

LIFE SOLUTIONS

# The Lincoln Leader

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## Product Expansion and Pricing Update

### *Lincoln TermAccel*® Level Term (2019) – 03/28/22 expansion to \$2.5 million

Effective March 28, 2022, Lincoln is pleased announce *Lincoln TermAccel*® Level Term (2019) pricing improvements and **expansion of the maximum face amount up to \$2.5 million**. Along with the face amount expansion, automated underwriting and lab-free consideration will also be increased to include face amounts through \$2.5 million; for more information view this [Digital Underwriting article](#).

*Lincoln TermAccel*® life insurance offers an entirely electronic, streamlined interview process with fully automated underwriting and no APS requirement.

### Pricing Updates

#### *Lincoln TermAccel*® Product Expansion to \$2.5 Million (increased from \$1M).

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 annual premiums are currently in the **top 3**
- Premium updates include nearly all decreases with a few premium increases
- For face amounts of \$1M - \$2.5M, premiums will be equal for *Lincoln TermAccel*® and *Lincoln LifeElements*® (2019)

### Transition Guidelines

For states that are approved at rollout, there is a 30-day transition period which begins on **March 28, 2022 and ends on April 27, 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) – 03/28/22 rates.
- **For policies already placed** Lincoln will not allow rewrites to the *Lincoln TermAccel*® (2019) – 03/28/22 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.

### HEADLINES

[Product Expansion and Pricing Update](#)

[Pricing Update: Lincoln LifeElements](#)

[The Wait is Over!](#)

[New Business Form Updates](#)

[Digital Underwriting and Lincoln TermAccel Expansion \(updated\)](#)

[Lincoln Underwriting Guidelines Update](#)

[eNIGO Expansion \(reprint\)](#)

[New State Availability for Lincoln AssetEdge® VUL \(2022\)](#)

## State Availability Important Notice

*Lincoln TermAccel*® Level Term (2019) pricing improvements and **expansion of the maximum face amount up to \$2.5 million has not yet been approved** in the following states: **AR, MA, MD, MO, OR** and **WA**.

To apply for face amounts above \$1 Million in these states please use *Lincoln LifeElements*® Level Term. If a *TermAccel*® submission is received above \$1 Million for a state not yet approved, the Lincoln New Business Case Manager will confirm one of the following ways to proceed: switch products to *Lincoln LifeElements*® Level Term or reduce the face amount to \$1 Million.

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

## Illustration Availability

Illustrations for *Lincoln TermAccel*® (2019) – 03/28/22 will be run on *Lincoln DesignIt*™ Illustration System (v56.0D). If you have an active internet connection, the software will automatically update to include the new rates on March 28, 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) – 03/28/22

Effective March 28, 2022, Lincoln is announcing pricing updates to *Lincoln LifeElements*® Level Term (2019) which will improve competitive positioning in key cells. In addition, automated underwriting and lab-free consideration has been expanded to include face amounts through \$2.5 million for all *LincXpress*® ticket submissions; for more information view this [Digital Underwriting article](#).

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

- Face amounts of **\$1M+**, annual premiums are currently in the **top 3 for nearly all ages**
- For face amounts of **\$500k - \$999k**, annual premiums are currently **top 3 for almost all ages 55+**
- Premium updates include nearly all decreases with a few premium increases
- For face amounts of \$1M - \$2.5M, premiums will be equal for *Lincoln TermAccel*® and *Lincoln LifeElements*® (2019)

## Transition Guidelines

For states that are approved at rollout, there is a 30-day transition period which begins on **March 28, 2022 and ends on April 27, 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*<sup>®</sup> (2019) – 03/28/22 rates.
- **For policies already placed** Lincoln will not allow rewrites to the *Lincoln LifeElements*<sup>®</sup> (2019) – 03/28/22 rates.
- **For states approved after rollout** the above will automatically apply based on the availability date. *Lincoln LifeElements*<sup>®</sup> (2019) is not available in New York.

