

LIFE SOLUTIONS

The Lincoln Leader

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Pricing Update: *Lincoln TermAccel*® Level Term (2019) – 01/10/22

Effective Jan. 10, 2022, Lincoln is announcing pricing updates to *Lincoln TermAccel*® Level Term (2019) which will improve competitive positioning in key cells. *Lincoln TermAccel*® life insurance offers an entirely electronic, streamlined interview process with fully automated underwriting and no APS requirement.

Pricing Updates

Goals of the reprice include being a “**top 3 carrier**” in the following non-tobacco, core cells for all term periods:

- For face amounts of **\$500k and above**, nearly all premiums are currently in the **top 3, with a majority ranked #1**
- Premium updates include **decreases only**

Transition Guidelines

For states that are approved at rollout, there is a 30-day transition period which begins on **Jan. 10, 2022 and ends on Feb. 9, 2022**. During the transition period:

- **New applications received and applications currently in underwriting** will automatically receive the lowest rates available.
- **For policies already issued** Lincoln will accept a written request to change to the *Lincoln TermAccel*® (2019) – 01/10/22 rates.
- **For policies already placed** Lincoln will not allow rewrites to the *Lincoln TermAccel*® (2019) – 01/10/22 rates.
- **For states approved after rollout** the above will automatically apply based on the availability date. *Lincoln TermAccel*® (2019) is not available in New York.

[Click here](#) to view the term state availability grid.

HEADLINES

[Pricing Update: *Lincoln TermAccel*® Level Term \(2019\) – 01/10/22](#)

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Illustration Availability

Illustrations for *Lincoln TermAccel*® (2019) – 01/10/22 will be run on *Lincoln DesignIt*™ Illustration System (v56.0C). If you have an active internet connection, the software will automatically update to include the new rates on Jan 10, 2022. If you need to download the *Lincoln DesignIt*™ illustration system, it will be available on the Lincoln producer websites or from Field Office Technicians.

Available Riders

The following riders are available on all versions of *Lincoln TermAccel*® (see state availability):

- Accelerated Benefit Rider
- Waiver of Premium Benefit
- Children's Level Term Insurance Benefit Rider

Marketing Materials

All impacted materials have been updated and made available on the Lincoln Producer Websites.

Pricing Update: *Lincoln LifeElements*® Level Term (2019) – 01/10/22

Effective Jan. 10, 2022, Lincoln is announcing pricing updates to *Lincoln LifeElements*® Level Term (2019) which will improve competitive positioning in key cells. *Lincoln LifeElements*® Level Term life insurance offers both a traditional paper application process and a streamlined Tele-App process for electronic and paper ticket submissions.

Pricing Updates

Goals of the reprice include being a “**top 3 carrier**” in the following non-tobacco, core cells for all term periods:

- Face amounts of **\$1M+**, currently **top 3** for nearly all ages
 - A large majority of cells ages 40 and above are **ranked #1**
- For face amounts of **\$500k - \$999k**, currently **top 3** for almost all ages 55+
- Premium updates include **decreases only**

Transition Guidelines

For states that are approved at rollout, there is a 30-day transition period which begins on **Jan. 10, 2022 and ends on Feb. 9, 2022**. During the transition period:

- **New applications received and applications currently in underwriting** will automatically receive the lowest rates available.
- **For policies already issued** Lincoln will accept a written request to change to the *Lincoln LifeElements*® (2019) – 01/10/22 rates.
- **For policies already placed** Lincoln will not allow rewrites to the *Lincoln LifeElements*® (2019) – 01/10/22 rates.
- **For states approved after rollout** the above will automatically apply based on the availability date. *Lincoln LifeElements*® (2019) is not available in New York.

[Click here](#) to view the term state availability grid.

Illustration Availability

Illustrations for *Lincoln LifeElements*® (2019) – 01/10/22 will be run on *Lincoln DesignIt*™ Illustration System (v56.0C). If you have an active internet connection, the software will automatically update to include the new rates on Jan. 10, 2022. If you need to download the *Lincoln DesignIt*™ illustration system, it will be available on the Lincoln producer websites or from Field Office Technicians.

Available Riders

The following riders are available on all versions of *Lincoln LifeElements*® (see state availability):

- Accelerated Benefit Rider
- Waiver of Premium Benefit
- Children's Level Term Insurance Benefit Rider

Marketing Materials

All impacted materials have been updated and made available on the Lincoln Producer Websites.

Lincoln *MoneyGuard*® Pricing Improvements

Announcing pricing updates to the *MoneyGuard*® life insurance product offering

Effective Jan. 10, 2022, Lincoln Financial will be implementing pricing decreases to **Lincoln *MoneyGuard*® III** and **Lincoln *MoneyGuard*® II**, which will improve competitive positioning while continuing to align the *MoneyGuard* solutions suite. There will be no pricing increases as a result of this update.

