

LIFE SOLUTIONS

The Lincoln Leader

FEB. 14, 2022
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Expanding Our Support for Trust Owned Life Insurance The newest tools and materials to support your estate planning strategies

Over the years, Lincoln has remained committed to helping our distribution partners grow their business by providing a strategic focus that extends well beyond being just a product provider. Between our specialty markets and advanced planning teams and our leading-edge underwriting, we at Lincoln are committed to giving you the tools you need to drive sales.

With estate planning becoming a focus for so many in 2022, we wanted to provide our distribution partners thought leadership material and tools to help drive the customer experience when they are building Trust Owned Life Insurance (TOLI) cases. Trusts can provide owners with more control over how their assets are distributed upon their death and using trusts can also help reduce the potential income, gift and estate taxes associated with those assets. This is why TOLI education is so critical and is the purpose behind our new [TOLI Digital experience](#) which will include videos, conversation starters, an estate tax liability calculator and support for both pre and post sale. Additional materials will include:

Title	Audience	Order Code
Estate Planning Brochure	Client	LIF-SEED-BRC001
Review Request Letter to Trustees	Trustee	LIF-TRUST-LTR001
Estate Planning Questionnaire	Client	LIF-FACT-BRC001
Trust Basics Brochure	Client	LIF-TRUST-BRC001
Deconstructing Trusts Whitepaper	Client	LIF-PROC-WPR001

Our advanced sales team is available to help you build strategies to reach your clients' financial destinations. Additional opportunities, including webinars, will be provided throughout the year. Please contact your Lincoln representative with additional questions.

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Indexed Account Rate Changes

Effective March 15, 2022, Lincoln will be making changes to caps, participation rates and spreads on certain indexed accounts, which may reduce future policy performance. The changes apply only to newly created indexed account segments for a select group of previously sold life insurance products in Lincoln's Indexed UL and Variable UL product suites. The Illustration software will be updated effective Feb. 14, 2022 reflecting all indexed account changes. **There are no changes to currently sold products.**

Products with Rate Changes

Lincoln WealthAdvantage® Indexed UL		Non – New York	
All Indexed Accounts have a 1% floor		Existing Rate ¹	New Rate ²
1 Year Point-to-Point Capped	Cap	6.50%	6.25%
1 Year Point-to-Point Uncapped	Participation Rate	37.00%	30.00%
1 Year Point-to-Point – High Participation	Participation Rate	140.00%	140.00%
	Cap	6.10%	5.50%

Lincoln WealthAccumulate® IUL (2018) - 05/14/18		Non – New York	
		Existing Rate ¹	New Rate ²
Perform 0% Floor 1% Asset Based Charge deducted when segment opens	Cap	7.75%	7.00%
	Index Credit Enhancement (<i>multiplier</i>)	32.00%	32.00%
Balance 0% Floor	Cap	7.75%	7.00%
	Index Credit Enhancement	8.00%	8.00%
Conserve 1% Floor	Cap	6.50%	6.25%
	Account Value Enhancement	0.35%	0.35%

Lincoln WealthAccumulate® IUL (2019) - 02/11/19		Non – New York	
		Existing Rate ¹	New Rate ²
Perform Plus 0% Floor 6% Asset Based Charge deducted when segment opens	Cap	10.00%	9.25%
	Index Credit Enhancement (<i>multiplier</i>)	56.00%	56.00%
	Positive Performance Range <i>Used to determine nonguaranteed Positive Performance Credit (variable multiplier)</i>	0.00% – 136.11%	0.00% – 136.11%
Perform 0% Floor 4% Asset Based Charge deducted when segment opens	Cap	7.75%	7.00%
	Index Credit Enhancement	56.00%	56.00%
	Positive Performance Range	0.00% – 103.67%	0.00% – 103.67%
Balance 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	7.75%	7.00%
	Index Credit Enhancement	28.00%	28.00%
	Positive Performance Range	0.00% – 69.11%	0.00% – 69.11%
Conserve 1% Floor	Cap	6.50%	6.25%
	Account Value Enhancement	0.35%	0.35%

