

LIFE SOLUTIONS

# The Lincoln Leader

OCTOBER 16, 2023  
VOLUME 21, ISSUE 21

## Product Update - Lincoln WealthAccelerate® IUL

Effective October 16, 2023

Effective October 16, 2023, Lincoln is making updates to the Lincoln WealthAccelerate® IUL. Lincoln WealthAccelerate® IUL - 10/16/23 will replace Lincoln WealthAccelerate® IUL.

Lincoln WealthAccelerate® IUL -10/16/23 is a flexible premium universal life insurance product that offers a death benefit with flexibility for growth, access to cash value and financial protection, with an emphasis on the digital and automated experience from application to policy management.

### Summary of changes

- Fidelity AIM® Dividend – Fixed Bonus participation rate increased to 155% (from 140%)
- Removed excess premium loads (current charge only)
- Cost of Insurance increase and duration of charge extended to age 121
- Target premium decrease of 5% on Level Death Benefit Option (DBO1)
- Minimum Premium Requirement Increase

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### Product Features

#### End-to-end digital experience

- E-capabilities from ticket submission to policy delivery
- Ticket submissions **ONLY** available through iPipeline and LFD.com portal (requires user registration)
- Lab-free opportunity for qualifying clients with Real-Time Offer notification

#### Simple Product Design

- Issue ages from 20-55
- Face amounts of \$100,000 - \$1,500,000
- Fully electronic submission process
- 3 underwriting classes: Preferred, Standard Nonsmoker (up to table 3) and Standard Smoker (up to table 3)
- Access to cash (through withdrawals or loans)

#### 3 Account Options

- S&P 500, a simple, straightforward cap/floor design
  - Fidelity AIM Dividend Index is a volatility-controlled option, with fixed bonus design to optimize illustrated performance
  - Fixed account, 2.25% nonguaranteed current credited rate, 1.00% guaranteed minimum
- Indexed Account interest is credited based on performance of the associated index.<sup>1</sup>*

## Access to Living Benefits\*

Critical Illness Rider	Chronic Illness Rider ( <i>Lincoln LifeAssure</i> <sup>®</sup> Accelerated Benefits Rider II)
<ul style="list-style-type: none"><li>Covers 8 critical illnesses</li><li>Maximum single acceleration of lesser of \$50,000 or 25% of specified amount</li><li>Maximum lifetime acceleration of lesser of \$500,000 or 80% of specified amount</li></ul>	<ul style="list-style-type: none"><li>Requires application supplement</li><li>Covers both permanent and temporary chronic illness</li><li>Annual or monthly payment options</li><li>Maximum lifetime acceleration of lesser of \$1.5 million or 100% of specified amount</li></ul>

\*Combined Maximum benefit is lesser of specified amount or \$1.5M

## Transition Guidelines

New business applications for *Lincoln WealthAccelerate*<sup>®</sup> IUL – 10/16/23 will be accepted on October 16, 2023, pending firm and state approval. For states approved at rollout, the transition period begins on October 16, 2023 and ends on **November 15, 2023**.

- Applications** for the Lincoln WealthAccelerate<sup>®</sup> IUL must be signed, dated and received in good order in Lincoln's home office by the end of the transition period to qualify.
- For cases with the owner listed as "Trust to be Established"**, formal applications received in the Home Office by the end of the transition period and have been signed by the insured will still qualify as awaiting a trust to be set up in part of the normal course of business. The only paperwork that Lincoln will not require at submission is the executed Certification of Trustee Powers with the trustee/owner's signature. It must be received prior to issue.
- For formal applications that expire prior to Issue or have been closed out**, a new Part I must be submitted, and the case will be subject to the rates available at that time.
- For pending business or policies already issued**, Lincoln will accept a written request and a revised illustration to change to *Lincoln WealthAccelerate*<sup>®</sup> IUL - 10/16/23.
- For policies already placed**, normal internal replacement guidelines apply. Rewrites will not be allowed.

### **State Availability**

All states will be approved at launch with the exception of NY where the product is not offered.