After a transition period, currently sold *MoneyGuard* products will be replaced by the following:

- **Lincoln *MoneyGuard*® III (2021) – 01/10/22** will replace currently sold **Lincoln *MoneyGuard*® III (2021) – 07/12/21** in all approved states.
- **Lincoln *MoneyGuard*® II (2020) – 01/10/22** will replace currently sold **Lincoln *MoneyGuard*® II (2020) – 07/12/21** in the state of California.

Pricing Improvements and Product Updates

Lincoln *MoneyGuard* III Pricing Improvements

- **6-year LTC benefit duration with 3% inflation option** design will see the following improvements:
 - **Issue ages 55-65** will see a pricing decrease ranging from **9% to 17%**.
 - **Issue ages 45-54** will see a pricing decrease ranging from **4% to 16%**.
- **4-year LTC benefit duration with 3% inflation option** design and **5-year LTC benefit duration with 3% inflation option** design will see the following improvements:
 - **All issue ages** will see a pricing decrease ranging from **0% to 9%**.

Lincoln *MoneyGuard* III Product Updates

- Maximum flex pay period is now 10 years for all issue ages.
- Elimination of the 7-year LTC duration with no Inflation design.

Lincoln *MoneyGuard* II Pricing Improvements

- **6-year LTC benefit duration with 3% inflation option** design will see a pricing decrease **averaging 6%**.
 - Pricing decrease will vary by issue age, gender and underwriting class ranging from **4% to 9%**.

Lincoln *MoneyGuard* II Product Updates

- Elimination of the 7-year LTC duration with no Inflation design.

Availability and Transition Guidelines

Pending firm approval, applications for Lincoln *MoneyGuard*® III (2021) – 01/10/22 and Lincoln *MoneyGuard*® II (2020) – 01/10/22 will be accepted beginning on Jan. 10, 2022.

- For applications to qualify for the current *MoneyGuard*® III (2021) – 07/12/21 or *MoneyGuard*® II (2020) – 07/12/21 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. 11, 2022.
- For pending or issued business on or after Jan. 10, 2022, Lincoln will accept requests with a revised projection of values to change to Lincoln *MoneyGuard*® III (2021) – 01/10/22 or Lincoln *MoneyGuard*® II (2020) – 01/10/22.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of Jan. 10, 2022, *Lincoln DesignIt*SM and WinFlex have been 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 (v56.0C) and WinFlex illustration systems have been updated with this change effective Jan. 10, 2022. If you have an active internet connection, the software will automatically update to include these updates on Jan 10, 2022.

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*® - Washington Availability

Reopening *MoneyGuard*® life insurance products in the state of Washington

Over the last year, Lincoln Financial has actively monitored and diligently managed our business in response to the Washington state legislation guidelines regarding the Long-Term Services and Supports Trust Program.

With that in mind, effective Jan. 10, 2022, Lincoln will once again offer *MoneyGuard*® product solutions for new sales in the state of Washington, including Lincoln *MoneyGuard*® III and Lincoln *MoneyGuard Market Advantage*®.

Please note, sales of policies at this time would not be eligible for exemption associated with the Long-Term Services and Supports Act in Washington, as policies needed to be placed prior to Nov. 1, 2021, to be eligible for that exemption.

This update only applies to Lincoln *MoneyGuard*® Solutions available in the state of Washington. Lincoln Life products with LTC Rider will not be reopening in the state of Washington at this time.

Additionally, Washington recently announced a delay in the collection of the payroll tax until after the 2023 legislative session. Despite the delay, there is no guarantee that a future exception window will be created so it is important to keep policies in force.

We will continue to monitor the environment and assess next steps as the situation evolves.

Coming Soon – Lincoln *AssetEdge*® VUL (2022)

Effective Jan. 24, 2022, subject to state availability, Lincoln is pleased to introduce the newest product in its variable universal life portfolio, *Lincoln AssetEdge*® VUL (2022).

The new *Lincoln AssetEdge*® VUL (2022) continues to offer death benefit protection with growth potential through investment options and flexibility to meet your client's future financial goals. This product replaces the existing *Lincoln AssetEdge*® VUL (2020) and *Lincoln AssetEdge*® Exec (2020) product versions with the focus on providing significant market-driven growth potential and cash value liquidity for retirement and protection needs. Pricing updates improve competitiveness in both accumulation/distribution focused designs and protection focused designs.

