

LIFE SOLUTIONS

# The Lincoln Leader

JANUARY 8, 2024  
VOLUME 22, ISSUE 1

## Coming Soon: Pricing improvements for Lincoln MoneyGuard Fixed Advantage®

Effective January 22, 2024

Effective January 22, 2024, Lincoln is implementing pricing decreases to Lincoln MoneyGuard Fixed Advantage, which improve competitive positioning. There are no pricing increases as a result of this update. MoneyGuard Fixed Advantage, a universal life insurance policy with a rider that reimburses for qualified long-term care expense, is designed to meet clients' evolving care needs.

Following a transition period, Lincoln MoneyGuard Fixed Advantage® – 01/22/24 will replace currently sold Lincoln MoneyGuard Fixed Advantage® - 09/11/23.

### Pricing Improvements

- Pricing improvements for Issue Ages 40-70
  - Pricing improvements range from 0-22%, with an average discount of 15% where pricing changes occurred
  - No changes for Issue Ages 70 and above as well as No Inflation and 3-year duration benefit designs
- No pricing increases as part of product update

### Availability and Transition Guidelines

Pending firm approval, applications for Lincoln MoneyGuard Fixed Advantage® – 01/22/24 are being accepted beginning January 22, 2024.

- For applications to qualify for Lincoln MoneyGuard Fixed Advantage® - 09/11/23 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, February 23, 2024.
- For pending or issued business on or after January 22, 2024, Lincoln will accept requests with a revised projection of values to change to MoneyGuard Fixed Advantage® – 01/22/24.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.

### HEADLINES

[Coming Soon: Pricing improvements for Lincoln MoneyGuard Fixed Advantage®](#)

[Coming soon – Pricing improvements for Lincoln MoneyGuard® II \(2020\)](#)

[Coming Soon: Updates to Lincoln AssetEdge® VUL \(2022\) \(Reprint\)](#)

[Automatic Notification of Premium Due Date](#)

[HIV Underwriting Guidelines Expansion to All States \(Reprint\)](#)

[Coming: New eSubmission Portal for Lincoln Life and MoneyGuard cases \(Reprint\)](#)

[Lincoln Financial Group® to Work with Policy Owners Impacted by Tornadoes in Tennessee](#)

[The Market Conduct Manual](#)

[Resource Roundup](#)

- As of January 22, 2024, *Lincoln DesignIt*<sup>SM</sup> and WinFlex will be updated with the new product version. During the transition period both versions can be run
- Ensure that you are appropriately credentialed. Clients of financial professionals who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the product version in effect on the date when the financial professional becomes properly credentialed and resubmits the paperwork
- Remember that once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI. If these conditions are not met, the case will be closed out. If a case is reopened, a new Part 1 must be submitted, and the case will be subject to the product version available at that time

### Illustration Capabilities

*Lincoln's DesignIt*<sup>SM</sup> (v63.0C) and WinFlex illustration systems will be updated with this change effective January 22, 2024. If you have an active internet connection, the software will automatically update to include these updates on January 22, 2024.

### Reference and Marketing Materials

All impacted materials will be updated and made available for viewing on the various Lincoln websites and for order from the Lincoln Literature Fulfillment Center.

[Lincoln MoneyGuard Fixed Advantage Product Reference Guide](#)

#### [State Availability](#)

Available in all states that approved  
Lincoln MoneyGuard Fixed Advantage – 01/22/24



[Download this article pdf](#)

# Coming soon – Pricing improvements for Lincoln *MoneyGuard*® II (2020)

Effective January 22, 2024

Effective January 22, 2024, Lincoln is implementing pricing decreases to Lincoln *MoneyGuard* II (2020), which improve competitive positioning. There are no pricing increases as a result of this update. Lincoln *MoneyGuard* II, a universal life insurance policy with optional long-term care benefit riders, can help safeguard clients' assets and provide reimbursements for qualified long-term expenses

Following a transition period, Lincoln *MoneyGuard* II (2020) – 01/22/24 will replace currently sold Lincoln *MoneyGuard* II (2020)® - 09/11/22.