## Illustration Software Updates

If you have an active internet connection, the *Lincoln DesignIt*<sup>SM</sup> Illustration System (V62.OE) automatically updated on October 16, 2023 to reflect the indexed account rate changes and new maximum illustrated rates; you will need to download the updated *Lincoln Inforce Platform* (v.39.0). If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

# Life moves fast

Explore *Lincoln WealthAccelerate*<sup>®</sup> IUL

[LFG.com/WealthAccelerate](https://lfg.com/WealthAccelerate)

Reference Materials are available on the various Lincoln producer websites

### Technical Training Guides

[Lincoln WealthAccelerate IUL Product Guide](#)

[Rider Reference Guide](#)

### Specimen Contracts

[Lincoln WealthAccelerate IUL](#)

### Product Comparison

[Indexed Universal Life Insurance Product Comparison](#)



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## Enhanced Underwriting Program

*Lincoln AssetEdge® VUL and Lincoln WealthAccumulate® 2 IUL*



[Download the flyer  
with everything you  
need to know](#)

### Available for a limited time only

Lincoln is offering an enhanced underwriting program to provide even more value with our accumulation-focused variable (VUL) and indexed (IUL) universal life insurance product solutions.

## Coming Soon: Table Reduction Program Discontinued on *Lincoln VUL<sup>ONE</sup> and Lincoln SVUL<sup>ONE</sup>* products

*Effective Nov. 13, 2023*

Lincoln remains dedicated to our commitments to policyholders, including the lifetime guarantees provided by our variable universal life insurance products, *Lincoln VUL<sup>ONE</sup> (2021)* and *Lincoln SVUL<sup>ONE</sup> (2021)*. As part of our disciplined approach to financial and risk management, we continue to monitor the external environment and proactively manage our products and the risk they bring to Lincoln to ensure we are operating responsibly. The following change will allow us to continue to offer competitive level guaranteed premiums.

Effective Nov. 13, 2023, Lincoln is discontinuing the Table Reduction Program (TRP) for all *Lincoln VUL<sup>ONE</sup>* and *SVUL<sup>ONE</sup>* variable life insurance products. To be eligible for the TRP, the following guidelines will apply:

### Submission Deadline: Nov. 10, 2023

**All formal applications for *Lincoln VUL<sup>ONE</sup> (2021)* or *SVUL<sup>ONE</sup> (2021)* cases must be received at Lincoln in good order by Friday, Nov. 10, 2023.** The TRP will not be available for any *Lincoln VUL<sup>ONE</sup>* or *SVUL<sup>ONE</sup>* application received at Lincoln on or after Nov. 13, 2023.

- For any outstanding Trial offer, the formal application must be received in good order by Nov. 10, 2023.
- For cases with the owner listed as “Trust to be Established,” the formal application must be signed by the insured and received in good order by Nov. 10, 2023. The only paperwork that Lincoln will not require at submission is the executed Certification of Trustee Powers with the trustee/owner’s signature, which must be received prior to policy issue.

### Placement Deadline: Dec. 29, 2023

**All *Lincoln VUL<sup>ONE</sup>* or *SVUL<sup>ONE</sup>* cases eligible for the TRP must be placed in force, or 1035 exchange initiated, by Dec. 29, 2023.** For any case not placed in force or 1035 initiated by Dec. 29, 2023, the TRP offer will no longer be valid.



Contact your dedicated Lincoln Underwriting & New Business team with any additional questions.



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# Ready To Sell Lookup Tool

*Validating licensing and contracting requirements has never been easier!*

**Ready to Sell (RTS) Lookup** is a self-service, sales prep tool that can check a producer’s status, registration, licensing, appointments, contracting and more!

## What It Does

The tool is designed to help reduce Not in Good Order (NIGO) issues and avoid requirement roadblocks before the sales process begins.

## Why It’s Beneficial

- Shows the real-time status of a financial professional’s ability to sell Lincoln products, 24/7 from any device!
- Reduces disruptions and compensation delays by detecting potential issues and sharing pre-sale requirements earlier in the sales process.
- Identifies missing requirements for new business requests that are NIGO and how to fix them.