Lincoln WealthAccumulate® IUL (2019) - 09/16/19		Non – New York	
		Existing Rate¹	New Rate²
Perform Plus 0% Floor 6% Asset Based Charge deducted when segment opens	Cap	10.75%	10.00%
	Index Credit Enhancement (<i>multiplier</i>)	56.00%	56.00%
	Positive Performance Range <i>Used to determine nonguaranteed Positive Performance Credit (variable multiplier)</i>	0.00% – 136.11%	0.00% – 136.11%
Perform 0% Floor 4% Asset Based Charge deducted when segment opens	Cap	8.50%	7.75%
	Index Credit Enhancement	56.00%	56.00%
	Positive Performance Range	0.00% – 103.67%	0.00% – 103.67%
Balance 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	8.50%	7.75%
	Index Credit Enhancement	55.00%	55.00%
Conserve 1% Floor	Cap	7.25%	6.50%
	Account Value Enhancement	0.35%	0.35%

Lincoln WealthPreserve® Survivorship IUL		Non – New York	
<i>All Indexed Accounts have a 1% floor</i>		Existing Rate¹	New Rate²
1 Year Point-to-Point Capped	Cap	7.00%	6.00%
1 Year Point-to-Point Uncapped	Participation Rate	40.00%	30.00%
1 Year Point-to-Point – High Participation	Participation Rate	140.00%	140.00%
	Cap	6.80%	5.50%

Lincoln WealthPreserve® Survivorship IUL		New York	
<i>All Indexed Accounts have a 1% floor</i>		Existing Rate¹	New Rate²
1 Year Point-to-Point Capped	Cap	6.75%	5.75%
1 Year Point-to-Point Uncapped	Participation Rate	39.00%	29.00%
1 Year Point-to-Point- High Participation	Participation Rate	140.00%	140.00%
	Cap	6.55%	5.25%

Lincoln WealthPreserve® IUL (2019) – 10/21/19		Non – New York	
		Existing Rate¹	New Rate²
Plus 0% Floor 2% Asset Based Charge deducted when segment opens	Cap	8.50%	7.75%
	Index Credit Enhancement (<i>multiplier</i>)	56.00%	56.00%
Conserve 1% Floor	Cap	7.25%	6.50%
	Account Value Enhancement	0.35%	0.35%

Lincoln AssetEdge® VUL (2015) and Lincoln AssetEdge® Exec VUL (2015)		Non – New York	
<i>All Indexed Accounts have a 1% floor</i>		Existing Rate¹	New Rate²
1 Year Point-to-Point - Capped	Cap	6.50%	6.25%
1 Year Point-to-Point - Uncapped	Participation Rate	37.00%	30.00%
1 Year Point-to-Point – High Participation	Participation Rate	140.00%	140.00%
	Cap	6.10%	5.50%

Lincoln AssetEdge® VUL (2015)		New York	
<i>All Indexed Accounts have a 1% floor</i>		Existing Rate¹	New Rate²
1 Year Point-to-Point - Capped	Cap	6.00%	5.75%
1 Year Point-to-Point - Uncapped	Participation Rate	34.50%	27.50%
1 Year Point-to-Point – High Participation	Participation Rate	140.00%	140.00%
	Cap	5.60%	5.00%

Lincoln AssetEdge® VUL (2015) – 10/14/19		New York	
<i>All Indexed Accounts have a 1% floor</i>		Existing Rate¹	New Rate²
1 Year Point-to-Point - Capped	Cap	6.00%	5.75%
1 Year Point-to-Point - Uncapped	Participation Rate	34.50%	27.50%
1 Year Point-to-Point – High Participation	Participation Rate	140.00%	140.00%
	Cap	5.60%	5.00%

Lincoln AssetEdge® VUL (2019)		Non - New York	
<i>All Indexed Accounts have a 1% floor</i>		Existing Rate¹	New Rate²
1 Year Point-to-Point - Capped	Cap	7.25%	6.00%

¹Applies to index segments created on or before Feb. 15, 2022.

²Applies to index segments created on or after March 15, 2022.

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.56.0)** will automatically update on Feb. 14, 2022 to reflect the indexed account rate changes and new maximum illustrated rates; you will need to download the updated **Lincoln Inforce Platform (v.32.0)**. 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 March 15, 2022.
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 March 15, 2022.
Frequently Asked Questions	Provides talking points to help answer questions you may receive from customer.

Marketing Material

All impacted marketing materials are being assessed and updated as necessary. All updated materials will be made available on the various Lincoln websites and will be available for order from the Lincoln Literature Fulfillment Center prior to the March 15, 2022 new segment effective date.

