

LIFE SOLUTIONS

The Lincoln Leader

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Coming Soon – Lincoln WealthAccelerateSM IUL

Effective Jan. 23, 2023, subject to state and firm availability, Lincoln Financial Group is pleased to introduce *Lincoln WealthAccelerateSM IUL* to our life insurance portfolio.

Lincoln WealthAccelerateSM IUL is an indexed universal life product with an emphasis on the digital and automated experience, from application to policy management, and a focus on meeting consumers expectations in today's modern world of instant decisions, exceptional experience, and simplicity.

For middle-income clients who want to accelerate their financial planning with a policy that addresses multiple needs; a foundation of protection, market-based returns, access to assets, and options to prepare for long-term care expenses.

Product Highlights

Securing the Protection You Need Can be Quick and Easy

Lincoln WealthAccelerateSM IUL provides a streamlined product design and underwriting categories:

- Issue ages: 20 – 55
- Face amounts: \$100k - \$1.5M
- Death Benefit options: (1) Level or (2) Increasing by Cash Value
- Underwriting Classes: Preferred NT, Standard NT (up to table 3) and Standard Tobacco (up to table 3).
- Two indexed account options and Long-Term Care riders for additional protection for future needs.

Obtained through a streamlined underwriting experience that can allow you to go from application to decision quickly:

- Easy and paperless online process
- Lab-free consideration for healthy clients
- Instant communication of underwriting approval for lab-free cases
- Before applying, make sure applicant meets these [Pre-Qualifications](#)

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Focus on Growth Opportunities and Options

Choice of two indexed account options linked to the Fidelity AIM® Dividend Index# or the S&P 500® Index* (excluding dividends) designed to provide options to help meet clients' long-term goals based on return potential and downside protection preferences. Policy value can be allocated to one or both account options with the ability to make allocation changes in the future.

	Indexed Account	Guaranteed Minimum Interest Rate (floor)	Current Participation Rate	Current Index Growth Cap	Current Interest Bonuses	Additional Cost
Fidelity AIM® Dividend Index	Fixed Bonus ¹	0% guaranteed minimum	140% [†] 25% guaranteed minimum	N/A	1.00% [†] 0.25% guaranteed minimum fixed bonus ³	None
S&P 500® Index	Traditional ²	0.25% guaranteed minimum	100% [†] guaranteed minimum	9.50% [†] 2.00% guaranteed minimum	N/A	None

† Non-Guaranteed Elements (NGE)

1 1 Year Point-to-Point Fidelity AIM® Dividend Indexed Account - Fixed Bonus

2 1 Year Point-to-Point S&P 500® Traditional Indexed Account

3 Account Value Enhancement (AVE)

Access to Cash Value

- 9-year surrender charge period
- Tax free income potential that may provide an additional financial resource or supplement existing retirement income. Choices provide a competitive option 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! Protection for the Future in the Event of Illness

Your death benefit can become a living benefit when you need it most. Gain access to the Lincoln Critical Illness Rider or *Lincoln LifeAssure® Accelerated Benefits Rider II* if you become critically ill or have a chronic or terminal illness.

Lincoln Critical Illness Rider

This is an optional rider that can be added for no up-front cost¹. When exercised, this rider will pay a portion of the death benefit as a lump-sum benefit payment upon occurrence of a qualifying catastrophic health condition, as listed below, and Lincoln received documentation from the appropriate type of Physician.

Covered events:

- Heart attack
- Major organ failure/transplant
- End state renal failure
- Coronary artery bypass grafting
- ALS
- Stroke
- Cancer (invasive only)
- Permanent paralysis

Lincoln LifeAssure® Accelerated Benefits Rider II

This is an optional rider that can be added for no up-front cost¹. When exercised, it may accelerate up to 100% of the eligible benefit (up to the lifetime maximum) when Lincoln receives written certification from the appropriate type of Physician that the insured is chronically ill and/or terminally ill.

Covered services

Care at home and in your community	Facility care	Additional care and services
Home health care	Assisted living facility	Alternative care
Adult day care	Nursing home care	Hospice
Transitional care		Care planning
Respite care		Caregiver training
		Non-continual services
		Bed reservation

¹ There is no up-front charge; an administrative fee is applied at time of acceleration

Product Availability

New business applications will be accepted on Jan. 23, 2023, in approved states. [Click here](#) to view the IUL State Availability Grid.

Product will be made available on *iPipeline*® and LFD.com. As a reminder, when new life insurance products become available, *iPipeline*® users must add any new products to their account within iGO and iService. If you have specific questions or need instructions, you can access additional information from the *iPipeline*® [Customer Portal](#).