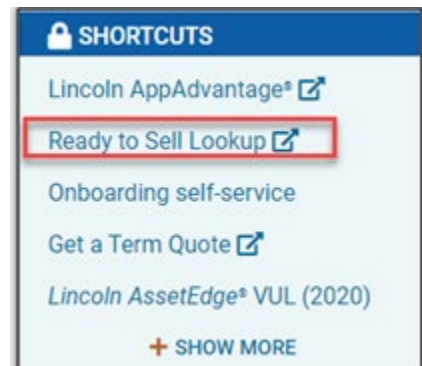
## Who Can Use It and When It’s Most Helpful

The tool is for life insurance and annuity firm back-office users and financial professionals who are contracted with Lincoln and have an active agent code. It is especially helpful for those who are:

- New to working with Lincoln
- Selling a new line of business or a new product (ex: Fixed vs Variable)
- Selling in a new state
- Selling hybrid products with multiple authority types (ex: MoneyGuard Market Advantage®)

## How to Access the tool

After logging in on [LincolnFinancial.com](http://LincolnFinancial.com), those with access can open the tool from the “Shortcuts” menu on the right-hand side of the homepage.




## Learn More

- [Training Video](#) (for firms and financial professionals)
- [FAQs](#)



Contact your dedicated Lincoln team with any additional questions.

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## Updates to eSubmission Email

### *Authentication added to confirmation email for iPipeline submissions*

Effective Oct. 16, 2023, all 'New eSubmission Confirmation' emails to the producer/case contact will contain an encrypted PDF of policy documents which will require a password to open. This enhanced security protocol will help prevent the unauthorized release of client information.

#### What You Need to Know

- Applies to all iPipeline electronic submissions for life insurance and Lincoln *MoneyGuard* – including eApp and eTicket
- All forms will be consolidated in a single PDF file
- A password is required to open the document, even if it is saved on a local drive
- The password is the last 4-digits of the insured's social security number

**Sample Email**

1. Subject line contains the word (Secure)
2. One pdf file attachment (named the policy number)
3. Password instructions

When you open the PDF file, you will be prompted to enter the password to open the document.

**1.** Subject: New eSubmission Confirmation – Lincoln Financial Group (Secure)

**2.** VUL1031742.pdf  
9 MB

This secure e-mail notification is confirmation that an electronic submission has been submitted to Lincoln Financial Group.

Agent: [Name]  
Proposed Insured: [Insured Name]  
Policy: [Policy #]

Thank you for your submission. We look forward to providing you and your client with exceptional service.

**3.** For your convenience, attached is a copy of your submission. The attached documents are encrypted for security. When prompted, please enter the last four digits of the insured's SSN as the password.

Check your email frequently for status updates and outstanding requirements from your Underwriting and New Business team.

We appreciate your business.

**Lincoln Financial Group**

'VUL1031742.pdf' is protected. Please enter a Document Open Password.

Enter Password:

OK Cancel



Contact your dedicated Lincoln Underwriting & New Business team with any additional questions.



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## Data Prefill Expansion

*Available October 16, 2023*

We are excited to announce an expansion of our data prefill capabilities starting Oct. 16, 2023. Two new forms will have data prefill capabilities for Lincoln eDelivery, and data prefill will now be available for seven forms during the eNIGO process!

### **eDelivery (Available for Lincoln DocuSign only\*)**

- Disclosure Form for Lincoln (LifeElements) or (TermAccel) Level Term
- Employer Owned Life Insurance Consent and Notice/Form

### **eNIGO**

- Appropriateness Verification Statement
- Authorization for Release of Information (HIPAA)
- Certification for Disclosure Statement - PA
- Client Agent of Record Letter
- Disclosure Form for Lincoln (*LifeElements*) or (*TermAccel*) Level Term
- Employer Owned Life Insurance Consent and Notice/Form
- Removing Agent of Record Letter

The extent to which each form is prefilled will depend on the information previously provided to Lincoln. This prefilled information can be updated, if needed. The information that is prefilled on the form is only visible within the signing platform and will not be visible on the copy of the policy from the Pending Website. Prepopulated information can include data such as the policy number, first and last names, date of birth and more.

**Review each form carefully to ensure the correct information is prefilled and/or provided by the client.**

*\*Not available for iPipeline DocFast eDelivery*



Contact your dedicated Lincoln Underwriting & New Business team with any additional questions.