Lincoln DesignItSM Illustration Updates

Effective with the Feb. 14, 2022 illustration release

Maximum illustrated rates under AG49/AG49-A for all currently and previously sold Indexed Accounts will be updated to incorporate the 2021 calendar year. These updated rates will apply to new sales as well as in-force life insurance policies. **Note, for Indexed UL products that were available for sale both before and after the effective date of AG49-A, the received date of the application determines which max illustrated rate is used. For applications received by Lincoln's home office in-good-order prior to 12/12/20, the max illustrated rates follow AG49 guidelines, as AG49-A is prospective only. For applications that were received on or after 12/12/20, the AG49-A max illustrated rates apply:**

Currently Sold Indexed Account Portfolio:

Product	AG49/AG49-A Maximum Rate as of 2/14/22			
	Nationwide		New York	
	AG49	AG49-A	AG49	AG49-A
<i>Lincoln WealthAccumulate</i> [®] 2 IUL (2020) – 05/10/21				
Fidelity AIM Dividend Indexed Account [#] – Fixed Bonus	n/a	5.74%	n/a	n/a
Fidelity AIM Dividend Indexed Account [#] – High Par Rate	n/a	5.74%	n/a	n/a
S&P 500* Multiplier Indexed Account	n/a	5.13%	n/a	n/a
S&P 500* Traditional Indexed Account	n/a	5.54%	n/a	n/a
S&P 500* Fixed Bonus Indexed Account	n/a	5.28%	n/a	n/a
S&P 500* Performance Trigger Indexed Account	n/a	4.75%	n/a	n/a
<i>Lincoln WealthPreserve</i> [®] 2 IUL (2020) - 05/10/21				
Fidelity AIM Dividend Indexed Account [#] – Fixed Bonus	n/a	5.74%	n/a	n/a
Fidelity AIM Dividend Indexed Account [#] – High Par Rate	n/a	5.74%	n/a	n/a
S&P 500* Traditional Indexed Account	n/a	5.54%	n/a	n/a
S&P 500* Fixed Bonus Indexed Account	n/a	5.28%	n/a	n/a
S&P 500* Performance Trigger Indexed Account	n/a	4.75%	n/a	n/a
<i>Lincoln AssetEdge</i> [®] VUL (2022)				
Fidelity AIM Dividend Indexed Account [#] – High Par Account	7.25%	n/a	n/a	n/a
Fidelity AIM Dividend Indexed Account [#] – Fixed Bonus Account	5.97%	n/a	n/a	n/a
Perform Indexed Account	5.48%	n/a	n/a	n/a
Conserve Indexed Account	5.42%	n/a	n/a	n/a

Previously Sold Indexed Account Portfolio:

Product	AG49/AG49-A Maximum Rate as of 2/14/22			
	Nationwide		New York	
	AG49	AG49-A	AG49	AG49-A
<i>Lincoln WealthAccumulate</i> [®] 2 IUL (2020) – 11/16/20				
Fidelity AIM Dividend Indexed Account#	n/a	5.74%	n/a	n/a
S&P 500* Multiplier Indexed Account	n/a	5.13%	n/a	n/a
S&P 500* Traditional Indexed Account	n/a	5.54%	n/a	n/a
S&P 500* Fixed Bonus Indexed Account	n/a	5.28%	n/a	n/a
S&P 500* Performance Trigger Indexed Account	n/a	4.75%	n/a	n/a
<i>Lincoln WealthPreserve</i> [®] 2 IUL (2020) – 11/16/20				
Fidelity AIM Dividend Indexed Account#	n/a	5.74%	n/a	n/a
S&P 500* Traditional Indexed Account	n/a	5.54%	n/a	n/a
S&P 500* Fixed Bonus Indexed Account	n/a	5.28%	n/a	n/a
S&P 500* Performance Trigger Indexed Account	n/a	4.75%	n/a	n/a
<i>Lincoln WealthPreserve</i> [®] IUL (2019) – 10/21/19				
Plus Indexed Account	5.07%	4.81%	n/a	n/a
Conserve Indexed Account	4.97%	4.63%	n/a	n/a
<i>Lincoln WealthAccumulate</i> [®] IUL (2019) – 09/16/19				
Perform Plus Indexed Account	6.24%	5.36%	n/a	n/a
Perform Indexed Account	5.07%	4.60%	n/a	n/a
Balance Indexed Account	5.07%	4.82%	n/a	n/a
Conserve Indexed Account	4.97%	4.63%	n/a	n/a
<i>Lincoln WealthPreserve</i> [®] IUL (2017) - 02/12/18	6.28%	n/a	5.18%	4.88%
<i>Lincoln WealthAdvantage</i> [®] Indexed UL - 10/14/19				
Capped Indexed Account	n/a	n/a	4.65%	4.33%
High Participation Indexed Account	n/a	n/a	4.65%	4.17%
Uncapped Indexed Account	n/a	n/a	4.65%	4.39%
	AG49 Maximum Rate as of 2/14/22			
	Nationwide		New York	
<i>Lincoln WealthAccumulate</i> [®] IUL (2019) - 02/11/19				
Perform Plus Indexed Account	5.87%		n/a	
Perform and Balance Indexed Accounts	4.65%		n/a	
Conserve Indexed Account	4.82%		n/a	
<i>Lincoln WealthPreserve</i> [®] IUL (2017) - 02/11/19	6.00%		n/a	
<i>Lincoln WealthAccumulate</i> [®] IUL (2018) - 05/14/18				
Perform and Balance Indexed Accounts	4.65%		n/a	
Conserve Indexed Accounts	4.82%		n/a	
<i>Lincoln WealthPreserve</i> [®] IUL (2017) - 02/12/18	6.28%		n/a	
<i>Lincoln WealthAdvantage</i> [®] Indexed UL	4.82%		4.65%	
<i>Lincoln WealthPreserve</i> [®] Survivorship IUL	4.65%		4.50%	
<i>Lincoln LifeReserve</i> [®] Indexed UL Accumulator (2014)	5.86%		5.57%	
<i>Lincoln LifeReserve</i> [®] Indexed UL Accumulator	5.27%		4.97%	

<i>Lincoln LifeReserve® Indexed UL Protector</i>	5.27%	n/a
<i>Lincoln LifeReserve® Indexed UL</i>	5.27%	n/a
<i>Lincoln LifeElements® Indexed UL</i>	5.27%	n/a
<i>Lincoln AssetEdge® VUL (2020)</i>		
<i>Perform Plus Indexed Account</i>	6.60%	n/a
<i>Perform Indexed Account</i>	5.48%	n/a
<i>Balance Indexed Account</i>	5.48%	n/a
<i>Conserve Indexed Account</i>	5.42%	n/a
<i>Lincoln AssetEdge® VUL 2019</i>	4.65%	n/a
<i>Lincoln AssetEdge® VUL (2015)- 10/14/19</i>	n/a	4.50%
<i>Lincoln AssetEdge®/AssetEdge® Exec VUL (2015)</i>	4.82%	4.50%

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Important New York Situs Reminders

Guidance for handling Situs for residents of New York – updated as of Feb. 8, 2022

In 2021, [Lincoln Financial Group suspended the sale of several life insurance products](#), as well as suspended all electronic process solutions, in New York. Our Underwriting and New Business Department is closely monitoring applications for attempts to circumvent these rules by creating the appearance that an application was solicited in a state other than New York.

What You Need to Know


If any portion of the solicitation or application process occurs in New York, including physical examinations, the application submitted must be a Lincoln Life & Annuity Company of New York (LLANY) application for a product approved in New York. In other states, life insurance products are issued by The Lincoln National Life Insurance Company (LNL). LNL is not licensed in New York. If LNL were to issue a policy that had been solicited or delivered in New York, the New York Department of Financial Services would view LNL as acting as an unauthorized insurer.

If a New York resident applies for coverage outside of New York, no part of the sale can take place in the state of New York. All sales activities must be conducted in the state of Situs and the New York resident must sign and submit the Out of State Sale Verification Form [LF12247] with the application. New York residents may only apply for life insurance coverage in another state if there is an obvious tie to the Situs state, other than for the reason of purchasing insurance.

The New York Department of Financial Services issued Circular Letter No. 6, Sale of Unapproved Insurance Policies or Contracts to Residents of New York State in April 2011. This letter noted that the Department’s findings that “producers submitted applications on behalf of New York residents that falsely stated that the transactions had taken place outside of New York, even though the producers in fact solicited applicants, completed applications, or delivered the policies or contracts in New York.” The Department stated that violations will lead to disciplinary action, which may include monetary penalties, suspension or revocation of the producer’s or insurer’s license.

