

# The Lincoln Leader

January 28, 2019– Vol. 17 Issue 02

## Coming Soon – *Lincoln WealthAccumulate® IUL (2019)*

Effective February 11, 2019, subject to state availability, Lincoln will introduce the newest member in its indexed universal life (IUL) portfolio: ***Lincoln WealthAccumulate® IUL (2019)*** – an innovative indexed UL that offers all the options needed to meet a wide range of future possibilities. This product will not initially be available in New York.

***RUN THE NUMBERS*** – You'll find highly competitive account values, distributions and targets with an IUL that's ideal for supplementing retirement income or protecting a business.

### Product highlights

#### Significant growth potential.

- Guaranteed Interest rate bonuses that begin in year 1. Depending on the account(s) chosen:
  - **Index Credit Enhancement (multiplier)**
  - **Account Value Enhancement**
- ***New! Positive Performance Credit (PPC):***  
Beginning in year 2, if applicable, a Positive Performance Credit is added to the Index Credit Enhancement at segment maturity. The PPC is a non-guaranteed variable multiplier that is available on the Perform Plus, Perform and Balance Indexed Accounts.
- Choice of two high early cash value riders to provide options in business and premium finance cases. Subject to certain requirements.
  - **Exec Rider**, allows 100% return of premium for 10 years if funding requirements are met. Available at an additional cost.
  - **Surrender Value Enhancement Endorsement**, waives surrender charges. No additional rider charge, but higher monthly administrative charges apply for the first 11 years.

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**Provides clients choices today and in the future.**

**New!** Choice of **four** indexed account options linked to the S&P 500® Index\* (excluding dividends):

The Perform Plus, Perform, Balance, and Conserve indexed accounts provide options to help meet clients' long-term goals based on return potential and downside protection preferences. Policies can be allocated to one or more account options with the ability to make allocation changes in the future.

	Perform Plus <sup>1</sup> If you prioritize highest return potential over downside protection	Perform <sup>2</sup> If you want high return potential but with more downside protection	Balance <sup>3</sup> If you want a balanced approach to return potential and downside protection	Conserve <sup>4</sup> If you prioritize guaranteed features above return potential
RETURN POTENTIAL	HIGHEST	HIGH	MEDIUM	LOWEST
Current Cap	12.25% (1%) guaranteed	10.00% (1%) guaranteed	10.00% (1%) guaranteed	8.75% (1%) guaranteed
Guaranteed Floor	0%	0%	0%	1%
Guaranteed Participation rate	100%	100%	100%	100%
Interest bonus	56% guaranteed Index Credit Enhancement (ICE)	56% guaranteed Index Credit Enhancement (ICE)	28% guaranteed Index Credit Enhancement (ICE)	0.35% guaranteed Account Value Enhancement (AVE)
Positive Performance Credit (PPC) available	Yes	Yes	Yes	No
Additional Charge	Yes	Yes	Yes	No
Asset-based charge  Deducted at the beginning of each 12-month segment	6%	4%	2%	None
DOWNSIDE PROTECTION	LOWEST	LOW	MEDIUM	HIGHEST

1. 1 Year Point-to-Point Perform Plus Indexed Account with a 0% Floor
2. 1 Year Point-to-Point Perform Indexed Account with a 0% Floor
3. 1 Year Point-to-Point Balance Indexed Account with a 0% Floor
4. 1 Year Point-to-Point Conserve Indexed Account with a 1% Floor

\*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 Products are 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 products nor do they have any liability for any errors, omissions, or interruptions of the S&P Index.

### Access to cash value.

- 9-year surrender charge period
- Tax-advantaged distributions<sup>1</sup> that may provide an additional financial resource or supplement existing retirement income. Choices provide a competitive solution in the accumulation/distribution Indexed Universal Life (IUL) marketplace:
  - Withdrawals
  - Fixed and Participating loan options with guaranteed loan charge rates for greater cash flow predictability
- **New! Return of Premium Rider** provides the option to have 100% of premiums returned if the market underperforms.
  - One-time opportunity that can be exercised at the end of year 20.
  - Max Issue age 60 or Table D
  - DBO2 Only
  - No Additional upfront cost
  - Subject to minimum premium requirement.

<sup>1</sup> Loans and withdrawals reduce the policy's cash value and death benefit.

### Secure the added protection of a living benefit.

Choice of chronic care riders

- *Lincoln LifeAssure*® Accelerated Benefits Rider<sup>2</sup> provides a no upfront cost benefit with a discounted benefit upon qualification of a permanent chronic illness
- *Lincoln LifeEnhance*® Accelerated Benefits Rider<sup>2</sup> provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness

<sup>2</sup> Each benefit payment will proportionately decrease the death benefit

### Product Availability

New business applications will be accepted on February 11, 2019 in approved states. The new product will be available in all states except: DE, DC, FL, GU, MP, NY, ND, SD and VI.

**Reminder:** Lincoln's Underwriting and New Business team will accept labs, exams and medical records from other companies in order to initiate the underwriting process for any new Lincoln life insurance case submission. Please contact your dedicated Underwriting team for more information.

### Transition Guidelines

*Lincoln WealthAccumulate*® IUL (2019) will **replace** *Lincoln WealthAccumulate*® IUL (2018) 05/14/18. For states that are approved at rollout there is a 60-day transition period which begins on February 11, 2019 and ends on April 12, 2019.