**Reminder:** Existing rules for product switches from *Lincoln LifeElements*<sup>®</sup> to *Lincoln TermAccel*<sup>®</sup> apply.

*Lincoln TermAccel*<sup>®</sup> rates are based on a streamlined, automated workflow and assume a cost savings benefit associated with that process. By switching products, that benefit is lost. Therefore, we will not allow a product switch within 12-months of applying for a traditional life insurance product, including from *Lincoln LifeElements*<sup>®</sup> Level Term. [Click here](#) for the full Product Switch Guidelines.

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

## Illustration Availability

Illustrations for *Lincoln LifeElements*<sup>®</sup> (2019) – 03/28/22 will be run on *Lincoln DesignIt*<sup>SM</sup> Illustration System (v56.0D). If you have an active internet connection, the software will automatically update to include the new rates on March 28, 2022. If you need to download the *Lincoln DesignIt*<sup>SM</sup> Illustration System, it will be available on the Lincoln producer websites or from Field Office Technicians.

## Available Riders

The following riders are available on all versions of *Lincoln LifeElements*<sup>®</sup> (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.

# The Wait is Over!

## New Life Unified Application launching today, March 28, 2022

Lincoln Underwriting & New Business is excited to announce the launch of an updated application package for all life insurance products and submission methods. We are confident that this new application will 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.

### Transition Guidelines

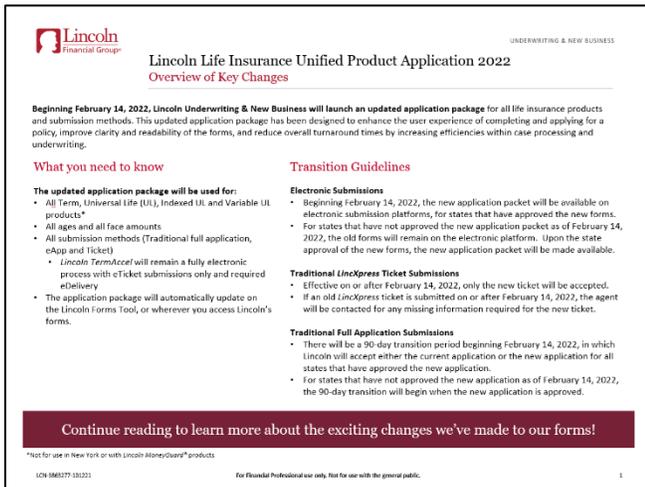
There will be a 60-day transition period from March 28, 2022 until June 3, 2022, for traditional paper applications where either the new or previous application will be accepted. The new application packet and ticket will be automatically available on electronic submission platforms. For states that are not yet approved, there will be a 60-day transition period from the date of approval.

The new application is not yet approved in the following states/territories: **MA, VI** and **MP**. Not available in NY.

For more information, including more detailed transition guidelines, please view the following resources:

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

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



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

## New Business Form Updates

### Important Notice of Insurance Information Practices Form [Massachusetts only, LFF10255-26\_11-20]

Starting March 28, the Important Notice of Insurance Information Practices form will replace our traditional Important Notice form [LFF11517] in Massachusetts (MA) only, due to a state regulation that affects applications filed in MA. When accessing the new Part I at solicitation, this form can be found bundled with the application packet, as well as downloaded separately. Like the traditional Important Notice, this form details our underwriting process, and a copy must be provided to the Proposed Insured and Owner at the time of sale, prior to the start of underwriting.

There will be a 60-day transition period from March 28, 2022 until June 3, 2022, where Lincoln will accept either the new or old version of this form.

# Digital Underwriting and *Lincoln TermAccel*® Expansion

Now Available – March 28, 2022

Updated from the March 14, 2022 *Lincoln Life Leader*

In today’s rapidly changing digital world, life insurance customers increasingly expect a purchase experience more consistent with those offered by “born digital” companies. Lincoln is leading the way in creating an end-to-end experience for financial professionals and clients that makes doing business easier, faster and more convenient. Over the last several years, Lincoln’s Underwriting & New Business department has significantly ramped up new technological capabilities to improve the speed, accuracy and efficiency of our processes, from quick quotes and new business submission all the way through policy delivery.