## Pricing Improvements

- Pricing Improvements will result in an average discount of 12%
  - The improvements apply to all issue ages and product designs
  - Range of pricing improvements is from 11-12%
- No pricing increases as part of product update

## Availability and Transition Guidelines

Pending firm approval, applications for Lincoln *MoneyGuard* II (2020) – 01/22/24 will be accepted beginning on January 22, 2024 in California.

- For applications to qualify for the current *MoneyGuard* II (2020) – 09/12/22 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, February 23, 2024.
- For pending or issued business on or after January 22, 2024 Lincoln will accept requests with a revised projection of values to change to the *MoneyGuard* II (2020) – 01/22/24 pricing.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of January 22, 2024, *Lincoln DesignIt*<sup>SM</sup> and WinFlex will be updated with the new product version. During the transition period both versions can be run.
- Ensure that you are appropriately credentialed. Clients of financial professionals who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the product version in effect on the date when the financial professional becomes properly credentialed and resubmits the paperwork.
- Remember that once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI. If these conditions are not met, the case will be closed out. If a case is reopened, a new Part 1 must be submitted, and the case will be subject to the product version available at that time.

## Illustration Capabilities

- *Lincoln's DesignIt*<sup>SM</sup> (V63.0C) and WinFlex illustration systems will be updated with this change effective January 22, 2024. If you have an active internet connection, the software will automatically update to include these updates on January 22, 2024.

## Reference and Marketing Materials

- All impacted materials will be updated and made available for viewing on the various Lincoln websites and for order from the Lincoln Literature Fulfillment Center.

[Lincoln \*MoneyGuard\* II  
Product Reference Guide](#)

[State Availability](#)  
Available in all states that approved  
Lincoln *MoneyGuard* II (2020)– 01/22/24



[Download this article pdf](#)

# Updates to *Lincoln AssetEdge*<sup>®</sup> VUL (2022)

Effective January 2024

*Reprinted from the 12/21/23 Lincoln Leader*

We're proud to offer one of the largest life portfolios in our industry, which we are consistently refining to keep us poised to meet the needs of the future. We recognize the growing consumer trend for accumulation products, which offer greater performance-driven protection.

The following product changes enable Lincoln to maintain a consistent industry-leadership position while we deliver competitive value for your clients interested in upside potential with options for downside protection.

On the effective dates noted below, we are making updates to *Lincoln AssetEdge* VUL (2022), a variable universal life insurance product.

## **Table Reduction Program (TRP). Effective immediately:**

- The Table Reduction Program (TRP) is no longer available for *Lincoln AssetEdge* VUL.
- As a reminder, the [Enhanced Underwriting Program](#) offering a one-class underwriting upgrade ended Dec. 29, 2023.

## **Decreased Target Premium on *Lincoln AssetEdge* VUL (2022)-1/22/24. Effective, January 22, 2024:**

- Target premiums will decrease on average by 9% for Death Benefit Option 1 and Death Benefit Option 3 designs only, and remain highly competitive. Target premiums for Death Benefit Option 2 remain unchanged.

*Lincoln AssetEdge* VUL base product, pricing and features are not changing between the *Lincoln AssetEdge* VUL (2022) – 1/24/22 and the *Lincoln AssetEdge* VUL (2020) – 1/22/24. The decrease in target premium rates is the only change from the old version to the new.

With these updates, *Lincoln AssetEdge* VUL continues to provide a competitive solution for traditional accumulation as well as protection-focused needs, offering growth potential through a wide array of investment opportunities offered by top tier fund partners, multiple tax advantages, and solid protection.