- **For the replaced products**, 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.
- **For pending business or policies already issued**, Lincoln will accept a written request and a revised illustration to change to the *Lincoln WealthAccumulate*® IUL (2019).
- **For policies already placed**, normal internal replacement guidelines apply. Rewrites will not be allowed.
- **For states approved after rollout**, the above will automatically apply based on the availability date.

## Rider Availability

The following riders will be available, subject to state availability, on *Lincoln WealthAccumulate*® IUL (2019)

- Accelerated Benefits Rider (with critical illness)
- Accelerated Benefits Rider
- *Lincoln LifeAssure*® Accelerated Benefits Rider
- *Lincoln LifeEnhance*® Accelerated Benefits Rider
- Alternate Cash Surrender Value Rider (Exec Rider)
- Change of Insured Rider
- Children's Term Insurance Rider
- Disability Waiver of Monthly Deductions Benefit Rider
- Overloan Protection Rider
- NEW: Return of Premium Rider (ICC18ROPR-7068/ROPR-7068)
- Supplemental Term Insurance Rider on Primary Insured
- Supplemental Term Insurance Rider on Other Insured
- Surrender Value Enhancement Endorsement

**More detailed information on *Lincoln WealthAccumulate*® IUL (2019) will be available in the Lincoln Life Leader launch announcement on February 11, 2019 (including illustration information, reference materials, and marketing materials).**

## Coming soon – *Lincoln WealthPreserve*® IUL (2017) – 02/11/19

Effective February 11, 2019, Lincoln will introduce an update to the *Lincoln WealthPreserve*® IUL (2017) product. The 2/11/19 version of this product will not be available in New York.

**TAKE ANOTHER LOOK**—You'll find improved premiums, including carry premiums and premiums to guarantee to the earlier of 40 years or age 90. It's more competitive and offers more to clients.

## Product Highlights

Valuable guaranteed protection with flexibility for life's changing needs.

### Guaranteed financial protection

- Extended guaranteed death benefit protection for up to 40 years or to age 90<sup>1</sup> (whichever comes first)
- Guaranteed positive interest crediting with a guaranteed floor of 1% in all years<sup>2</sup>
- 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 policy<sup>3</sup>

## Growth Potential

- Index performance tied to the S&P 500 Index\* (excluding dividends)
- **New!** guaranteed 55% Multiplier (Index Credit Enhancement) to enhance upside potential
- Cash value extends coverage period

## 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 performance<sup>2</sup>
- A simple approach to death benefit guarantee catch-up premiums<sup>1</sup> means your client's can pay the intended premium at any time and keep their death benefit guarantee intact

## Secure the added protection of a living benefit

- Choice of chronic care riders
  - *Lincoln LifeAssure*® Accelerated Benefits Rider<sup>4</sup> provides a no upfront cost benefit with a discounted benefit upon qualification of a permanent chronic illness
  - *Lincoln LifeEnhance*® Accelerated Benefits Rider<sup>4</sup> provides access to a known benefit amount for an additional cost, upon qualification of a permanent chronic illness

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

<sup>2</sup>Policy charges remain in effect and could reduce your policy value.

<sup>3</sup>Loans and withdrawals reduce the policy's cash value and death benefit.

<sup>4</sup>Each benefit payment will proportionately decrease the death benefit.

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## Rider Availability

The following riders will be available, subject to state availability, on *Lincoln WealthPreserve*® IUL (2017) – 02/11/19:

- 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<sup>5</sup>
- Supplemental Term Insurance Rider on Other Insured<sup>5</sup>

## Product Availability

New business applications will be accepted on February 11, 2019 in all states (except New York).

**Reminder:** Lincoln's Underwriting and New Business team will accept labs, exams and medical records from other companies in order to initiate the underwriting process for any new Lincoln life insurance case submission. Please contact your dedicated Underwriting team for more information.

## Transition Guidelines

*Lincoln WealthPreserve®* IUL (2017)-02/11/19 will **replace** *Lincoln WealthPreserve®* IUL (2017)-02/12/18. There is a 60-day transition period which begins on February 11, 2019 and ends on April 12, 2019.

- **For the replaced products**, 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.
- **For pending business or policies already issued**, Lincoln will accept a written request and a revised illustration to change to the *Lincoln WealthPreserve®* IUL (2017)-02/11/19.
- **For policies already placed**, normal internal replacement guidelines apply. Rewrites will not be allowed.

**More detailed information on *Lincoln WealthPreserve®* IUL (2017)-02/11/19 will be available in the Lincoln Life Leader launch announcement on February 11, 2019 (including illustration information, reference materials, and marketing materials).**

## Coming soon – Lincoln MoneyGuard® II (2019)

Effective February 11, 2019, Lincoln is implementing pricing updates to enhance competitive positioning in core market segments for Lincoln *MoneyGuard®* II.

This is a change to **rates only** for our current offering of Lincoln *MoneyGuard®* II (2017). There are no changes to the product structure, contract language, compensation, or types of benefits provided. The updated product will be called **Lincoln MoneyGuard® II (2019)\***.

