



# LINCOLN LEADER

LIFE INSURANCE VERSION

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## Key Headlines

Term minimum face amount increase

LVIP Wilshire Profile Funds Portfolio Holdings Update

Lincoln VUL Dollar-Cost Averaging Fixed Account Enhanced Interest Rate Program

Upcoming illustration change for the Lincoln Sales Platform (LSP) illustration system

Forms Tool Update: Replacement paperwork moving to the Required Forms Section

New Disclosure for *Lincoln LifeElements*<sup>SM</sup> Level Term (2009)

## State Availability

**Click here** to view the life state availability charts.

**Click here** to view the life forms approval chart.

Information Compiled By Insurance Solutions, Product & Distribution Support

## Term minimum face amount increase

Effective Monday, August 17, 2009, the minimum face amount for *Lincoln LifeElements*<sup>SM</sup> Level Term will increase to \$250,000. Therefore, beginning on August 17, 2009 we will no longer accept applications for face amounts less than \$250,000.

This change is being made to provide the best service levels for you and your customers by focusing on our target markets and core business.

We will accept signed, formal applications for face amounts under \$250,000 through Friday, August 14, 2009. All signed, formal applications must be received in the home office by this date.

## LVIP Wilshire Profile Funds Portfolio Holdings Update

At least twice a year, Wilshire conducts a comprehensive “top-down” and “bottom-up” portfolio review for each of the LVIP Wilshire Profile Funds in order to rebalance and optimize each portfolio’s underlying fund weightings. The review is based on a range of information and leverages Wilshire’s market-leading risk management tools, drawing upon Wilshire’s deep knowledge of investment managers. The latest portfolio changes were implemented May 4, 2009 and recently became available for public viewing.

To view a detailed summary of the portfolio changes that Wilshire made to each of the LVIP Wilshire Profile Funds, go to the life products section of [www.LincolnFinancial.com](http://www.LincolnFinancial.com) or **click here** to view the on-line version.

## **Lincoln VUL Dollar-Cost Averaging Fixed Account Enhanced Interest Rate Program**

**Reprinted from the June 1, 2009 Lincoln Life Leader**

Given recent market volatility, clients may be hesitant to purchase variable universal life because they feel the “time isn’t right”. Dollar-Cost Averaging may be a solution to help them ease into the market and focus on the long-term growth potential of VUL.

Lincoln is pleased to offer a 10% Fixed Account 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. This 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.

The DCA Fixed Account Enhanced Interest Rate program is available on:

- New Lincoln VUL applications signed between **June 1, 2009 and September 30, 2009**.
- The enhanced program applies to all currently available Lincoln VUL products, except in New York.

For complete details on program eligibility and how to apply, [\*\*click here\*\*](#) to view the comprehensive Q&A document.

*Note:*

*Using Dollar Cost Averaging does not assure a profit and does not protect against loss in a declining market. Also, using this method involves continuous investment in securities regardless of fluctuating price levels, so consider the financial ability to continue investment during period of low price levels.*

## Upcoming illustration change for the Lincoln Sales Platform (LSP) illustration system

Reprinted in part from the June 1, 2009 Lincoln Life Leader

### Reminder: Effective August 24, 2009!

New business illustrations will only be available on LSP until August 24, 2009. After this date, *Lincoln DesignIt*<sup>SM</sup> will be the only platform for new business illustrations. LSP will only be available for **inforce illustrations**. Please also note that inforce illustrations for a given product will only be supported on one platform. If inforce illustrations are now available on *Lincoln DesignIt*<sup>SM</sup> for a product, they will no longer be available on LSP for that product.

To allow LSP client data to be available for conversion to *Lincoln DesignIt*<sup>SM</sup>, you will still see impacted products listed in LSP. However, if you attempt to calculate or run reports on these products you will only receive a one-page report advising you to use *Lincoln DesignIt*<sup>SM</sup>.

All other new products or enhancements implemented since September 2008 can currently only be illustrated in *Lincoln DesignIt*<sup>SM</sup>.

## Forms Tool Update: Replacement paperwork moving to the Required Forms Section

Based on several requests from our sales partners, the Replacement paperwork will be moving to the Required Forms section of the Forms Tool, effective August 1, 2009.

The current Replacement/1035 Exchange Items section will remain where it is and will simply be called 1035 Exchange Items. The Exchange/Absolute Assignment Agreement (1035) form LF06591 and the Request for Policy Exchange form 32462 will remain in this section.

- For sales where a 1035 exchange is involved, please be sure to check the appropriate form to include in the bundled PDF.
- All replacement forms will now appear pre-checked in the Required Forms section to make it easier to ensure all of your cases are In Good Order (IGO).
- If your sale does not need replacement paperwork, simply uncheck the non-applicable forms.
- Some of the replacement forms affected by this change are the:
  - Replacement of Life Insurance or Annuities (33503 series forms)
  - Appropriateness Verification Statement (33555 series forms)
  - New York specific Regulation 60 replacement forms (29603NY, 29605NY, 29606NY, and 29607NY)
  - *MoneyGuard*<sup>®</sup> specific replacement form (LTC06291)

## New Disclosure for *Lincoln LifeElements*<sup>SM</sup> Level Term (2009) Reprinted in part from the June 17, 2009 Lincoln Life Leader

While Lincoln Financial Group remains committed to providing the best products to our customers we also know the importance of ensuring they make informed decisions. Therefore, the forms listed below are **required at solicitation** of the *Lincoln LifeElements*<sup>SM</sup> Level Term (2009) product due to a unique product feature: a one-time, automatic and significant decrease in death benefit immediately following the level term period.

Required Disclosure forms:

LF06387 (effective 8/3)	Generic
LFF07246	New York
<del>LFF07245</del> and LF06387 (effective 8/3)	California

The new forms are available from the Lincoln producer sites in the Lincoln Forms Tool. Please note: These forms are required at solicitation and should be included with all new *Lincoln LifeElements*<sup>SM</sup> Level Term (2009) applications. Form LF06387 will be effective 8/3. All business on or after 8/3 should include LF06387.

**One less form (since our June 17, 2009 announcement) is now required for California term business. Disclosure Statement LFF07245 is no longer required. In California, form LF06387 – the Generic Disclosure Form for *Lincoln LifeElements*<sup>SM</sup> Level Term (2009) is still required.**

Note - Form LF06387 is required in all states except New York which requires form LFF07246.

### Questions & Comments

Please contact Jennifer DiPoppo if you have any Administrative/Operational announcements that you would like to include in the Lincoln LIFE Leader.

[jennifer.dipoppo@LFG.com](mailto:jennifer.dipoppo@LFG.com)



Reminder: You must be logged into LFAPlanner.com, LincolnFinancialNetwork.com or LFD.com prior to linking to the hot links contained in this document. For some secure documents an additional login screen may be required – please use your normal login ID and Password if this screen is required.

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

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

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

**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.**

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