New Compbuilders will need to be completed in order to sell *Lincoln WealthAccelerate*™ IUL. The new Compbuilders will be located on the Forms Tool on LFG.com. Please call our CARE Center at 800-238-6252, Option 1, Option 1, Option 2 if you need assistance.

Illustration Capabilities

Lincoln DesignIt™ (v59.0E) and WinFlex illustration systems have been updated with illustration capability effective Jan. 23, 2023. If you have an active internet connection, the software will automatically update to include these updates on Jan. 23, 2023.

Rider Availability

The following riders will be available, subject to state availability, on *Lincoln WealthAccelerate*™ IUL:

- Critical Illness Rider
- *Lincoln LifeAssure*® Accelerated Benefits Rider II
- Overloan Protection Rider

Reference Materials

Reference Materials have been created for *Lincoln WealthAccelerate*™ IUL. They will be made available on the various Lincoln producer websites.

Technical Training Guide

- [Lincoln WealthAccelerate™ IUL Product Reference Guide](#)
- [Lincoln WealthAccelerate™ IUL vs. Lincoln WealthAccumulate® 2 IUL \(2020\)](#)
- [Rider Reference Guide](#)

Specimen Contracts

- [Lincoln WealthAccelerate™ IUL](#)

*The S&P 500® Index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ"), and has been licensed for use by The Lincoln National Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The Lincoln National Life Insurance Company's product is 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 product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

*The Fidelity AIM® Dividend Index (the "Index") is a product of Fidelity Product Services LLC ("FPS") and has been licensed for use by The Lincoln National Life Insurance Company and its affiliates and reinsurers ("Lincoln"). Fidelity is a registered trademark of FMR LLC. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs of Lincoln or any Lincoln life insurance owner. Lincoln exercises sole discretion in determining whether and how the life insurance will be linked to the value of the Index. FPS does not provide investment advice to owners of the life insurance, and in no event shall any Lincoln life insurance policy owner be deemed to be a client of FPS. Neither FPS nor any third party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, Index or market performance, life insurance generally or the Lincoln life insurance in particular, and Lincoln life insurance is not sold, sponsored, endorsed or promoted by FPS or any other third party involved in, or related to, making or compiling the Index (including the Index calculation agent, as applicable). FPS disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular use; does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto; and assumes no liability for errors, omissions, or interruptions of the Fidelity AIM® Dividend Index.

Indexed Account Rate Changes

Effective Jan. 15, 2023, Lincoln will be increasing caps and participation rates on certain indexed accounts, which may improve future policy performance. The changes apply only to newly created indexed account segments for all currently available, and a select group of previously sold, life insurance products in Lincoln's Indexed Universal Life and Variable Universal Life product suites. The Illustration software will be updated effective Jan. 9, 2023, reflecting all indexed account changes.

Products with Rate Changes

None of the products that are impacted by these changes are currently for sale, or previously sold, in New York.

Currently Sold Indexed Account Portfolio

Lincoln WealthAccumulate® 2 IUL (2020) – 05/10/21			
<i>Indexed Account</i>		<i>Existing Rate¹</i>	<i>New Rate²</i>
Fidelity AIM® Dividend – Fixed Bonus 0% Floor	Account Value Enhancement	1.00%	1.00%
	Participation Rate	125.00%	140.00%
Fidelity AIM® Dividend 0% Floor	Participation Rate	165.00%	180.00%
S&P 500® Multiplier 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	8.50%	9.50%
	Index Credit Enhancement (<i>multiplier</i>)	50.00%	50.00%
	Participation Rate	100.00%	100.00%
S&P 500® Traditional 0.25% Floor	Cap	8.50%	9.50%
	Participation Rate	100.00%	100.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	8.00%	9.00%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
S&P 500® Performance Trigger 0% Floor	Performance Trigger Rate	6.50%	7.50%

Lincoln WealthPreserve® 2 IUL (2020) – 05/10/21			
<i>Indexed Account</i>		<i>Existing Rate¹</i>	<i>New Rate²</i>
Fidelity AIM® Dividend – Fixed Bonus 0% Floor	Account Value Enhancement	0.95%	0.95%
	Participation Rate	125.00%	140.00%
Fidelity AIM® Dividend 0% Floor	Participation Rate	165.00%	180.00%
S&P 500® Traditional 0.25% Floor	Cap	8.50%	9.50%
	Participation Rate	100.00%	100.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	8.00%	9.00%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
S&P 500® Performance Trigger 0% Floor	Performance Trigger Rate	6.50%	7.50%