The goal of the pricing changes are to improve and maintain competitive positioning in our core sales scenarios. Most of the changes are rate decreases with some rate increases – on average, decreasing 3%.

\* *Lincoln MoneyGuard®* II (2019) will be reflected as *Lincoln MoneyGuard®* II (2017) 021119 where required.

## Pricing Changes

*Lincoln MoneyGuard®* II pricing updates, which consist of an overall average decrease of 3%, will continue to put us at #1 in the hybrid marketplace in over 80% of our sales opportunities. We are targeting two growth segments for pricing improvements:

- Females and males with Couple's Discount – The single premium price is decreasing on average 3%, with a range of -1% to -12%.
- Flexible premiums for males are decreasing on average 3%, with a range of -2% to -8%.

While most of our sales opportunities will see a decrease in price, there are some areas, including a number in the female flex pay categories, that will have pricing increases as part of this update.

## Product Availability

New business applications will be accepted on February 11, 2019 in all states that currently sell Lincoln *MoneyGuard*® II (2017).

## Transition Guidelines

All states that currently sell Lincoln *MoneyGuard*® II (2017) will automatically be approved at rollout (will not be made available in New York). There is a 30-day transition period which begins on **February 11, 2019 and ends on March 15, 2019**. During the transition period:

- For applications to qualify for the current *MoneyGuard*® II (2017) 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, March 15, 2019.
- For pending or issued business, after February 11, 2019, Lincoln will accept requests with a revised projection of values to change to *MoneyGuard*® II (2019) pricing.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.

As a reminder, the standard *MoneyGuard*® Rules are:

- 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 out. If a case is reopened, a new application must be submitted, and the case will be subject to the premium rates in effect at that time.
- Producers who are not properly credentialed (licensing/appointment/etc.) 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.

Reminder: As of February 11, 2019, the Lincoln DesignIt Illustration System and WinFlex will be updated to reflect the new rates. During the transition period both current and new rates can be run.

**More detailed information on Lincoln *MoneyGuard*® II (2019) will be available in the Lincoln Life Leader launch announcement on February 11, 2019 (including illustration information, reference materials, and marketing materials).**



## Coming Soon – Lincoln Care Coverage<sup>SM</sup> Accelerated Benefits Rider

Effective February 11, 2019 Lincoln will be introducing the newest addition to its rider portfolio, *Lincoln Care Coverage Accelerated Benefits Rider* (CCABR). Available at policy issue, this rider is designed for clients who have a primary need for death benefit protection but are also concerned about long-term care expenses of covered services for temporary and permanent chronic illness. This rider will initially be made available on *Lincoln LifeGuarantee*® UL (2013)-02/12/18 and *Lincoln VUL<sup>ONE</sup>* (2014).

### Rider Highlights

- Offers access to death benefit due to a temporary or permanent chronic illness, subject to eligibility and requirements
- Leverages the strength of *Lincoln MoneyGuard II*, as this 7702B(b) rider\* will offer benefits for the same covered services and provide Lincoln Concierge Care assistance.
- Income tax-free reimbursements for qualifying long-term care costs
- Available at an additional cost
- Adding CCABR will increase targets

\*Intended to be a qualified long-term care insurance policy under Section 7702B(b) of the Internal Revenue Code, as amended.

### Issue rules

- Rider must be elected at issue
- While there is no maximum policy Face Amount, there is a CCABR company lifetime maximum LTC Specified Amount per insured (see Rider Benefits section)
- Rider is not allowed on *Lincoln VUL<sup>ONE</sup>* (2014) with Death Benefit Option II
- CCABR will be underwritten along with the base policy
  - The base policy may be rated up to Table D or with a flat extra rating of up to \$5/1000 however, the rating will NOT apply to the rider rates
  - The policy may be approved but Lincoln may decline to issue the rider.
- CCABR has two underwriting classes: Standard and Couples Discount
  - A Couples Discount underwriting class may be available based on the insured's marital status at the time of issue
    - Individuals will qualify if they are legally married (traditional or same sex) or are part of a Civil Union, Domestic Partnership or are in a common law marriage as recognized in the state where the policy is delivered. This is indicated on the CCABR Supplement
    - Change in status will not impact the policy post-issue
    - Concurrent purchase of a like LTC policy or rider by the spouse or partner is not required
- To apply for CCABR on the Part 1 of the application follow these steps:

<b>APPLICATION PART 1 INFORMATION:</b>	
The following information should be used to select the Care Coverage Accelerated Benefits Rider in the application.	
<b>Additional Benefits and Riders</b>	
<input checked="checked" type="checkbox"/>	Other Benefits and Riders not listed above Write in: CCABR

- The above chart will also be added to the New Business Disclosure Page within the product illustration as of February 11, 2019.