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## Online billing and payment

*Faster. More secure. Environmentally friendly.*

Lincoln is committed to providing life insurance policyowners an easier, faster way to receive and pay their premium bills online. Electronic bill delivery and electronic payment help improve account security and help to further simplify the customer experience.

### What you need to know

Effective October 20, 2023, Lincoln is *expanding* two digital enhancements to the Lincoln MoneyGuard® full suite of products and to select\* variable universal life, indexed universal life and universal life products:

- **Electronic delivery (eBill)** – policy owners receive an email (an electronic bill) when their payment is due.
- **Electronic payment (ePay)** – policy owners (or someone on their behalf) can pay premium bills online through a registered account or one-time guest pay option.

These enhancements allow our policy owners the ability to manage their payments from anywhere and on whichever device they prefer, 24/7. We're committed to keeping policy owner account information safe and believe online bill management provides the most secure way for policy owners to actively manage their accounts.

### Why electronic bill delivery (eBill)?

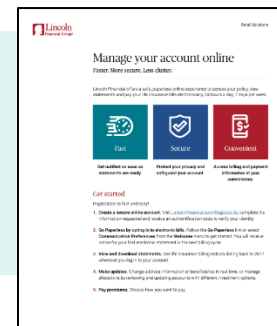
#### Electronic Bill Delivery (eBill)

eBill allows a “bill statement ready” notification to be emailed to eligible life and MoneyGuard insurance policy owners when their premium is due. The email replaces a mailed paper bill statement. Once opting in, the mailed statements will cease immediately, and the policy owner will receive a statement ready email 20 days before the due date.

#### How to set up an online account

To register for eBill the policy owner must have a Lincoln online account.

View the [Manage your account online](#) client brochure to learn how policy owners can create an account and set up communication preferences



\*eBill/ePay is not available on some of our older life products due to policy specific circumstances. Reference the FAQ for a list of product availability.

### Why electronic payment (ePay)?

#### Electronic Payment (ePay)

Policy owners (or someone on their behalf) can make premium payments via the Lincoln website. Users will be able to pay either through their online account or in a one-time guest payment that does not require a login.

#### Paying through an online account

Paying through an online account makes it easier for the policy owner to keep track of their accounts and payment schedules. The benefits of paying through a Lincoln online account include:

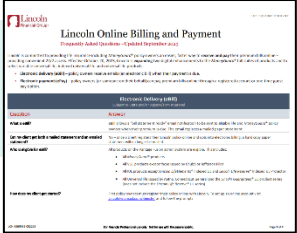
- Making one-time payments or scheduling a single future-dated payment (up to the premium due date)
- Canceling a scheduled payment (only available through the online account). Please note, payments are only accepted once the bill is due based on the payment mode selected at purchase.
- Confirmation emails to the policy owner that their payment is complete provides assurance that Lincoln has received their payment
- Securely save one or multiple bank accounts to choose from and apply to future payments

## Make a one-time Guest Payment


If the policy owner would like to make a payment, or if a third party would like to pay on behalf of a policy owner, they can choose the one-time guest payment option. They can visit [LincolnFinancial.com](https://LincolnFinancial.com) and select the **Payment Center** tab. To complete the payment, the user will need the policy number, the insured's birthdate, and the payor's ZIP code. Their financial information will not be stored, and they will receive a confirmation email that the payment is complete.

As a reminder, policy owners can still set up automatic payments by downloading and completing Lincoln's Electronic Funds Transfer Authorization form (CS06711) found under the **"Contacts, Forms & Claims"** tab on [LincolnFinancial.com](https://LincolnFinancial.com).

**FAQ** For more information, reference the [Frequently Asked Questions](#)



 For questions, call the Contact Center at 1-800-487-1485.

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## Lincoln Underwriting Quick Quote Tool Updates

Beginning November 13, 2023, Lincoln will streamline its quick quote platforms by only offering XRAE Lite for life insurance underwriting quick quotes. XRAE is a multi-carrier platform that's widely used in the industry among our distribution partners and producers. XRAE Lite is available for simple, specific impairment scenarios and provides a multi-carrier view with no single sign-on (SSO) or log-in required. To access XRAE, visit <https://lincoln.xrae.com> or Lincoln's Go Digital resource center at [LFG.com/GoDigital](https://LFG.com/GoDigital)

With this change, the Spectra quick quote tool will no longer be available after November 10, 2023.