Lincoln WealthPreserve® 2 Survivorship IUL (2022) – 05/16/22			
<i>Indexed Account</i>		<i>Existing Rate¹</i>	<i>New Rate²</i>
Fidelity AIM® Dividend – Fixed Bonus 0% Floor	Account Value Enhancement	1.00%	1.00%
	Participation Rate	125.00%	140.00%
Fidelity AIM® Dividend 0% Floor	Participation Rate	165.00%	180.00%
S&P 500® Multiplier 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	8.50%	9.50%
	Index Credit Enhancement (<i>multiplier</i>)	50.00%	50.00%
	Participation Rate	100.00%	100.00%
S&P 500® Traditional 0.25% Floor	Cap	8.50%	9.50%
	Participation Rate	100.00%	100.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	8.00%	9.00%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
S&P 500® Performance Trigger 0% Floor	Performance Trigger Rate	6.50%	7.50%

Lincoln WealthAccelerateSM IUL		
<i>Indexed Account</i>		<i>New Rate²</i>
Fidelity AIM® Dividend – Fixed Bonus 0% Floor	Account Value Enhancement	1.00%
	Participation Rate	140.00%
S&P 500® Traditional 0.25% Floor	Cap	9.50%
	Participation Rate	100.00%

Lincoln AssetEdge® VUL (2022)			
<i>Indexed Account</i>		<i>Existing Rate¹</i>	<i>New Rate²</i>
S&P 500® Conserve 1% Floor	Cap	7.25%	8.25%
	Participation Rate	100.00%	100.00%
S&P 500® Perform 0% Floor 3% Asset Based Charge deducted when segment opens	Cap	8.50%	9.50%
	Index Credit Enhancement	75.00%	75.00%
	Participation Rate	100.00%	100.00%
Fidelity AIM® – Fixed Bonus 0% Floor	Cap	n/a	n/a
	Account Value Enhancement	1.00%	1.00%
	Participation Rate	125.00%	140.00%
Fidelity AIM® - High Participation Rate 0% Floor	Cap	n/a	n/a
	Account Value Enhancement	n/a	n/a
	Participation Rate	165.00%	180.00%

Previously Sold Indexed Account Portfolio

Lincoln WealthPreserve® 2 IUL			
<i>Indexed Account</i>		<i>Existing Rate¹</i>	<i>New Rate²</i>
Fidelity AIM® Dividend 0% Floor	Participation Rate	165.00%	180.00%
S&P 500® Traditional 0.25% Floor	Cap	8.50%	9.50%
	Participation Rate	100.00%	100.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	8.00%	9.00%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
S&P 500® Performance Trigger 0% Floor	Performance Trigger Rate	6.50%	7.50%

Lincoln WealthAccumulate® 2 IUL (2020)			
<i>Indexed Account</i>		Existing Rate¹	New Rate²
Fidelity AIM® Dividend 0% Floor	Participation Rate	165.00%	180.00%
S&P 500® Multiplier 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	8.50%	9.50%
	Index Credit Enhancement (<i>multiplier</i>)	50.00%	50.00%
	Participation Rate	100.00%	100.00%
S&P 500® Traditional 0.25% Floor	Cap	8.50%	9.50%
	Participation Rate	100.00%	100.00%
S&P 500® Fixed Bonus 0.25% Floor	Cap	8.00%	9.00%
	Account Value Enhancement	0.25%	0.25%
	Participation Rate	100.00%	100.00%
S&P 500® Performance Trigger 0% Floor	Performance Trigger Rate	6.50%	7.50%

¹Applies to index segments created before Dec. 15, 2022.

²Applies to index segments created on or after Jan. 15, 2023.

For additional information on indexed account rates, including guaranteed and non-guaranteed elements, please view Lincoln's [Current and Historic Declared Rates flier](#).

Illustration Software Updates

If you have an active internet connection, the *Lincoln DesignItSM Illustration System (v.59.0D)* will automatically update on Jan. 9, 2023, to reflect the indexed account rate changes and new maximum illustrated rates. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

Reference Material

The online version of the following reference materials is available by clicking on the name of the document below and can also be accessed through the Individual IUL product sections of the Lincoln producer websites under Product Details > Resources Tab.

Document Name	Content
Indexed Account Rates – Current	Provides Indexed Accounts rates within currently sold Lincoln Life Insurance products effective with new segments opened on or after Jan. 9, 2023
Indexed Account Rates – Current and Historical	Provides Indexed Accounts rates for currently and previously sold products beginning with the new product introduction through rates effective for new segments opened on or after Jan. 9, 2023
Frequently Asked Questions	Provides talking points to help answer questions you may receive from customers.