It offers a variety of quality Separate Account investment options across all major asset classes along with opportunity for increased predictability and reduced volatility through four indexed account options, linked to the percentage change in the S&P 500® Index* or Fidelity AIM® Dividend Index#, that are designed to provide a balance between return potential and downside protection. The **new** optional **Enhanced Allocation Rider** gives the policy holder the option to utilize cash value within the policy to pursue increased upside potential through indexed features. And the product continues to offer balance sheet solutions through the **Business Exec Enhanced Surrender Value Rider** (now an optional rider on the base product), as well as, a new optional **Individual Exec Enhanced Surrender Value Rider** designed for high-net-worth individuals. This product also incorporates the new 7702 assumptions that went into effect on Jan. 1, 2021.

Product Highlights and Updates

Accumulation and Market-Driven Growth Potential

- Elite Series of Funds
 - Covers every major asset class
 - Leading investment managers
 - Multiple risk management strategies

Indexed Account Options

- **1-Year Point-to-Point (PTP) Conserve Indexed Account Option** Earns the full PTP percentage increase of the S&P 500* Index (excluding dividends) up to an index growth cap declared at the beginning of the segment year. The cap at launch will be 7.75%. 1% Floor.
- **NEW! 1-Year Point-to-Point (PTP) Perform Indexed Account Option** Earns the full PTP percentage increase of the S&P 500* Index (excluding dividends) up to an index growth cap declared at the beginning of the segment year and with a guaranteed 75% Index Credit Enhancement and a 3% Asset Based Charge. The cap at launch will be 8.50%. 0% Floor.
- **NEW! Fidelity AIM® Dividend Indexed Account – Fixed Bonus** Earns the full point-to-point percentage increase of the Fidelity Index adjusted by the Participation Rate declared at the beginning of the segment year, plus an Account Value Enhancement. The Account Value Enhancement at launch will be 1.00%.
- **NEW! Fidelity AIM® Dividend Indexed Account** Earns the full point-to-point percentage increase of the Fidelity Index adjusted by the Participation Rate declared at the beginning of the segment year

Fixed Account

Assets in this account are not subject to market volatility.

Fixed Account interest crediting:

- Interest credited on a daily basis at a rate determined by Lincoln.
- Minimum effective annual rate of 1.0%. The current rate is 2.0%.

Dollar Cost Averaging available at issue with an enhanced Fixed Account interest rate to help address market volatility concerns.

Access to Cash Value

- **Shortened Surrender Charge period**
 - Death Benefit Options 1 & 3 = Up to 14 years
 - Death Benefit Option 2 = Up to 9 years
- **Tax-advantaged distribution potential**
 - Withdrawals
 - Fixed Loan - wash loans in years 11+
 - Indexed Account Participating Loan – guaranteed loan charged rate in all policy years

Balance Sheet Solutions

- **Business Exec Enhanced Surrender Value Rider** — Designed for business owners who need balance sheet sensitive solutions such as key person or executive benefits.
- **New! Individual Exec Enhanced Surrender Value Rider** — Designed for high-net-worth individuals seeking a tax-advantaged solution that provides the benefits of cash value accumulation, distribution & liquidity.

Policy Customization and Flexibility with Options to Enhance Cash Value Potential and Death Benefit Protection

- **New! Enhanced Allocation Rider** — An optional rider which offers additional upside potential to Separate Account assets by offering the ability to allocate a portion of the cash value within the policy to purchase options on the S&P 500. While active, this rider takes a monthly charge at an annualized rate (2.4%) from the Separate Account to purchase an uncapped option on the S&P 500 with a 0% floor and a participation rate (set at the time of option purchase). The rider can be added at policy issue for no additional premium and activated or inactivated at the client's option. *Note: Illustration software will default to the rider being selected.*

Available Riders

The following riders are available, subject to state availability, on *Lincoln AssetEdge*® VUL (2022), and may involve additional charge:

- Enhanced Allocation Rider (**NEW!**)
- Business Exec Enhanced Surrender Value Rider
- Individual Exec Enhanced Surrender Value Rider (**NEW!**)
- Accelerated Benefits Rider (with and without critical illness)
- Long-Term Care Rider (LTC)
- *Lincoln LifeAssure*® Accelerated Benefits Rider
- *Lincoln LifeEnhance*® Accelerated Benefit Rider
- Change of Insured Rider
- Disability Waiver of Monthly Deductions Benefit Rider
- Overloan Protection Rider (not available with CVAT)

Product Availability

New Business applications will be accepted on Jan. 24, 2022 in approved states. [Click here](#) to view the current Variable Universal Life product availability grid. Please note, the new product will not initially be filed in New York.

Transition Guidelines

Lincoln AssetEdge® VUL (2022) will replace both *Lincoln AssetEdge*® VUL (2020) and *Lincoln AssetEdge*® Exec (2020) products. For states that are approved at rollout there is a 30-day transition period which begins on **Jan. 24, 2022 and ends on Feb. 23, 2022**.