 For more complex underwriting quotes, please contact your dedicated Lincoln Underwriting team.



## EFT & Premium Payment Best Practices

### *Ensuring smooth policy placement*

To ensure smooth policy placement as we go into the end of the year, Underwriting and New Business would like to provide some reminders and clarifications on payments for insurance policies, as well as best practices for submitting payments and completing EFT forms.

#### **General Tips/Best Practices**

- Payors must have an insurable interest to both the Insured and the policy
- Always reference the Agent Market Conduct Manual and section on Customer Money or the Monetary Policy one pager that is included with every issued policy.
- Credit Card Payments are only accepted for paying the first premium or binding TIA coverage of a Lincoln TermAccel® or Lincoln LifeElements® Term policy

#### **Completing the Electronic Funds Transfer (EFT) Authorization Form**

- Traditional transactional accounts that accept debits/credits such as a checking, savings or money market should be acceptable, subject to verification.
- Consider sending in a VOID check for smaller banking institutions to lessen the timeframe for bank verification.
- Refer to the "[Submitting an In-Good-Order Electronic Funds Transfer Form](#)" guide for more detailed instructions on completing the EFT form.

#### **Brokerage Accounts**

- Lincoln continues to not accept ongoing drafting from brokerage accounts, which is consistent with the industry standard. Due to the non-transactional nature of most brokerage accounts, ongoing drafting from such accounts would be unsuccessful and can cause unnecessary policy lapse and stress on the client to provide alternative payment.
- One-time payments submitted via check from brokerage accounts to pay the initial premium must be approved by Lincoln's Underwriting and New Business team.

#### **Non-Bank Entities**

- Lincoln will not process an EFT request to any prepaid card account
- Lincoln will not process an EFT request to any non-bank entity, including, but not limited to:
  - Green Dot Bank
  - Chime
  - Pathward, N.A./MetaBank
  - CashApp
  - Venmo

#### **If Underwriting and New Business is unable to verify the account information**

- A new EFT requirement with a Placed restriction will be added to the case.
- A Memo to Agent requirement with a Placed restriction will be added with the below requirement note:
  - The EFT Form reflects a Non-approved Financial Institution. Please have an updated EFT form with an approved financial institution submitted.



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## 2023 Life Insurance Year-End Guidelines

### *Individual Life, Executive Benefits and Lincoln MoneyGuard®*

*Reprinted from the August 28, 2023 Lincoln Life Leader*

Lincoln's Underwriting & New Business department is committed to helping you meet your year-end goals and objectives. Our focus is to ensure the maximum amount of your business is placed before the close of business on December 29, 2023.

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.

#### Key Dates and Deadlines

October 2	<b>Incoming 1035 exchange - overnight mailing requests.</b> For any incoming 1035 exchange, the surrendering carrier will be provided with Lincoln's FedEx account number and requested to overnight the check to Lincoln.
November 3	<b>Suggested 1035 exchange submission deadline.</b> Submit 1035 exchange applications and/or tickets to allow time for underwriting and receipt of 1035 exchange funds. Lincoln will leverage electronic methods to submit 1035 paperwork to surrendering carriers, when available
November 10	<b>Pending 1035 exchanges must be initiated.</b> After the Underwriting offer has been made and all issue-restrictive requirements are in-good-order, the exchange will be initiated, and the surrendering carrier will be requested to overnight the check to Lincoln. Completion of the 1035 exchange is subject to losing carrier turn-around times.
November 23-24	<b>Company Holiday</b>
December 7	<b>Suggested final date to submit all applications and tickets requesting a Tele-App or Phone PHI.</b> The completion of the interview is contingent on your client's scheduling availability. As a reminder, the online interview (eInterview) is flexible and can be completed at any time.
December 14	<b>Suggested final date to submit all full applications and tickets requesting an online interview.</b>
December 21	<b>All placement-restrictive requirements, including premium, must be received at Lincoln in-good-order to be guaranteed for placement by December 29, 2023.</b>
December 22	<b>2023 compensation income placement deadline.*</b> All business placed in-force with premium by December 22, 2023 will be considered as 2023 income. Any business placed after this date, through December 29, 2023, will count as 2023 production but will be treated as 2024 earnings.
December 25	<b>Company Holiday</b>

#### PENDING CASE STATUS

The following *Memo to Agent Requirement* will be added to all pending cases starting October 16, 2023: "IMPORTANT YEAR-END NOTICE: To ensure this policy is placed in-force by year-end, all placement-restrictive requirements, including premium(s), must be received at Lincoln in-good-order by December 21, 2023."