- Additional underwriting supplement and disclosure required
  - Disclosure includes the benefit election section and underwriting knock-out questions
  - Insured can be approved for the base policy but declined for the rider
  - Ages 61+ will have a 10-word delayed recall test; depending on results may administer Short Portable Mental Status Questionnaire (SPMSQ)

## Rider Design

### Rider Cost

- An additional COI and Per \$1,000 charge will apply to this rider. These rates vary by issue age, gender, risk class, and Maximum Monthly Benefit Percentage
  - The long-term care coverage provided by the rider is Guaranteed Renewable. This means that Lincoln cannot change any of the terms of the rider on our own, and it will remain in force for as long as the policy remains in force. However, Lincoln does have the right to increase the current cost of insurance rates used to calculate the Monthly LTC Rider Charge, not to exceed the guaranteed maximum rates described in your policy.
  - Please note, charges used in the No-Lapse Guarantee (CPG/ONE) Riders attached to the policy will never increase.
- Once acceleration begins, an inforce illustration should be requested to determine any potential changes to planned premiums

### Rider Benefits

- At policy issue, the owner will select the **LTC Specified Amount**. This can be up to 100% of the policy's death benefit, subject to a minimum of \$50,000 and company lifetime maximum.
- The owner will also elect a **Maximum Monthly LTC Benefit Percentage** which is the maximum percentage of LTC Specified Amount that can be accelerated each policy month and can either be 2% or 4%.
  - The **Maximum Monthly LTC Benefit Amount** is maximum dollar amount that can be accelerated each month, determined by multiplying the Initial LTC Specified Amount, adjusted for any decreases, by the Maximum Monthly LTC Benefit Percentage.
- The **Company Lifetime Maximum Amount** per insured is the total LTC Specified Amount one is able to elect with the policy. It varies by the Maximum Monthly LTC Benefit Percentage, which caps the insured at a Maximum Monthly LTC Benefit Amount of \$50,000:
  - \$2,500,000 for 2%
  - \$1,250,000 for 4%
- In any policy month in which benefits are eligible to be received, the amount available is equal to the least of:
  - a) the sum of costs incurred and actually paid for Covered Services for the policy month;
  - b) the amount requested;
  - c) the Maximum Monthly LTC Benefit Amount; or
  - d) the Remaining LTC Specified Amount

## Qualifying for Benefits

- To be eligible for benefits, an insured must meet the following conditions:
  - 90-day elimination period is satisfied
  - Written certification within the preceding 12-month period from a Licensed Health Care Practitioner that the Insured is Chronically Ill
  - A prescribed Plan of Care by a Licensed Health Care Practitioner for Covered Services is received at least every 12 months
  - All claims forms and written notifications are submitted and satisfactory
- *Elimination Period* - A one-time 90-day elimination period is satisfied by calendar days on which the insured receives Covered Services. Since Covered Services are often received on an intermittent basis, consecutive days are not required but must be satisfied within a continuous period of 730 calendar days.
- *Chronic Illness* - A state of health where the Insured:
  - a) is unable to perform (without Substantial Assistance from another individual) at least 2 Activities of Daily Living:
    - 1. for a period of at least 90 days; and
    - 2. as a result of loss of functional capacity; or
  - b) requires Substantial Supervision to protect the Insured from threats to health and safety caused by a Severe Cognitive Impairment.
- Reimbursement of receipts will be available for the same Covered Services offered with Lincoln MoneyGuard® II
  - Adult Day Care, Alternative Care, Assisted Living Facility, Bed Reservation, Caregiver Training, Care Planning, Home Health Care, Hospice, Nursing Home Care, International Benefits, Non-Continual Services, and Respite Care
- Lincoln Concierge Care Coordination, available today with *Lincoln MoneyGuard*, will be made available to policyowners of a life policy with CCABR. This specialized service simplifies the process and can help clients in a number of ways, including, but not limited to, filing a claim, or finding and coordinating long-term care services.

## Terminal Illness Benefit

There is **no** terminal illness benefit to this rider. Therefore, the basic Accelerated Death Benefit Rider will be allowed on a policy with CCABR, however the acceleration of one rider will terminate the other.

## Agent Licensing

Most states require a health license and/or LTC continuing education to solicit and sell CCABR. Failure to secure the proper licensing credentials prior to application submission could result in a processing delay and/or require additional client signatures. ***Click here*** to see the state licensing and training requirements chart.

## Rider Availability and Transition

*Lincoln Care Coverage* ABR will replace the *Lincoln LifeEnhance* Accelerated Benefits Rider (LEABR). *Lincoln LifeAssure*® ABR (LAABR) and the Basic Accelerated Benefit Riders will continue to be available. New business applications for CCABR will be accepted on February 11, 2019 in approved states. The new rider will be available in all states **except** for AZ, CA, CT, DC, DE, FL, GU, HI, IN, MP, MT, ND, NJ, NY, SD, VI.

- For states that are approved at rollout there is a 60-day transition period which begins on February 11, 2019 and ends on April 12, 2019. Formal applications for *Lincoln LifeEnhance* ABR 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 pending business or policies already issued and have not been paid (no money applied), Lincoln will accept a written request and revised illustration to add the CCABR. ***Please note: Adding CCABR after an application has been submitted could result in a processing delay, will require additional supplements and signatures, and may require additional underwriting requirements.***
- For policies already placed, Rewrites and Internal Replacements for the purpose of adding CCABR will not be allowed.
- For states approved after rollout, the above will automatically apply based on the availability date.

**More detailed information on the CCABR rider will be available in the Lincoln Life Leader launch announcement on February 11, 2019 (including forms, reference materials, and marketing materials).**

## PHI Requirement Updates for Life Insurance Policies

**Effective February 11, 2019**, Lincoln Underwriting and New Business is making changes to the requirements for personal history interviews (PHI) currently conducted on all older age life insurance policies and life insurance policies with long-term care and accelerated benefits for chronic and terminal illness riders.