## **Transition Guidelines for the Target updates:**

There is a transition period which begins on January 22, 2024 and ends on February 11, 2024. Applications received on or after February 12, 2024, will receive the new *Lincoln AssetEdge* VUL (2022) – 1/24/24 product. All states are automatically approved at rollout, with the exception of New York where the product is not currently available. During the transition period:

- **To secure the old product, formal** applications must be signed, dated and received in good 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 prior to Feb. 12, 2024 and signed by the insured will still qualify as awaiting a trust to be set up is 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.

## **Illustrations**

Illustrations for *Lincoln AssetEdge* VUL (2022) – 1/22/24 will be run on *Lincoln DesignIt*<sup>SM</sup> Illustration System v63.0C. If you have an active internet connection, the software will automatically update to include the new product version on January 22, 2024. If you need to download the *Lincoln DesignIt*<sup>SM</sup> Illustration System, it will be available on the Lincoln producer websites or from Field office Technicians.

## **Prospectus**

There is no new prospectus for this product update. [Click here to view a copy of the prospectus.](#)

**Reference and  
Marketing Materials**

[Lincoln AssetEdge VUL  
Resource Center](#)

[AssetEdge<sup>®</sup> VUL \(2022\)  
Product Reference Guide](#)

[Lincoln AssetEdge<sup>®</sup> VUL Client Guide  
Lincoln AssetEdge<sup>®</sup> VUL Fact Sheet](#)



[Download this article pdf](#)

[RETURN TO HEADLINES](#)

# Coming Soon! Automatic Notification of Premium Due and Policy Lapse Pending

## Opt-in availability starting January 22, 2024

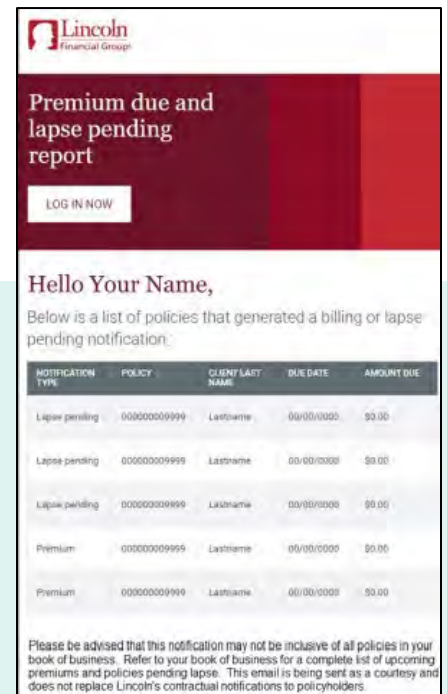
Ensuring life insurance policies are kept up to date and premiums are paid on time is important for both the policyholder and Lincoln.

On January 22, 2024, Lincoln will launch a new enhancement\* that will automatically notify Servicing Agents of premium due and lapse pending information for permanent life insurance products, including Lincoln *MoneyGuard*®. This feature will be available for registered producer website users who “opt-in” to receive these notices.

### What you need to know

- Registered LincolnFinancial.com producer website users can opt into this new feature within their Book of Business Communications Preferences beginning Monday, January 22, 2024.
- Notifications are defaulted to “none,” meaning you will need to opt-in to receive the daily notifications.
- Once opted in, the daily cycle will begin, and the system will automatically send an email notification 20 days in advance of the premium due or lapse pending date.
- Emails will be sent once a day, Tuesday through Saturday. On holidays, the email(s) will be sent on the next day.
- In the email, any lapse pending policies will be listed first.

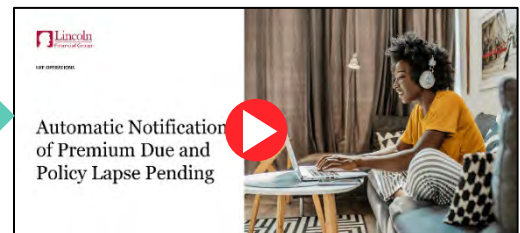
*\*This enhancement is not available for Term products and some older life products due to policy-specific circumstances*



### How to get started

Follow the instructions below or [watch this short video](#).