\*Important information regarding Internal Replacements: For Lincoln internal replacements, all business must be placed in-force with premium by December 22, 2023 to be considered as 2023 compensation income. Any business placed after this date, through December 29, 2023, will count as 2023 production but will be treated as 2024 earnings.

## Always, Go Digital First!



### Digital Tools

To help expedite your case from submission to placement

**Lincoln will leverage electronic health records (EHR) in lieu of an APS, when possible!**

- **eSubmission (via eTicket or eApp)** Helps to ensure that applications/tickets are submitted in-good-order
- **Online client interview (eInterview)** Clients can complete their interview 24/7
- **Automated Underwriting** Creates an opportunity for the lab-free process with real-time offer - further speeding up the process
- **eNIGO** Resolves not-in-good-order form requirements online
- **ePolicy delivery** Offers same day delivery of issued policies with electronic signing capability for the agent and client
- **Pending Case Status** available 24/7 from your Lincoln Producer website or via automated email notifications

Visit [www.LFG.com/GoDigital](http://www.LFG.com/GoDigital) for more information and reference materials

### Lincoln's Suite of Digital Capabilities

- Eliminates paperwork
- Increases in-good-order submissions
- Streamlines underwriting decisions, a real-time offer is now available for qualifying clients
- Offers same day delivery of issued policies

### Best Practices

#### Top 3

- Always include special instructions on a cover sheet.
- Include an in-good-order EFT form for **all bank draft cases** and note on the coversheet if the first premium will be drafted. Available for all modes (monthly, quarterly, semi-annual, annual).
- Always make sure the ticket/application information is correct so it will match the client interview information.

#### FYI

- **1035 Exchange Follow-Up Calls:** Initial calls will be made 2 - 3 business days after the exchange has been initiated. Follow-up calls will be made every 1 - 2 weeks (based on carrier) on initiated cases that are in-good-order.
- **Wire Transfers are not instantaneous.** Please allow a minimum of 4 hours after initiation of a wire to Lincoln before trying to confirm its receipt. More information: [Wire and ACH Instructions](#)
- **Suitability review for VUL** can take time. Send all VUL forms through the outside broker-dealer (OBD) or Lincoln Financial Securities (LFS) representative for suitability review as soon as possible.
- **VUL policies** will be placed in-force within 2 business days from the date in which the final placement restrictive requirement was received in-good-order.

#### Forms

- Complete application and all forms in their entirety, including the Agent's Report at submission, with correct agent code and agency/broker dealer, to ensure compensation is paid correctly.
- Download and submit the latest version of the application, forms and product illustration.
- Get signatures and dates on all forms. Trust/Corporate owned policies require the trustee/officer to sign with a title.
- The Replacement Notice [Form 33503] must be signed on/or before the application signature date. **For ticket submissions**, the Replacement Form [LF10087] must be signed on/or before the earliest solicitation signature date.

**TermAccel  
Contacts**

**Case Processing & Underwriting**  
[TermAccelUWNB@LFG.com](mailto:TermAccelUWNB@LFG.com)  
(844) 815-6925

**TermAccel Client Interview Team**  
[TermAccelTeleAppTeam@LFG.com](mailto:TermAccelTeleAppTeam@LFG.com)  
(844) 815-7582

**RETURN TO HEADLINES**



Contact your dedicated Lincoln Underwriting & New Business team with any additional questions.



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## GoDigital

[www.LFG.com/GoDigital](http://www.LFG.com/GoDigital)

### One Location

For Life and *MoneyGuard*, with access to Annuities.

### Digital Resource Library

Helpful tools and videos in place

### Simplified, Modern Layout

Easier navigation and less reading

### What's New Carousel

See what's new

### State Approvals

Last Updated 9/11/2023

[View State Availability Grids](#)

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

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

LCN-6013479-101023



**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.**