

Rider Availability Changes in Washington

Effective May 16, 2022

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 Programs.

With that in mind, effective May 16, 2022, Lincoln will once again offer our Long-Term Care Rider (LTC Rider) and *Lincoln Care Coverage*® Accelerated Benefits Rider (CCBAR) for new sales in the state of Washington on the following products:

- LTC Rider:
 - *Lincoln VUL*^{ONE} (2021)
 - *Lincoln AssetEdge*® VUL (2022)
- CCABR:
 - *Lincoln WealthAccumulate*® 2 IUL (2020)
 - *Lincoln WealthPreserve*® 2 IUL (2020)
 - *Lincoln LifeGuarantee*® UL (2019)

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

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

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

Illustration Availability

Illustrations for these products with the rider will be run on *Lincoln DesignIt*SM Illustration System (v57.0). If you have an active internet connection, the software will automatically update on May 16, 2022 to include these changes. If you need to download the *Lincoln DesignIt*SM Illustration System, it is available on the Lincoln producer websites or from Field Office Technicians.

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