1. To receive automatic notifications, you'll need to [register](#) or [log into your online account at LincolnFinancial.com](#).
2. Once logged in, click the **Welcome Menu** in the top left corner and select **Communication Preferences**.
3. Under **Book of Business Correspondence**, there is a new **Reports Radio Button** that allows you to choose if you want the report to be generated. Video for Financial Professional Use Only LCN-6183043-122723 For Financial Professional use only. Not for use with the general public. Page 2 of 4
4. **Select email** as the type of notification you'd like to receive from the dropdown menu (*options are email or none*).  
*Note: The setting is defaulted to none.*
5. **Check the email addresses you'd like to receive the notifications**. If an email is not listed, you can add one by clicking the **Add Email** button. Up to two additional emails outside of your registered user email may be added (ex: back-office staff).
6. A **confirmation message** box will pop up saying the changes were successfully made.



## Frequently asked questions

- 1. Will the email show the same policies on a rolling list daily?**  
No, each day will provide a new list.
- 2. Can Agencies receive these notifications?**  
At launch, these email notifications will only be available for active Servicing Agents 1 and 2. In the future, this “opt-in” capability will be added as a feature for the active Servicing Agency Upline. When this enhancement becomes available, it will be communicated via the Life Lincoln Leader.
- 3. How much lead time does this give me before the client gets mailed or emailed the bill?**  
The agent receives a notification 24 hours before the notice is mailed. Alternatively, if the client has [elected paperless electronic billing \(eBill\)](#) as their notification method, the notification is sent 24 hours in advance via email.
- 4. If I change my Reports setting, will it alter my Documents setting?**  
Reports are separate from all documents, meaning they will not change the document settings (and vice versa). If a new email is added, it will show up in the other sections, but it will not be selected.
- 5. My client has set up their policy for electronic funds transfer/automatic bank draft, will it still show up?**  
No, this notification will not include any policies currently set up for EFT/automatic bank draft at this moment. However, if a policy is set up for [eBill](#) or direct bill, they will be considered eligible for this list.



For questions, please contact the Customer Contact Center at 1-800-487-1485.



[Download this article pdf](#)

## HIV Underwriting Guidelines Expansion to All States

Beginning January 2, 2024

*Reprinted from the December 21, 2023 Lincoln Leader*

Beginning January 2, 2024, Lincoln is pleased to announce an expansion of our Underwriting Guidelines for individuals living with Human Immunodeficiency Virus (HIV) to all states.

### Now eligible for consideration

#### Life insurance:

- *Lincoln LifeElements*® Level Term, IUL and VUL products
  - excludes *Lincoln TermAccel*® Level Term, *Lincoln WealthAccelerate*® Indexed UL, *Lincoln LifeGoals*®
- Ages 30-60
- Full underwriting with labs and Attending Physician Statements (APS) required

#### Lincoln *MoneyGuard*® Life Insurance:

- All products
- Ages 45-60
- Full underwriting with Attending Physician Statements (APS) required

With this change, there will be updates made to the Notice and Consent for HIV-Related Testing Form. The updated form will be available in early 2024.

## Coming: New eSubmission Portal for Lincoln Life and MoneyGuard cases

Coming in February 2024

**Reprinted from the December 11, 2023 Leader**

In February 2024, Lincoln will launch a new user experience for producers who submit life insurance and MoneyGuard® cases electronically from the Lincoln producer website. The new eSubmission Portal will be available for Life eTicket and MoneyGuard eApp cases.

### What You Need to Know...

- The eSubmission Portal is a new in-house submission platform that is only available to registered Lincoln producer website users who log-in to submit electronic cases.
- Financial Professionals will access the Portal from Lincoln's producer website and will remain in that experience to complete the life eTicket or MoneyGuard eApp submission.
- Users can expect the same process and questions they are accustomed to, along with more user-friendly screens, enhanced tracking tools and real-time dashboards.
- Registered website users will continue to use the same log-in credentials.