Soliciting Business in New York

If you encounter an applicant who has completed **any portion** of the solicitation/application process while located in New York, ensure the application is submitted as a New York (LLANY) application for a product that is currently available for sale in New York. Product availability can be verified by viewing the [State Availability Grids](#). A failure to comply with these requirements may lead to further disciplinary action, up to and including termination for cause. **The following instances could be considered as soliciting a case in New York (NY):**

<p>Pause!</p>  <p>Is this a New York application?</p>	<ul style="list-style-type: none">▪ Meeting with the applicant(s) in NY▪ Completing any portion of an application package in NY (see following instructions for “dummy applications”, trials or pre-trust applications)▪ Delivery and/or signing of policies or contracts while in NY (traditional or electronic)▪ Completion of an exam in NY▪ Lack of an obvious and reasonable link to the Situs state by the Insured or Owner▪ Any paperwork or form that does not match the state of Situs
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A Special Note on Trial, “Dummy” and Pre-Trust Applications

Lincoln will only accept trials, dummy applications, or pre-trust applications on New York residents for a non-New York product so long as ALL sales activities (application, illustration, paramed exam, policy delivery, etc.) are done outside of New York. The New York resident must also sign and submit the Out of State Sale Verification Form [LF12247] with the application. You must include a cover letter indicating that the formal application will be a non-New York solicitation and product.

If a New York resident applies for coverage outside of New York, and any part of the sale occurs in New York, the application will be rejected.

Frequently Asked Questions

If my New York resident client conducted an exam in New York for another carrier, will Lincoln accept this exam for a non-New York policy?

- An exam completed in New York on another carrier’s form may be accepted by Lincoln for a non-New York policy, **if and only if** the exam was conducted PRIOR to the sign-date on Lincoln’s application forms.

Will Lincoln accept labs drawn in New York for a non-New York policy?

- Lincoln may accept labs drawn in New York as they are not considered part of the contract. However, the exam (vitals) must be conducted OUTSIDE of New York.

Can I submit a trial on a non-New York product for my New York resident client?

- Lincoln will accept trials, dummy applications, or pre-trust applications on New York residents for a non-New York product so long as ALL sales activities (application forms, exam, etc.) are conducted in the state of Situs and the New York resident must sign the Out of State Sale Verification Form [LF12247].
- Lincoln will not accept trials, dummy applications, or pre-trust applications on New York residents for any *Lincoln MoneyGuard*® products.

Will Lincoln accept funds for a non-New York policy from a New York Bank?

- Yes.

What are some examples of a valid Situs?

- A valid Situs may include, but is not limited to, the following:
 - A second home/residence,
 - Work reasons and/or a physical business located in the state of sale,
 - A Trust domiciled in the Situs state,
 - Or other valid reasons to be in the state of sale **other than for the purchase of life insurance**

If you have questions about a case, please contact your dedicated Lincoln Underwriting & New Business team.

New Business Form Updates

Washington notice and consent for blood-borne pathogens

Regulatory changes in Washington resulted in revisions to the state specific HIV Consent Form. This form is now called the Washington Notice and Consent for Blood-Borne Pathogens [Form LF12441-37] (*formerly Washington Notice and Consent for HIV-Related Testing [Form BJ-8298]*). The revised state specific form is effective Feb. 14, 2022, and will have a 60-day transition period.

New Life Unified Application Launching March 28, 2022

Updated information and resources

Updates:

- The Unified Application Overview of Key Changes document has been updated to include the Receipt of Required Notices Form [LF10244]
- All states with the exception of MA, VI and MP are approved and will launch the new application package on March 28.
 - For states that are not yet approved, there will be a 60-day transition period from the date of approval

Beginning March 28, 2022, Underwriting & New Business will implement an updated application package for all life insurance products and submission methods. We are excited to share a preview of these new and updated forms, which can be accessed via our [Overview of Key Changes](#) document. This document provides a comprehensive overview of each form and the changes made throughout the application.

This updated application package has been designed, based on feedback from our partners and consumers, to enhance the user experience of completing and applying for a policy, improve clarity and readability of the forms, and reduce overall turnaround times by increasing efficiencies within case processing and underwriting.