### Older age PHI

For all older age life insurance cases, there is a short personal history interview and a 10-word delayed recall conducted with the client. The age and face amount requirements are being updated as follows:

Older Age PHI Requirements		
	Current	New Effective February 11, 2019
Ages	75 and up	70 and up
Face Amount	All	\$100,000 and up

### PHI for long-term care and accelerated benefits for chronic and terminal illness riders

To create consistency in processes for all life insurance policies with a long-term care (LTC) or accelerated benefits rider (ABR) for chronic and terminal illness, the minimum age requirement for the cognitive interview with a 10-word delayed recall will be reduced for *Lincoln LifeEnhance*® ABR and *Lincoln LifeAssure*® ABR.

PHI for LTC and Chronic/Terminal Illness Riders		
	Current	New Effective February 11, 2019
<i>Lincoln LifeEnhance</i> ABR	Ages 70 and up	Ages 61 and up
<i>Lincoln LifeAssure</i> ABR	All face amounts	All face amounts

*Lincoln Care Coverage* ABR will follow the new guidelines and there will be no changes for *Lincoln MoneyGuard*.

## Coming Soon – Lincoln Unified Application

**Effective February 11, 2019**, Lincoln will launch a new application and new paper ticket for all life insurance products and submission methods, integrating all life insurance product processes into one streamlined approach.

### Key benefits

- **ONE Application** for all submission methods and life products
- **ONE Tele-App interview script** for *Lincoln TermAccel* and *LincXpress* Tele-App interviews, creating consistency in all workflows
- **ONE Exam Process** for all life insurance products, enabling seamless transitions from one product to another saving time and creating a better experience

### What you need to know

- The new application and paper ticket will be available on the Lincoln Forms Tool on February 11, 2019
- The new electronic application and ticket will be available on all eSubmission platforms on February 11, 2019
- The new application and ticket will be available for:
  - All Term, UL, IUL and VUL products
  - All ages and all face amounts
  - All submission methods (Traditional paper application, Tele-App paper ticket/eTicket and eApp)
- *Lincoln TermAccel* will remain a fully electronic process with eTicket submissions only and required eDelivery
- Exclusions: The new application is not for use in New York or for Lincoln *MoneyGuard* cases

### Transition details

#### Paper Application Submissions

- There will be a 90-day transition period from February 11, 2019 through May 10, 2019 in which Lincoln will accept either the current application or the new paper application for all states that have approved the new application.
- For states that have not approved the new application as of February 11, 2019, the 90-day transition will begin when the new application is approved.
- Note: Currently pending approval in Virgin Islands. Not available in New York.

#### Tele-App Ticket Submissions

- Effective on or after February 11, 2019, only the new ticket will be accepted.
- If an old *LincXpress* paper ticket is submitted on or after February 11, 2019, the agent will be contacted for any missing information required for the new paper ticket. Once received, the new application process will be followed.
- Beginning February 11, 2019, only the new eTicket will be available on electronic submission platforms.

**More detailed information on the application will be available in the Lincoln Life Leader launch announcement on February 11, 2019.**

## Coming Soon – Expansion of Automated Underwriting capabilities

### Streamlining the Tele-App process

As a leader in the market, Lincoln Underwriting & New Business is committed to providing an excellent experience for our agents and customers. To further streamline the underwriting process, beginning February 11, 2019, we will be expanding our existing automated underwriting capabilities to *LincXpress* Tele-App submissions.

#### What we are doing

Automated Underwriting is a seamless underwriting process where cases are processed straight-through and do not require a traditional underwriting review. Lincoln's existing automated underwriting capabilities will be expanded to *LincXpress* Tele-App submissions in two phases:

- **February 11, 2019** | *Lincoln LifeElements* Level Term
- **Early Q2 2019** | All single-life UL, IUL and VUL products

#### Key benefits

- Streamlined and consistent underwriting experience
- Faster turnaround times within the underwriting and new business process
- Enables your dedicated Lincoln Underwriting team to focus on more complex cases

#### What you need to know

- Cases meeting the following criteria will go through the streamlined automated underwriting process:
- *LincXpress* Tele-App paper ticket or eTicket submissions
  - Ages 18-60
  - Face amounts \$1 million or less
- Lab-Free underwriting opportunity will be available – the automated rules engine will waive lab work for qualifying clients
- Some cases that are submitted through this process may require further review by an underwriter
- Exclusions: Not available in New York, with Survivorship life insurance products or for Lincoln *MoneyGuard* cases
- NOTE: eTicket submission is not available for VUL products. There will be no changes to the existing *Lincoln TermAccel* fully electronic process; paper ticket submission and paper policy delivery is not available for *Lincoln TermAccel*.

**More detailed information on the automated underwriting process including a workflow graphic will be available in the Lincoln Life Leader launch announcement on February 11, 2019.**

## Voice Signature and Enhanced Agent Attestation for *Lincoln TermAccel*

Beginning February 11, 2019, clients will have a new – easier – option to providing signatures on their *Lincoln TermAccel* electronic submission application package. Previously, the client was required to provide electronic signatures for all application paperwork following the Tele-app interview. Now, they'll have the option to provide Voice Signature authorization for all *Lincoln TermAccel* pre-sale forms, at the end of their Tele-app interview, to further streamline the submission process. And, if Voice Signature is elected for client signatures upon eTicket submission, the agent will experience an enhanced Agent Attestation process.