Please note: Lincoln's in-house submission platform will not impact or change the submission process for agencies or firms who have their own submission platforms or direct iPipeline accounts

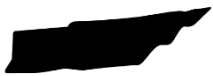
Additional information and training materials will be communicated in the Lincoln Life Leader in January.



[Download this article pdf](#)

## Lincoln Financial Group® to Work with Policy Owners Impacted by Tornadoes in Tennessee

Lincoln Financial Group® (Lincoln) recognizes the hardships many of our policy owners and agents have experienced related to tornadoes in Tennessee. As the tornadoes may have impacted the timeliness of payments and submission of paperwork, we will work with our policy owners, agents and brokers, on a case-by-case basis, to ensure their Lincoln insurance coverage will remain in force and not lapse due to nonpayment of premium.



If you were impacted by the recent tornadoes, please contact us at the phone number listed below with any questions you may have with your coverages:

**Individual Life Insurance: 1-800-487-1485**

# The Market Conduct Manual

## Updated for producers

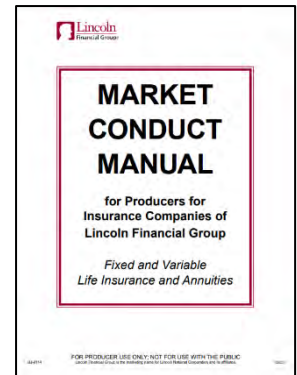
The Market Conduct Manual for producers has been updated effective December 2023. The Market Conduct Manual is a guide for producers who sell Lincoln's individual life insurance and annuity products, providing a high-level overview of Lincoln's expectations for ethical conduct and good business practices in the sales of these products. It covers a wide variety of topics and is provided to producers upon appointment with Lincoln's insurance companies. By signing a Producer Agreement with Lincoln, producers agree to adhere to the guidelines contained within the manual.

The manual was recently updated to reflect Lincoln's current market conduct policies and procedures, dealing with such issues as:

- **Education and Training** - The Regulatory Element will change to a yearly requirement (instead of every 3 years) after 1/1/2023.
- **Conflicts of Interest** - Provided clarification regarding which type of financial institution from which to accept funds
- **Suitability in Variable Life & Annuity Sales** – Removed Florida specific requirements
- **Interviews with News Media** - Added new contact email address.

**Reporting Suspected Violations** - Added new information on how to report fraud.

The updated manual (BJ-8114) is available in the Consolidated Forms Tool in the Producer Solutions Life of Business section, and on Lincoln's producer websites or you may [click here](#) to view the updated manual



## Resource Roundup

Don't miss any of the useful resources shared in this newsletter. Below is a summary of links:

[Article: Coming Soon: Pricing improvements for Lincoln MoneyGuard Fixed Advantage®](#)

[Lincoln MoneyGuard Fixed Advantage Product Reference Guide](#)

[Article: Coming soon – Pricing improvements for Lincoln MoneyGuard® II \(2020\)](#)

[Lincoln MoneyGuard II Product Reference Guide](#)

[Lincoln MoneyGuard State Availability](#)

[Article: Coming Soon: Updates to Lincoln AssetEdge® VUL \(2022\)](#)

[Lincoln AssetEdge VUL Resource Center](#)

[AssetEdge® VUL \(2022\) Product Reference Guide](#)

[Lincoln AssetEdge® VUL Client Guide](#)

[Lincoln AssetEdge® VUL Fact Sheet](#)

[Article: Coming Soon! Automatic Notification of Premium Due and Policy Lapse Pending](#)

[Video: Automatic Notification of Premium Due and Policy Lapse Pending](#)

[Register to receive automatic notifications](#)

[Flier: Manage your account online](#)

[Flier: Online Billing and payment](#)

[Article: Automatic Notification of Premium Due Date](#)

[Article: Coming: New eSubmission Portal for Lincoln Life and MoneyGuard cases \(Reprint\)](#)

[The Market Conduct Manual](#)



## State Approvals

Last Updated 11/13/2023

[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.**

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-6188802-010224