- **For the old product**, 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 by the end of the transition period to qualify.
- **For pending business or policies already issued**, Lincoln will accept a written request and a revised illustration to change to the *Lincoln AssetEdge*® VUL (2022) product.
- **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.

Prospectus

There is a new prospectus for this product. It will be made available on Jan. 24, 2022.

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Important New York Situs Reminders

Guidance for handling Situs for residents of New York

In August 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.

If any portion of the solicitation or application process occurs in New York, including physical examinations, then the application submitted must be a Lincoln Life & Annuity Company of New York (LLANY) application for an approved product 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, and all sales activities must be conducted in the state of Situs and the New York resident must sign the Out of State Sale Verification Form. New York residents may only apply in another state if there is an obvious tie to the Situs state other than the reason of purchasing insurance. For examples, please review the [Individual Life Situs Guidelines](#).



Some instances that would be considered soliciting in New York:

- Meeting with applicants in New York
- Completing any portion of an application in New York
- Delivery and/or signing of policies or contracts in New York (traditional or electronic)
- Completion of an exam in New York
- Lack of obvious and reasonable link to the Situs/issue state by the Insured or Owner
- Trial applications for insureds whose primary residence is in New York
- Paperwork or forms that do not match the state of Situs

Should you encounter an applicant who has completed any portion of the application process in New York, then you should ensure the application is submitted as a LLANY application for an approved product in New York that is available for sale. You can check product availability in New York by visiting the Availability Grids linked below. A failure to comply with these requirements may lead to further disciplinary action, up to and including termination for cause.

For further information regarding Situs, please review the [Individual Life Situs Guidelines](#).

State Product Availability Grids:

- [Term](#)
- [Universal Life](#)
- [Indexed Universal Life](#)
- [Variable Universal Life](#)
- [MoneyGuard®](#)

Discontinued Support for Internet Explorer 11

New browser requirements for eSignature documents

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](#).

New Temporary Insurance Agreement Form

For Lincoln TermAccel® and Lincoln LifeElements® Level Term ticket submissions, deadline Jan. 14, 2022

Reprinted from the Nov. 15, 2021, Lincoln Life Leader

Effective Nov. 15, 2021, a new Temporary Insurance Agreement (TIA) [Form LFF11890, state variations] will be used for Lincoln TermAccel® and Lincoln LifeElements® Level Term ticket submissions. This new form does not require advance payment to put the TIA into effect. The client must instead agree to a stated amount (equal to the first modal premium) to be deducted from the death benefit upon death of the Proposed Insured, per the terms and conditions:

“If death of the Proposed Insured occurs while this Agreement is in effect payment will be deducted from the death benefit proceeds in the amount of \$ ____ which is equal to the first modal premium for the plan of insurance initially applied for.”

Due to this change, Lincoln will not accept any form of advanced payment on Lincoln TermAccel or Lincoln LifeElements® Term ticket cases. Any money received upfront will be returned. For electronic ticket (eTicket) submissions, access the ticket platform through iPipeline or your Lincoln producer website. For traditional ticket submissions of Lincoln LifeElements® Term, ensure you are using the most up-to-date version of Lincoln’s forms by downloading the forms for each policy from Lincoln’s Forms Tool, or wherever you access your forms.

Transition period: There will be a 60-day transition period starting Nov. 15, 2021, where we will accept the new or old TIA form. If the old form is received it will require advance payment, and if the new form is received, advance payment must not be submitted. Lincoln will abide by the TIA language in whichever version is received during the transition.

Permanent Products and Term Full Applications

For the following products and submission methods, there will be no change to the current process. Advance payment will continue to be required and the applicable signed TIA form must be submitted with the application to put the TIA into effect.

- Permanent life insurance (UL, IUL, VUL) ticket and full application submissions: continue using TIA Form LFF11524 (state variations).
- *Lincoln LifeElements*® Term full application submissions: continue using TIA Form LFF11524 (state variations).
- *Lincoln MoneyGuard*® full application submissions: continue using TIA Form MGF11613 (state variations).

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 severe weather 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 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

State Approvals

Updates since Dec. 13, 2021

Initial Rollout

- *Lincoln TermAccel*® Level Term (2019) – 01/10/22
- *Lincoln LifeElements*® Level Term (2019) – 01/10/22
- *Lincoln MoneyGuard*® III (2021) – 01/10/22
- *Lincoln MoneyGuard*® II (2020) – 01/10/22

Washington (available again for new sales 1/10/22)

- *Lincoln MoneyGuard Market Advantage*®
- *Lincoln MoneyGuard*® III (2021)

[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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