### How it works

- At the end of the electronic ticket submission process, the agent will choose the signature method for the client to follow – Voice Signature or Electronic Signature.
- If Voice Signature is selected:
  - The agent will be asked to attest that all information provided is accurate and if yes, ***the agent's signature will automatically affix to all pre-sale forms***
  - Once the ticket is submitted, the client will receive an email with a Welcome Packet, Pre-Sale forms for review and a link to schedule their Tele-app interview
  - At the start of the Tele-app interview, the client must attest to receiving the Welcome Packet and Pre-Sale forms
  - At the end of the Tele-app interview, the client must verbally consent to following the Voice Signature process
  - If the client attests and consents – ***all signatures will automatically be mapped to the Pre-Sale forms***

If the client does not attest to receiving the Welcome Packet and Pre-Sale forms, Lincoln can only accept a partial Voice Signature and the client will be required to provide an eSignature for the Replacement forms.

If the client does not verbally consent to Voice Signature at the end of the Tele-app interview, a DocuSign packet will be emailed to the client to collect eSignatures.

Please note: There is no change to the *Lincoln TermAccel* eDelivery signing process. All parties will continue to electronically sign the issued contract and all delivery requirements.



## New PIN Authentication Options for eDelivery

**Beginning February 11, 2019**, for Life and Lincoln *MoneyGuard*® policies utilizing secure electronic policy delivery (eDelivery), Lincoln will be offering two new PIN Authentication methods – SMS Text and Voice – to confirm the client's identity and begin the electronic signing process. The Authentication method available will be based on the phone number type provided for the client.

### Cell Phone | SMS Text Authentication

If a cell phone number is provided, the client will receive an SMS text message with a confirmation code to provide during eDelivery to begin the electronic signing process. Standard messaging charges may apply.

**SMS Authentication**

In order to access this document, you need to confirm your identity using your mobile phone.

1. Choose a phone number below and select the "Send SMS" button to receive a text message.
2. Enter the access code on the following page.

Authenticating Signer Name: **TESTING UWASSIGN TWO**

Please select a phone that can receive text messages so you can authenticate:

☒ +1 336-684-3009

**SEND SMS** **CANCEL**

If you do not have access to your mobile phone at this time, select "Cancel" and verify the mobile phone number and try sending the SMS message again.

**SMS Authentication**

An SMS message has been sent to your mobile phone. You should receive it momentarily.

Enter the code you received in the SMS message in the field below and press Confirm Code.

**CONFIRM CODE** **CANCEL**

If you do not receive an SMS message, select "Cancel", verify the mobile phone number and try sending the SMS message again.

### Landline Phone | Voice Authentication

If a landline phone number is provided, the client will receive an automated voice message with a verification code to provide during eDelivery to begin the electronic signing process.

**Lincoln**  
Financial Group®

**Voice Authentication**

To access this document, you will need to verify your identity.

Please ensure you can receive phone calls at this number:

+1 336-691-3696

**SEND CODE**

**Lincoln**  
Financial Group®

**Voice Authentication**

A phone call with a verification code was made to:

+1 336-691-3696

**CONFIRM CODE**

**CALL ME AGAIN**

### No Phone Number | SSN Authentication

If no phone number is provided for the client, the process will continue as it does today. The client will be required to provide the last 4-digits of their social security number for authentication during eDelivery to begin the electronic signing process.

## Visual Case Tracking and Multiple Policy Downloads for Life and MoneyGuard® Cases

Effective February 11, 2019, Lincoln is pleased to introduce additional enhancements to receiving status on pending Life and Lincoln MoneyGuard® cases. These changes are based on feedback received directly from our partners and will continue to drive efficiencies and improve the Underwriting and New Business pending experience:

- Pending Case Tracker
- Download Multiple Policy Prints

### Pending Case Tracker


Beginning February 11, 2019, partners will now see a pending case tracker within the pending details view on the pending website and in automated emails for Lincoln life insurance and MoneyGuard cases. This new case tracker will provide a visual display of case status and will be updated in real-time with any change in case status.

#### Key benefits

- Visual display for easier scanning
- Case status at-a-glance, including action items & key dates
- Link to Tele-Interview/PHI tracker, when applicable
- Formatted for web and mobile viewing
- Available on the Pending Website and Pending Automated Emails

Policy #: T123456789 details

[Back to search results](#) [Print page](#)

 CASE TRACKER

✓ Received

11/29/2018

✓ Submitted


11/29/2018

✓ Pending

11/30/2018

🕒 Quote

12/03/2018

 CLIENT INFORMATION

Last Name	First Name	Sex	Age	SSN	DOB	UW Classification
Case	Combo	M	60	XXX-XX-1234	11/29/1958	PN - Preferred Non-Tobacco

Pending Case Tracker with Tele-Interview/PHI

Close

Policy #: 1234567 details

[Back to search results](#) [Print page](#) [VIEW POLICY DOCUMENT](#)