Today, we are pleased to announce the next milestone in our “Digital Underwriting Evolution” journey, along with a product enhancement to expand the maximum face amount for *Lincoln TermAccel*® policies.

## What You Need to Know

The following product and process enhancements are effective beginning March 28, 2022:

Product Update	The maximum face amount for <i>Lincoln TermAccel</i> cases will increase to \$2.5 million (up from \$1 million)
Process Updates	For all <i>LincXpress</i> ® (Term, UL, IUL, VUL) and <i>Lincoln TermAccel</i> ticket submissions ages 18-60: <ul style="list-style-type: none"><li>Automated Underwriting and Lab-Free consideration will be expanded to face amounts through \$2.5 million (up from \$1 million), and</li><li>Medical Claims Data (Dx) will now be leveraged on cases through \$2.5 million to enable quicker underwriting decisions while reducing the need for Attending Physician Statements</li></ul>

There will be no changes to the ticket submission process for these cases.

- eTicket submission: Available for *LincXpress* and *Lincoln TermAccel*
- Paper ticket submission: Available for *LincXpress* only

## Understanding Terminology

Automated Underwriting (AU)	A rules-based system utilizing a “Digital Underwriter” designed to mimic the exact rate class decision of a human underwriter.
Accelerated Underwriting (Lab-Free)	Consideration for the lab- and exam-free process is determined by the rate class decision and predictive modeling.
Electronic Health Records (EHR)	Electronic Health Records (EHR) are a digital version of an applicant’s health records that can be used to create streamlined summaries, Continuity of Care Documents, or a full reproduction of the information traditionally obtained from an Attending Physician Statement (APS).  EHRs include electronic medical records received from health care provider systems or Health Information Exchanges, as well as patient portal data with permission from the insured to access the patient portal(s) of their health care provider(s).

## Medical Claims Data (Dx)

Medical Claims Data (Dx) includes any billed diagnostic, procedural, or durable medical equipment (DME) codes incurred by an applicant during health care visits, hospital admissions, and other methods of care. Dx, in combination with Prescription Data (Rx), can be incorporated into rules that identify the likelihood and severity of specific impairments.

The information provided by Dx may provide enough information to eliminate the need for EHR and/or an APS. Additionally, this information may provide validation for a case that may otherwise be declined, to now be eligible for an offer.

To learn more about Lincoln's Digital Underwriting Evolution, view our [timeline](#):



## Lincoln Underwriting Guidelines Update

As of March 28, 2022, our underwriting guidelines brochures have been updated to reflect the new lab-free guidelines and the BMI and Weight build chart. To view the latest version of these guidelines, click the links below or visit your Lincoln producer website.

- [Life Insurance Underwriting Guidelines](#)
- [Lincoln TermAccel® Underwriting Guidelines](#)

## eNIGO Expansion

**Availability for trust and entity-owned policies**

***Reprinted from the March 14, 2022 Lincoln Life Leader***

Starting March 28, 2022, Lincoln is excited to announce the expansion of our popular eNIGO tool to trust and entity owned life insurance cases, including Lincoln *MoneyGuard*®. This will allow clients of these pending policies to complete and sign outstanding form requirements electronically from the pending website. We are confident that by expanding the capacity of eNIGO our partners will enjoy bringing the benefits of our electronic capabilities to all their business.

### Why eNIGO?

This feature helps close the gap from submission to placement by offering electronic signature (eSignature) capability through DocuSign, resulting in:



### Fewer In-Person Client Touchpoints

Eliminates the need for wet signatures to update forms after application packet submission



### Quicker Turnaround & Reduced Cycle Times

Form NIGOs are resolved more quickly and efficiently



### Reduced Exception Requests

eSignature capability makes it easier for the agent and client to resolve NIGOs prior to policy issue

Please contact your dedicated Lincoln Underwriting & New Business team with any additional questions.

