

The Lincoln Leader

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LIFE INSURANCE

Lincoln VUL Dollar Cost Averaging Fixed Account Enhanced Interest Rate Program – Extended

Lincoln is pleased to extend the VUL Dollar Cost Averaging Fixed Account Enhanced Interest Rate Program **through June 30, 2017**. This program includes an enhanced current interest rate to help with short-term returns while the client transfers funds into variable investment options using a 12-month Dollar Cost Averaging (DCA) program.

The DCA Fixed Account Enhanced Interest Rate is available as follows:

- **Accumulation Products:**
 - *Lincoln AssetEdge*® VUL
 - *Lincoln AssetEdge*® Exec VUL
 - *Lincoln PreservationEdge*® SVUL
 - Will receive a **10% enhanced current interest rate**.

- **Lifetime Guarantee Products:**
 - *Lincoln VUL*^{ONE}
 - *Lincoln SVUL*^{ONE}
 - Will receive a **4% enhanced current interest rate**.

- New formal applications signed, dated and received in good order in Lincoln's home office up to and including **Friday, June 30, 2017** are eligible.

The DCA Fixed Account enhanced annual effective rate is paid on the declining balance in the Fixed Account so the amount of interest earned will be less. These fixed rates do not reflect performance of the variable investment options selected by the client.

Neither dollar cost averaging nor portfolio rebalancing assures a profit or protects against loss in declining markets. Because dollar cost averaging involves continuous investment regardless of changing price levels, clients should consider their ability to continue purchasing through periods of all price levels.

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Post Issue Policy Management – Introducing Automated In-force Illustrations

Beginning November 28, 2016, Lincoln will automatically generate an “as-is” in-force illustration (also known as a “Point-in-Time” illustration) shortly after the policy anniversary on most currently sold Lincoln life policies. Part of the ongoing Post Issue Policy Management (PIPM) initiative, these automated in-force illustrations will assist advisors and policy owners in periodically monitoring policy performance with the goal of better managing their long-term policy goals and objectives. The in-force illustrations will be available within five business days of the policy anniversary to both the policy owner and agent of record by logging into their Lincoln Client/Advisor website or by calling the Lincoln Customer Care Center at 800-487-1485.

What is included in an “as-is” in-force illustration?

- Current in-force policy values.
- Default illustration assumptions used for new issue sales for that particular product (assumed rate of return, etc.).
- Future policy transactions if captured for reminder notifications. [Click here](#) to view a summary document which provides additional details on this PIPM program that was launched in February 2016.
- Any premiums paid at the time the illustration is generated. The illustrations are generated a few days after the policy anniversary to try and capture any premiums paid around the anniversary. To avoid double counting, the illustration assumes the currently billed premium has not been paid, but will still reflect payment of any future modal premiums.
- If the agent or policy owner wants additional scenarios created, these can be requested through the same channels as currently being used.

Which products will this be available on?

- *Lincoln LifeGuarantee*® UL 2013
- *Lincoln LifeGuarantee*® SUL 2013
- *Lincoln VUL*^{ONE} 2014
- *Lincoln SVUL*^{ONE} 2016
- *Lincoln SVUL*^{ONE} 2013
- *Lincoln WealthAdvantage*® Indexed UL
- *Lincoln WealthPreserve*® Survivorship IUL
- *Lincoln LifeReserve*® Indexed UL Accumulator 2014
- *Lincoln AssetEdge*® VUL 2015
- *Lincoln AssetEdge*® Exec VUL 2015
- *Lincoln PreservationEdge*® SVUL
- *Lincoln MoneyGuard*® Reserve (NY)
- *Lincoln MoneyGuard*® II 2015

Will my in-force illustration match the projection found on the Annual Statement of Account?

Depending on the timing of premium payments and the assumptions used, the projection and the in-force illustration may differ. Premiums received up to three days after the policy anniversary are included in the automated in-force illustrations, whereas annual statements of account are generated on the policy anniversary.

How will the policy owner and agent of record be notified about the availability of the automated in-force illustration?

Starting with Annual Statements of Account generated on or after 11/28/16 for products listed previously, a notification within the statement will inform the policy owner/agent that the in-force illustration is available to them five business days after the statement date along with access instructions.

Where can I find the In-force illustrations on my Lincoln Producer Website?

In the correspondence tab of the Book of Business tool (see below)

The screenshot displays the Lincoln Financial Group website interface. The top navigation bar includes 'HOME', 'WEALTH PROTECTION EXPERTISE', 'PRODUCTS', 'MY BUSINESS', 'PRACTICE MANAGEMENT', and 'FORMS'. The user is logged in as 'Lynnann'. The main content area shows 'Policy #: UL' with details for the policy owner, base plan (GUL13), and insured agent. A sidebar on the left has 'Correspondence/Statements' highlighted with a red circle. The main section is titled 'Correspondence & Statements' and features a search filter where 'Point-in-Time Illustrations' is selected and circled in red. Below the search criteria, a table of search results is shown with the first row, 'Point-in-Time Illustration', circled in red.

Category	Description	Client Name	Date	Acc/Emp #
<input checked="" type="checkbox"/> PIT	Point-in-Time Illustration		11/11/2016	UL
<input checked="" type="checkbox"/> Statements	UL Annual Statements		11/08/2016	UL
<input checked="" type="checkbox"/> Statements	UL Annual Statements		11/10/2015	UL
<input checked="" type="checkbox"/> Statements	UL Annual Statements		11/11/2014	UL

The In-force (Point-in-Time) illustrations can be downloaded independently or bundled with other correspondence into a single PDF document.