[2022 Life Insurance Application Package Updates: Overview of Key Changes](#)

Lincoln Financial Group
UNDERWRITING & NEW BUSINESS

Lincoln Life Insurance Unified Product Application 2022
Overview of Key Changes

Beginning February 14, 2022, Lincoln Underwriting & New Business will launch an updated application package for all life insurance products and submission methods. This updated application package has been designed to enhance the user experience of completing and applying for a policy, improve clarity and readability of the forms, and reduce overall turnaround times by increasing efficiencies within case processing and underwriting.

What you need to know

The updated application package will be used for:

- All Term, Universal Life (UL), Indexed UL and Variable UL products*
- All ages and all face amounts
- All submission methods (Traditional full application, eApp and Ticket)
 - Lincoln TermAccel will remain a fully electronic process with eTicket submissions only and require eDelivery
- The application package will automatically update on the Lincoln Forms Tool, or wherever you access Lincoln's forms.

Transition Guidelines

Electronic Submissions

- Beginning February 14, 2022, the new application packet will be available on electronic submission platforms, for states that have approved the new forms.
- For states that have not approved the new application packet as of February 14, 2022, the old forms will remain on the electronic platform. Upon the state approval of the new forms, the new application packet will be made available.

Traditional LincXpress Ticket Submissions

- Effective on or after February 14, 2022, only the new ticket will be accepted.
- If an old LincXpress ticket is submitted on or after February 14, 2022, the agent will be contacted for any missing information required for the new ticket.

Traditional Full Application Submissions

- There will be a 90-day transition period beginning February 14, 2022, in which Lincoln will accept either the current application or the new application for all states that have approved the new application.
- For states that have not approved the new application as of February 14, 2022, the 90-day transition will begin when the new application is approved.

Continue reading to learn more about the exciting changes we've made to our forms!

*Not for use in New York or with Lincoln MoneyGuard® products

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[Article: Get the 411 on the New Life Application](#)

Lincoln Financial Group
LIFE SOLUTIONS

Get the 411 on the New Life Application
Updated Life Insurance Unified Product Application Issuing March 28, 2022

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This updated application package has been designed, based on feedback from our partners and consumers, to enhance the user experience of completing and applying for a policy, improve clarity and readability of the forms, and reduce overall turnaround times by increasing efficiencies within case processing and underwriting.

What you need to know

The updated application package will be used for:

- All Term, Universal Life (UL), Indexed UL (IUL) and Variable UL (VUL) products
- Not for use in New York or with Lincoln MoneyGuard® products
- All ages and all face amounts
- All submission methods (traditional full application and ticket, eTicket and eApp)
 - Lincoln TermAccel® will remain a fully electronic process with eTicket submissions only and required eDelivery
- The application package will automatically update on the Lincoln Forms Tool, or wherever you access Lincoln's forms
- eApp and eTicket submissions and eentirement will automatically update to the new application questions

Important Changes

Review the [Key Changes Document](#) for complete details and all updates that have been made to the Unified Application. Please note changes to the following forms:

- Application Part B Medical Supplement**
 - The most extensively redesigned form
 - Changed Medical History questions to a packet of 95+ conditions
- Agent's Report**
 - This form is required to be submitted with ALL traditional applications and tickets
 - Electronically submitted applications and tickets will continue to generate an Agent attestation form, which replaces the need for the Agent's Report
- New Forms**
 - Additional Beneficiary Designation Supplement – For policies with more than 3 beneficiaries
 - Variable Life Insurance Suitability Supplement – For VUL cases only
 - Aerial Sports Association Supplement
 - MotorSport Racing Association Supplement
 - Mountain Climbing Association Supplement
 - Driving Association Supplement
 - LincolnXpress® Ticket Part B – Issued B – For survivorship ticket submissions only
- Revised or Renamed Forms**
 - Association Supplement – Retired
 - Declaration Of Insurability Supplement – Renamed Good Health Statement and Insurability Supplement

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

Insurance License Scam Warning

Targeting financial professionals

State Insurance Departments are warning of a common fraud scheme that has been adapted to target people who hold insurance licenses. In this scheme, scam artists identify themselves as Department of Insurance staff or investigators and notify the licensee that they are under investigation, that their license may be suspended or revoked, or that an arrest warrant has been issued in the licensee's name. They will then request money to "resolve the problem."

This is similar in nature to the well-known schemes where scam artists will identify themselves as FBI, Social Security, or IRS agents. The callers may also be "spoofing" phone numbers to make the calls appear to be coming from the State Insurance Departments.

