primary ca...	🗨️	📄
V CLIENT	Answer to question on app	Need contact cor...	🗨️	📄
V CLIENT	Illustration	Please submit a ...	🗨️	📄
V CLIENT	Delivery Notice	Delivery Notice	🗨️	📄
V CLIENT	Answer to question on app	Inflation Protecti...	🗨️	📄
V CLIENT	MG Agent's Report	MoneyGuard Age...	🗨️	📄
V CLIENT	Answer to question - for underwriting	Insured - Need c...	🗨️	📄

Show 1- 10 of 25      1 2 ... 3      < Prev | Next >

**\* AVAILABLE FOR ENIGO. TO ESIGN YOUR FORMS VIA OUR ENIGO PLATFORM, PLEASE [CLICK HERE](#).**

**SUBMIT**

To learn more about this tool, please review the following training materials:

**Automated Follow-Up Email eReply Portal**

**eReply Overview Flier**

**Auto Follow-Up Email eReply Portal**

**eReply Portal Training Video.**

*\*Not currently available for Lincoln MoneyGuard Direct Firms.*



## Lincoln Policies and Procedures

Guidelines reviewed and updated as of May 2023

*Reprinted from the May 15, 2023, Lincoln Life Leader*

Lincoln's policies and procedural guidelines have been reviewed and updated effective May 2023, where applicable. Key changes are noted in the chart below and you may access the guidelines by clicking on the document name.

	Key Changes
<a href="#">Internal Replacement Guidelines</a>	<i>MoneyGuard Fixed Advantage</i> is the next generation of the <i>MoneyGuard</i> fixed product offering and has replaced <i>MoneyGuard III</i> .
<a href="#">Lincoln <i>MoneyGuard Market Advantage</i>® - Special California Internal Replacement Guidelines</a>	<i>MoneyGuard Market Advantage</i> launched in California on February 13, 2023. These special guidelines will apply through February 12, 2024.
<a href="#">Term Conversion Guidelines</a>	Added to introduction, term conversions into Lincoln <i>WealthAccelerate</i> ® IUL are not allowed Added clarifying language regarding If the term policy was issued in New York and is a trust.
<a href="#">Term Conversion Guidelines Matrix</a>	<i>No changes</i>
<a href="#">Commission Recall (Chargeback) Guidelines</a>	<i>No changes</i>

## State Approvals

Last Updated 5/15/2023

### Effective June 12, 2023

*Lincoln AssetEdge*® VUL (2020) - 01/11/21 and *Lincoln AssetEdge*® Exec VUL (2020) - 01/11/21 will be closed to new sales in the state of Vermont effective June 12, 2023.

Note: *Lincoln AssetEdge*® VUL (2022) has not been approved for sale in Vermont and will not be made available for sale in Vermont due to low volume of AssetEdge sales historically in the state.

[View State Availability Grids](#)

## Looking for an article?

[View the Index of Articles](#) for past issues of the Lincoln Life Leader or visit the Lincoln Leader archive page on your producer websites.

### 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 universal life insurance is sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the policy 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 [www.LincolnFinancial.com](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.**

For Financial Professional use only. Not for use with the public.

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

©2023 Lincoln National Corporation

[LincolnFinancial.com](http://LincolnFinancial.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

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

LCN-5698921-052223