Life Product Internal Replacement Guidelines – Clarifications

The Lincoln Life Product Internal Replacement Guidelines have been updated as of October 12, 2016, to incorporate previous addendums and miscellaneous clarifications on existing rules.

Click here to view the updated guidelines. The guidelines can also be accessed through the My Business / New Sales / Life Policies and Procedures section of the Lincoln producer websites.

Lincoln TermAccel® Level Term – Reminders

The new business streamlined approach exclusively built for *Lincoln TermAccel®* Level Term offers a simple, quick and efficient process. It can be described in these easy steps: Run the quote, complete the electronic ticket, adopt an electronic signature and deliver the policy electronically. Additionally, this automated process provides a consistent and predictable experience with proactive communications to the distributor at multiple stages throughout the process.

Here are few reminders for submitting *Lincoln TermAccel®* Level Term Business:

Can I submit a paper ticket or application for *Lincoln TermAccel®* Level Term?

No, all applications must be submitted with the required electronic application process.

Can I send in labs or exam results that were previously submitted?

No, Lincoln must order all labs (if required) in this streamlined process.

Can I receive the delivery package in paper form?

No, Lincoln TermAccel® Level Term policies are received by eDelivery via DocFast only. Depending on how the agency is structured, the appropriate contact will need to be set up to receive eDelivered policies. It is recommended for first time users to begin this process at the initial ticket submission to allow time to obtain system access for eDelivery. When registering for DocFast, the agency will be asked to sign an agreement with iPipeline. Once the agreement is signed, setup will take up to 72 hours to gain access to the system. For questions or assistance with the DocFast setup process, please contact your New Business Operations Supervisor or Underwriting Account Executive.

For more details please visit the [*Lincoln TermAccel® Level Term Frequently Asked Questions*](#).

Foreign National Clients have access to Limited Power of Attorney

Reprinted from the November 7, 2016, Lincoln Life Leader

Limited power of attorney is now available for use with your Foreign National Clients. A power of attorney needs to be considered if the foreign national proposed insured/owner will NOT be in the country at the time the policy is delivered. The power of attorney will enable your Foreign National Clients to have a surrogate accept the coverage in their absence.

Your Lincoln Underwriter has suggested legal language that can be used to aid in establishing a *notarized* power of attorney, providing an attorney with the specific authority to accept delivery of the policy on behalf of the policy owner. Please contact your underwriter if you have any questions and to access the language.

2016 End-of-Year Commitment and Guidelines

Lincoln's Underwriting and New Business department is committed to helping you meet your year-end goals and objectives. Our focus is to ensure the maximum amount of your business is placed by close of business on December 30, 2016. To assist in placing year-end business, we encourage you to submit outstanding requirements as early in December as possible.

Helpful Hints and Reminders

- Always include special instructions on a cover sheet.
- Complete application and applicable forms in their entirety and remember to include the agent's page with agent code to be used for placement.
- Use the latest state version of the application and forms. These can be obtained on the Forms Tool from the Lincoln Producer website.
- Remember to get signatures and dates on all forms. Trust/Corporate -owned policies do require that the trustee/officer sign with their title.
- Include EFT forms and void checks for all bank draft cases and note on the coversheet if the first premium will be drafted.
- Initial premium checks to place your business must be received in New Business by the closing dates shown below to make commission cutoff and to earn production credit for 2016 reporting.
- Ordering medical requirements up front saves significant processing time.
- **Utilizing Lincoln's "eApp", "eDelivery" and "LincXpress" will help expedite processing from submission to placement. (LincXpress can be used for New Business only – not applicable for Internal Exchanges).**
- Suitability review for VUL can take time. Send all VUL forms through your OBD or LFSC rep for suitability review as soon as possible.

Key dates

November 1	Submit end-of-year 1035 exchange applications to allow for underwriting and retrieval of 1035 funds (subject to losing carrier turn-around times)
November 24	Thanksgiving Holiday (Company Holiday)
December 1	Submit new applications by this date to allow enough time to underwrite and obtain documents to place for year-end closing (excludes 1035 exchanges)
December 26	Christmas Holiday (Company Holiday)
December 27	To ensure placement of your policy, premium and delivery requirements should be submitted in good order by this date
December 30	We will work a full business day to support your business needs

State Approvals

Now available

Accelerated Benefits Rider for Chronic Illness LR630 for use with *Lincoln VUL^{ONE}* (2014)

- **California**

Lincoln LifeGuarantee[®] UL (2013) – 09/12/16

- **Maryland**

Overloan Protection Rider LR616N for use with *Lincoln WealthAdvantage*[®] Indexed UL and *Lincoln WealthPreserve*[®] Survivorship Indexed UL

- **New York**

[View State Availability Grids](#)

Products and features subject to state availability. Guarantees are subject to the financial strength of the insurer. Lincoln Financial Group is the marketing name for The Lincoln National Corporation and its affiliates.

Insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company (Lincoln) does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Insurance policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York (Lincoln).**

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.

Variable products are sold by prospectus. For more information about the variable products, including fees and charges, refer to the prospectus. Variable products are distributed by Lincoln Financial Distributors and offered through broker dealers with effective selling agreements.

Only registered representatives can sell variable products.

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Affiliates are separately responsible for their own financial and contractual obligations.

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