If you do receive a call, ask the person calling to verify personal information that would be stored in the Insurance Department system but not accessible to the public. This information could be a residence address, date of birth, or personal email address.

Please note that State Insurance Departments may ask you to verify your Social Security number if you cannot produce your license number or national producer number. Be sure you are certain that you are speaking to a staff member of the Department of Insurance before giving out any personal information. If you are unsure, hang up, call the main line of the department, and ask to speak with the person that called you.

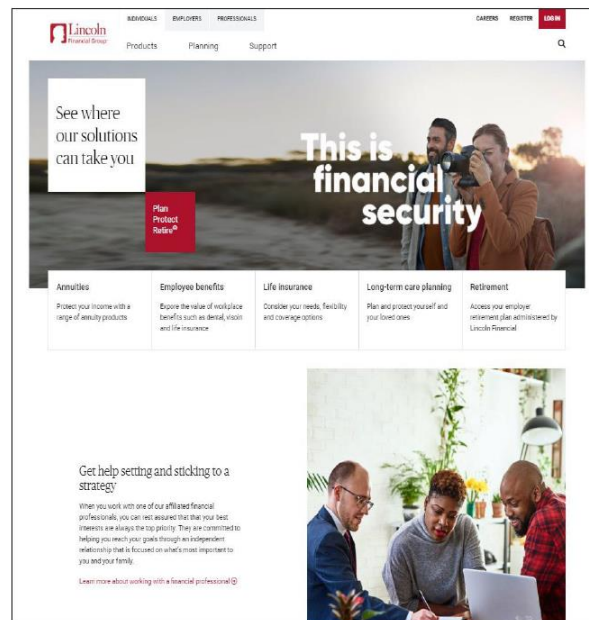
Redesign of LincolnFinancial.com Now Live

Making the website better for users and for our business

As part of Lincoln’s continued commitment to providing a better digital experience for our customers, distribution partners and stakeholders, Lincoln’s website has been refreshed, effective Jan. 28, 2022. When entering the new refreshed site, users will immediately notice the updated look and feel, complete with new photography, added white space, simplified site navigation and menus designed to better address users’ frequent questions.

This redesign enhances the user experience, while also benefitting the business through a series of updated features:

- Full compliance with ADA-WCAG standards to provide equal access for all users
- Simplified site navigation to make it easier to find information
- Task-based customer self-service to increase engagement
- Refreshed look and feel to deliver visual hierarchy of information and calls to action
- Integration of our Careers site to help promote job opportunities at Lincoln Financial
- Cloud hosting – providing greater availability and capacity to support our increasing prospect and customer base



Discontinued Support for Internet Explorer 11

New browser requirements for eSignature documents

Reprinted from the Jan. 10, 2022 Lincoln Life Leader

Beginning Feb. 15, 2022, DocuSign will no longer support Internet Explorer 11 (IE11) for electronically signed (eSignature) documents, including eApp, eTicket, eInterview, eNIGO and ePolicy Delivery. Last year, Microsoft announced the end of support for Microsoft services on IE11. Due to this change, DocuSign eSignature capabilities will no longer be supported on IE11 as of Feb. 15, 2022.

What action do I need to take?

For customers using IE11 to access their DocuSign eSignature account, we recommended migrating to a faster, more secure browser no later than Feb. 15, 2022. DocuSign supports the latest releases on the following browsers:

- Chrome
- Firefox
- Safari
- Microsoft Edge (including Microsoft Edge with IE mode)

If you do not migrate to one of these supported browsers by Feb. 15, you may have a degraded experience when accessing your DocuSign eSignature account on IE11. More information can be found here: [DocuSign eSignature System Requirements](#).

State Approvals

Updates since Jan. 24, 2022

Mississippi

- *Lincoln AssetEdge*® VUL (2022)
- Lincoln Enhanced Allocation Rider (LEAR) – available on *Lincoln AssetEdge*® VUL (2022)
- Business Exec Enhanced Surrender Value Rider – available on *Lincoln AssetEdge*® VUL (2022)
- Individual Exec Enhanced Surrender Value Rider – available on *Lincoln AssetEdge*® VUL (2022)
- Long-Term Care Rider (LTC Rider) – available on *Lincoln AssetEdge*® VUL (2022)

Oregon

- *Lincoln TermAccel*® (2019) – 01/10/22

[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.

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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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