Lincoln MoneyGuard Fixed Advantage® Pricing Improvements

Announcing pricing updates to the MoneyGuard Fixed Advantage® life insurance product offering

Effective Jan. 23, 2023, Lincoln Financial will be implementing pricing decreases to *Lincoln MoneyGuard Fixed Advantage®*, which will improve competitive positioning. There will be no pricing increases as a result of this update.

Following a transition period, *Lincoln MoneyGuard Fixed Advantage® – 01/23/23* will replace currently sold *Lincoln MoneyGuard Fixed Advantage® – 09/12/22*.

Pricing Improvements

- Pricing improvements range from 0-14%
- Average pricing decrease is 6%
- In general, single pays will get a larger discount as compared to flex pays

Availability and Transition Guidelines

Pending firm approval, applications for *Lincoln MoneyGuard Fixed Advantage*[®] – 01/23/23 will be accepted beginning on Jan. 23, 2023.

- For applications to qualify for the current *MoneyGuard Fixed Advantage*[®] 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, Feb. 24, 2023.
- For pending or issued business on or after Jan. 23, 2023, Lincoln will accept requests with a revised projection of values to change to *MoneyGuard Fixed Advantage*[®] – 01/23/23.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of Jan. 23, 2023, *Lincoln DesignIt*SM 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 advisors 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 advisor becomes properly credentialed and resubmits the paperwork.
- Remember that once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI. If these conditions are not met, the case will be closed 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*SM (v59.0E) and WinFlex illustration systems have been updated with this change effective Jan. 23, 2023. If you have an active internet connection, the software will automatically update to include these updates on Jan 23, 2023.

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.

Premium Due Notices for Lincoln MoneyGuard Products to be Discontinued

Beginning in the first quarter of 2023, Lincoln Financial will no longer email financial professionals to notify them of upcoming premium due on Fixed Lincoln MoneyGuard products. There have never been premium due notices sent on *Lincoln MoneyGuard Market Advantage*[®]. This change has been made as privacy and compliance requirements have impacted the level of detail that can be shared on the notices. How clients are billed or notified will not be affected by this change.

The information previously included on the notices is available for financial professionals via Lincoln's Book of Business tool. You can find information on accessing this tool within your Lincoln Financial account [here](#).

An Update From Your *Lincoln TermAccel*® Team

Communication updates, Digital First and Underwriting reminders

Communication Updates

Lincoln's Underwriting & New Business department is dedicated to excellent customer service, and we value our relationships with our clients. To help further improve the experience for your *Lincoln TermAccel*® cases, the producer website will now display a dedicated New Business Case Manager for each of your applications. Rather than displaying "TermAccel UWNB", you will now have an individual's name and email address to contact for assistance on these cases.

Please contact the *TermAccel* leadership team if you need additional support in any of the following areas:

Product Training and Distribution Support	Amie Voss: Amie.Voss@lfd.com
Operation Support	Erica McCallop: Erica.McCallop@lfg.com
Underwriting Support	Kelly Macdade: Kelly.Macdade@lfg.com
Underwriting Account Executive	Bob Ackerley: Robert.AckerleyJr@lfg.com

Go Digital First – Expedite Your Case from Submission to Placement

Lincoln offers multiple digital tools to help partners manage business more quickly and efficiently.

- **Online client interview (eInterview)** gives clients the opportunity to complete their interview 24/7
- **eReply portal** allows the recipient to satisfy outstanding requirements with no log-in required
- **eNIGO** resolves not-in-good-order form requirements online
- **Pending case status** is available 24/7 on the Lincoln producer website or via automated email notifications
- **Two-way communication** enables interactions with a new business case manager from the producer website
- **Click-to-chat** in real-time with a new business case manager on administrative tasks and questions

Underwriting Reminders

Lab-Free Opportunity: There is the opportunity for lab-free processing for all *TermAccel* submissions, however it is not a guarantee. Lincoln leverages data from traditional sources, the client interview, and other underwriting technology to determine if labs are required. Due to the automated process, we are unable to share the specific reason that labs are ordered.

Medicals and Labs: If required, Lincoln must order the necessary labs and vitals. Medical records and labs completed outside of the *TermAccel* process cannot be reviewed or utilized for this product.

Product Switch to *TermAccel*: *TermAccel* rates are based on a streamlined automated workflow and assume a cost savings benefit associated with the that process. Therefore, we cannot allow a product switch to *TermAccel* within 12 months of applying for a traditional product, including *Lincoln LifeElements*® Level Term.