Case tracker

✓ Received

✓ TeleInterview

✓ Pending

✓ Quote

✓ Approved

✓ Issued

✓ Placed

4/21/2018

4/21/2018 [View Details](#)

4/21/2018

4/21/2018

4/21/2018

4/21/2018

4/21/2018

Case tracker

✓ Received

☎ TeleInterview scheduled

4/21/2018

4/21/2018 [Collapse Details](#)

Client name: Test, John

— TeleInterview status: TeleInterview Scheduled 10/11/2017 03:00 PM

STATUS DATE	STATUS	SCHEDULED DATE
08/30/2017	TeleInterview Needed	
08/30/2017	TeleInterview Scheduled	09/21/2017 01:00 PM
09/21/2017	Call Attempt 1	09/21/2017 03:00 PM
09/21/2017	TeleInterview Canceled	
09/30/2017	TeleInterview Scheduled	10/11/2017 03:00 PM

Pending Case Tracker Mobile View

Policy #: MG123456789 details

[Back to search results](#) [Print page](#)

CASE TRACKER

✓ Received 11/29/2018

✓ PHI completed 11/30/2018

CLIENT NAME: VALUED CLIENT

— PHI status: PHI completed

RECEIVED DATE	NOTES	COMMENTS
11/29/2018	PHI needed	
11/30/2018	Interview scheduled	
11/30/2018	Interview initiated	
11/30/2018	Interview completed	

⌚ Pending 11/29/2018

[Collapse Status History](#)

## Download Multiple Policy Prints

Lincoln recently introduced the ability to download a PDF of issued policies directly from the Pending List. On February 11, 2019, users will have the ability to download up to five policies at one time. This new capability will further streamline the process for our partners, saving time and enabling quicker access to their policy prints.

### How to download multiple policy prints

- A new PDF column and “Review & Download Policy PDF” button will be displayed on the Pending List page
- If the policy listed contains a policy print PDF document, the check box will be enabled for selection
- User can select up to 5 policy print PDFs to be downloaded at one time
- Click “Review & Download Policy PDF” to begin the download process
- Each downloaded policy will be created and saved as a separate PDF

### Pending list

Search

✓ Issued, Placed

+ Select status

☐ Show accounts with outstanding requirements from selected statuses.

Last Activity Date11/06/2018Retrieves records from last activity date to today.

GOReset

A maximum of 5 Policy's PDF documents can be downloaded at the same time.

SEARCH RESULTS: 11/06/2018

Number of records matching criteria (51)

REVIEW & DOWNLOAD POLICY PDF (5)PDF | EXCEL REPORT | PRINT

	CLIENT NAME	ACCOUNT	STATUS	PRODUCT TYPE	WRITING AGENT	LAST ACTIVITY DATE	TARGET/ANNUALIZED PREMIUM
<input type="checkbox"/>	+ TEST, CLIENT 1	UL0000001	ISSUED			11/12/2018	
<input checked="" type="checkbox"/>	+ TEST, CLIENT 2	UL0000002	ISSUED				
<input type="checkbox"/>	+ TEST, CLIENT 3	UL0000003	ISSUED				
<input checked="" type="checkbox"/>	+ TEST, CLIENT 4	UL0000004	ISSUED				
<input checked="" type="checkbox"/>	+ TEST, CLIENT 5	UL0000005	ISSUED				
<input checked="" type="checkbox"/>	+ TEST, CLIENT 6	UL0000006	ISSUED				
<input checked="" type="checkbox"/>	+ TEST, CLIENT 7	UL0000007	ISSUED				

### Review & download policy documents

A maximum of 5 policies may be downloaded at one time.

Please review your selection and select the Download Policy PDF button to process your selection. The policy PDF documents will download in one zip file and each document will be created as a separate PDF. To remove a policy from your list, please select the X to the right of the desired policy number.

1 TEST, CLIENT 2 - UL0000002

2 TEST, CLIENT 4 - UL0000004

3 TEST, CLIENT 5 - UL0000005


4 TEST, CLIENT 6 - UL0000006

5 TEST, CLIENT 7 - UL0000007

RETURN TO LISTClear all selection

As part of Lincoln's commitment to continuously improving our processes to ensure we're providing an excellent experience, your feedback is important to us. If you have any suggestions or recommendations, please provide **feedback** through the survey link in your automated emails or to your dedicated Lincoln Underwriting and New Business team.

#### Provide feedback directly from Automated Emails



We value your opinion.

Please take a few moments to provide **feedback** about your experience.

Received  
01/21/2019

Submitted  
01/21/2019

Pending  
01/22/2019

Quote  
01/22/2019

Approved  
01/22/2019  
See 1035 Details below

Issued  
01/22/2019

Client Information

Insured Name(s): B Test

Agent Name(s): Valued Agent

Underwriting Contact:

Name: Valued Underwriter

Email: [Valued.Underwriter@LFG.com](mailto:Valued.Underwriter@LFG.com)

Direct Phone: 336-123-4567

Case Information

Policy Number: UL12345678

Status: Issued

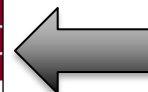
New Business Associate Contact:

Name: Valued NBA

Email: [Valued.NBA@LFG.com](mailto:Valued.NBA@LFG.com)

Your policy has been Issued. For your convenience, we have provided below a list of outstanding requirement(s). We ask that you please provide these outstanding requirements by December 31, 2019 so your policy may be placed in force.