## New State Availability for *Lincoln AssetEdge*® VUL (2022)

### Now Available in California, Oregon, and Wyoming

Effective March 28, 2022, Lincoln is pleased to introduce the newest product in its variable universal life insurance portfolio, *Lincoln AssetEdge*® VUL (2022), in the states of California, Oregon, and Wyoming.

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 policyholder 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 AIM® Dividend 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 AIM® Dividend 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 March 28, 2022. [Click here](#) to view the current Variable Universal Life product availability grid.

## Transition Guidelines

*Lincoln AssetEdge*® VUL (2022) will replace both *Lincoln AssetEdge*® VUL (2020) and *Lincoln AssetEdge*® Exec (2020) products. There is a 30-day transition period which begins on **March 28, 2022 and ends on April 27, 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. To view the prospectus, please [click here](#).

## Illustrations

*Enhancements:*

- Updated look and feel with an improved landscape design
- *New!* Solution Overview page for death benefit protection focused sales
- Ability to set a maximum limit for range of returns
- *New!* Enhanced Allocation Rider Overview page when rider is selected.

Illustrations for *Lincoln AssetEdge*® VUL (2022) will be run on the *Lincoln DesignIt*™ Illustration System (v56.0D). If you have an active internet connection, the software will automatically update to include the new rates on March 28, 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.

## Reference Materials

The following reference materials are available from the Lincoln Producer websites, *Lincoln AssetEdge*® VUL (2022) product details tab, or click on the names of the piece below.

### Technical Training Guide

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

### Side-by-side Comparison

- [Lincoln AssetEdge® VUL \(2022\) vs Lincoln AssetEdge® VUL \(2020\)](#)

### Specimen Contract

- [Lincoln AssetEdge® VUL 2022 \(22-VUL606\)](#)

## Marketing Materials

Marketing materials for these products are available for viewing on the various Lincoln websites and for order from the Lincoln Literature Fulfillment Center. Materials will be updated and available on March 28, 2022.

Materials	Audience	Order Code
<i>Lincoln AssetEdge</i> ® VUL Client Guide	Client	<a href="#">AE-CLT-BRC003</a>
<i>Lincoln AssetEdge</i> ® VUL Fact Sheet	Client	<a href="#">AE-FACT-FST006</a>
<i>Lincoln AssetEdge</i> ® VUL Risk Tolerance Questionnaire	Client	<a href="#">AE-RISK2-BRC001</a>
VUL Investment Options Client Guide	Client	<a href="#">VU-INVST-BRC002</a>
<i>Lincoln AssetEdge</i> ® VUL Scorecard	Financial Professional	<a href="#">AE-SC-FLI002</a>
Lincoln VUL Fund Lineup Flier	Financial Professional	<a href="#">VU-FUND-FLI001</a>
Enhanced Allocation Rider Flier	Financial Professional	<a href="#">AE-EAR-FLI001</a>
Individual Exec Surrender Value Rider Flier	Financial Professional	<a href="#">AE-EXEC-FLI001</a>
Business Exec Surrender Value rider	Financial Professional	<a href="#">AE-EXEC-FLI002</a>
<i>Lincoln AssetEdge</i> ® VUL Rider Objective Worksheet	Financial Professional	<a href="#">AE-QUAD-FLI001</a>

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# State Approvals

## Initial Rollout

- *Lincoln LifeElements*® Level Term (2019) – 03/28/22
- *Lincoln TermAccel*® (20189) – 03/28/22

### California, Oregon, & Wyoming

- *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 Exe Enhanced Surrender Value Rider – available on *Lincoln AssetEdge*® VUL (2022)

### Oregon and Wyoming

- Long-Term Care Rider (LTC Rider) – available on *Lincoln AssetEdge*® VUL (2022)

### Oregon

- *Lincoln LifeElements*® Level Term (2019) – 01/10/22

[View State Availability Grids](#)

Products and features are subject to availability and may vary by state.

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- 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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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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