For any questions, contact your Lincoln *TermAccel* team via click-to-chat on Lincoln's producer website, or visit www.LFG.com/TermAccel.

LTCG Rebranding as illumifin

Preview of changes coming January 2023

Reprinted from the Dec. 12, 2022 Lincoln Life Leader

Following the [announcement](#) of illumifin's acquisition of LTCG earlier this year, **LTCG will rebrand as illumifin effective Jan. 1, 2023**. Lincoln partners with LTCG to fulfill client interviews and process long-term care claims for Lincoln *MoneyGuard*® cases, and we will continue this partnership with illumifin. We expect there will be updates to contact information, technologies, and other impacted areas as the company transitions. We will share more information as it becomes available.

New California Fraud Endorsement

Reprinted from the Dec. 12, 2022 Lincoln Life Leader

Lincoln has created a new California Fraud Endorsement which will be provided to CA applicants in accordance with California Insurance Code 1871.2 which is effective Jan. 1, 2023; the endorsement does not need to be signed or returned to Lincoln.

- **eTicket Submissions:** Starting Dec. 10, 2022, the endorsement will be automatically added to the delivery packet at the time the policy is issued.
- **Traditional Submissions:** Starting Dec. 12, 2022, the endorsement can be accessed from the Lincoln Forms Tool.
- **Electronic Submissions (iPipeline eApp):** Starting Dec. 14, 2022, the endorsement will generate in the policy packet, along with the other forms prior to collecting eSignatures.

Upcoming: Underwriting Guideline Update

For individuals living with HIV in the state of California

Reprinted from the Dec. 12, 2022 Lincoln Life Leader

Effective Jan. 1, 2023, Lincoln Financial will update our Underwriting Guidelines for individuals living with Human Immunodeficiency Virus (HIV) in the state of California. With this update, there will be a new California state specific consent form, "Notice and Consent for HIV-Related Testing - Form LF12514CA". The new consent form will be available on Feb. 13, 2023, with a 60-day transition date. Additional information regarding this Underwriting Guidelines update for California will be published in an upcoming Lincoln Leader.

New Version of IRS Form 4506-C

Effective Dec. 1, 2022

Reprinted from the Dec. 12, 2022 Lincoln Life Leader

The Internal Revenue Service (IRS) has updated the 4506-C Tax Form to a new version (October 2022). The IRS has instructed that the new version will not be mandatory until March 1, 2023, and both form versions will be processed through Feb. 28, 2023. Lincoln will also accept either version through Feb. 28. After this date, if the old form is received, it will be considered not-in-good-order and the Lincoln case manager will request a newly completed form.

Form 4506-C (October 2022)			Department of the Treasury - Internal Revenue Service IVES Request for Transcript of Tax Return			OMB Number 1545-1872				
<p>Do not sign this form unless all applicable lines have been completed. Request may be rejected if the form is incomplete or illegible. For more information about Form 4506-C, visit www.irs.gov and search IVES.</p>										
1a. Current name				2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)						
i. First name			ii. Middle initial	iii. Last name/BMF company name		i. Spouse's first name		ii. Middle initial	iii. Spouse's last name	
1b. First taxpayer identification number (see instructions)				2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)						
1c. Previous name shown on the last return filed if different from line 1a										
i. First name			ii. Middle initial	iii. Last name		i. First name			ii. Middle initial	iii. Last name
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)										
a. Street address (including apt., room, or suite no.)				b. City		c. State		d. ZIP code		
4. Previous address shown on the last return filed if different from line 3 (see instructions)										
a. Street address (including apt., room, or suite no.)				b. City		c. State		d. ZIP code		
<small>For IVES participant name, ID number, SOB number, ID, and address.</small>										

Impact to Lincoln Submissions

Lincoln has updated the Forms Tool with the newest version. Agents who download forms from the Forms Tool will automatically have the October 2022 version.

For tickets or applications submitted through iPipeline, the agent will need to upload an external copy of the Tax form as it will no longer be housed on the ticket/application submission page. If it is determined that tax information is needed based on the information provided, a message will appear on the Additional Information screen to inform the agent to upload a copy of the 4506-C Tax Form:

“The 4506-C Request for Transcript of Tax Return will be required for Underwriting. You can upload a completed copy to this application or send under separate cover. A Lincoln representative will be in contact if required.”

State Approvals

Arkansas, Maryland, Massachusetts, Missouri, & Washington

- *Lincoln LifeElements*® Level Term (2019) – 11/14/2022
- *Lincoln TermAccel*® (2019) – 11/14/2022

[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.

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult an independent financial professional as to any tax, accounting, or legal statements made herein.”

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.

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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