Requirement	Comment	Status:



## Life Insurance Business Incoming Mail Preferred Location – Greensboro

Lincoln is committed to continually improving upon the customer experience that we provide for our policyowners and agents.

The centralization of mail operations and driving correspondence and check payments to the same location for all Life insurance related business will result in greater efficiencies and optimize the use of digital technologies.

Life's principal mail room operation and treasury functions are in Greensboro, NC and the preference is for all checks to be processed at that location. Therefore, going forward, Greensboro, NC is the preferred address for all Life incoming correspondence and checks. This will avoid any processing delays and allow resources in Concord, NH and Hartford, CT where correspondence has been received historically to focus on other critical business functions.

As a reminder, the regular and overnight mailing addresses for Greensboro are:

Regular USPS Mail:	Overnight Address:
Lincoln Financial Group PO Box 21008 Greensboro, NC 27420-1008	Lincoln Financial Group 100 N Greene St Greensboro, NC 27401

Premiums should continue to be sent to the address provided on the billing coupon notification.

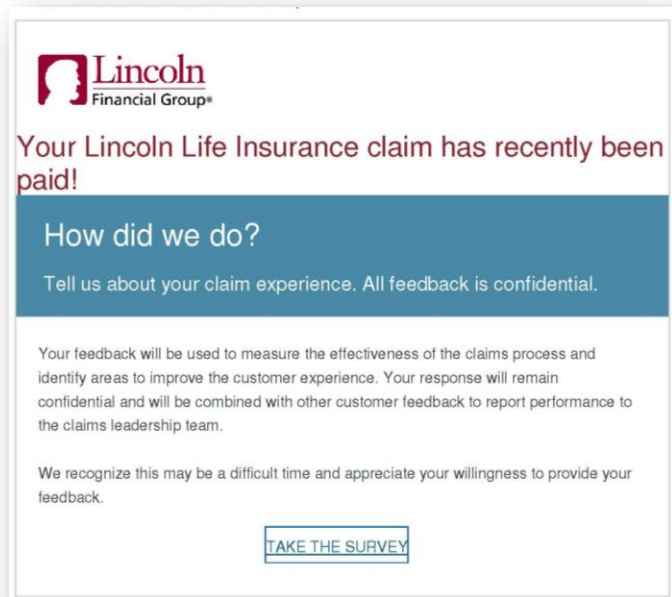
For additional questions, please contact Customer Service Center at 800-487-1485.

## Upcoming Claims Experience Survey

In February 2019, Corporate Marketing and the Individual Life Claims organization will launch a survey to gather feedback from our customers on their claims experience.

Lincoln will use this information to target process improvements and enhancements. The email survey will be distributed monthly to each individual beneficiary who had a claim approved in the prior month.

**If you have questions, please contact the Claims Care Center at 1-800-487-1485 X4559**



## New client-friendly statements for Lincoln *MoneyGuard*® Reserve and Reserve Plus

The annual Lincoln *MoneyGuard* Reserve and Reserve Plus statements your clients receive are changing. View the resources below to become familiar with these changes. We believe the enhanced presentation of information will make it easier for policyowners and their advisors to understand and manage their policy benefits.



**MoneyGuard Reserve sample statement**



**MoneyGuard Reserve Plus sample statement**



**Flier with changes highlighted**

For more information, please contact a Lincoln representative at 877-533-0114

## Reminder: Action Required for New York Insurance Licensees

February 15, 2019 deadline for meeting cybersecurity requirements

All New York insurance-licensed persons, under the New York Department of Financial Services' Cybersecurity Regulation, must file their:

- Annual Exemption and
- Annual Compliance Certification

### Background

In 2017, NY insurance licensees received information regarding the New York Department of Financial Services' (DFS) cybersecurity regulation. The regulation imposes cybersecurity requirements on persons licensed to sell insurance in New York.

Under the regulation, individual insurance producers, agencies, and brokers licensed to sell insurance in New York must have a cybersecurity program and implement processes for dealing with cybersecurity incidents or breaches, unless they qualify for a full exemption from the regulation. The full exemption is reserved for non-selling, home office personnel with no outside insurance business activity. However, there are limited exemptions available. For more information on these limited exemptions, review the regulation and visit the DFS website.

### Action Required: February 15, 2019 deadline for required filing:

- All NY insurance-licensed producers entitled to an exemption from the regulation must file a **Notice of Exemption** via the DFS Portal. All previous exemptions have expired.
- All NY insurance-licensed producers must submit their **Annual Certification** to the DFS electronically via the DFS Portal – even if they have a limited exemption.

The complete New York Cybersecurity regulation, 23 NYCRR 500, can be found on the New York Department of Financial Services website under [Adopted Regulations](#). DFS also provided guidance through [FAQs](#), as well as their [Cybersecurity Resource Center](#).



## State Approvals

### Updates from December 31, 2018:

**Lincoln WealthAdvantage® Indexed UL** – The withdrawal date for this product has been extended to 4/30/2019.

[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.

[View index of past Lincoln Life Leader articles](#)

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LCN:2396572-012519