

The Lincoln Leader

March 27, 2017 – Vol. 15, Issue 06

LIFE INSURANCE

Lincoln MoneyGuard® II – Expanded Payment Options and Pricing Changes

As previously announced in the Lincoln Leader on March 13, 2017, *Lincoln MoneyGuard® II* will be introducing expanded payment options and pricing changes for new sales of the product effective April 17, 2017, in approved states.

Reflected below are **reminders** regarding some important aspects of the release.

Illustration Availability

Since March 13, 2017, the Lincoln DesignItSM (version 36.0C) and WinFlex Illustration systems have been reflecting the new rates. During the current transition period, see below for details on the Transition Guidelines, both current and new rates can be run. However, no tickets for *Lincoln MoneyGuard® II* (2017) may be received prior to April 17, 2017.

Transition Guidelines

Reflected below are the Transition Guidelines for this rollout:

- For applications to qualify for the current *Lincoln MoneyGuard® II* (2015) pricing, the completed ticket and one other required point of sale form for *Lincoln MoneyGuard® II* (2015) must be signed, dated, and received in good order by Lincoln's home office by April 13, 2017 by 6:00 pm EST.
- For pending business, after April 13, 2017, Lincoln will accept a written request and a revised projection of values to change to *Lincoln MoneyGuard® II* (2017).
- For issued or placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.

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- As a reminder, the standard *MoneyGuard*® Rules are:
 - Once a ticket 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 ticket must be submitted, and the case will be subject to the premium rates in effect at that time.
 - Advisors who are not properly credentialed (licensing/appointment/etc.) to solicit business when the paperwork is submitted will be subject to the premium rates in effect on the date when the advisor becomes properly credentialed and resubmits the paperwork.

Additional Information

For additional information regarding the *Lincoln MoneyGuard*® II updates, [click here](#) to view the Lincoln Leader article from March 13, 2017. In that issue of the Lincoln Leader there is information regarding the Expanded Payment Options, Pricing Changes, background on those changes, and Marketing Material references.

State Availability

For state availability information, [click here](#) to view the current state availability grid. Please note, any states not available at rollout will follow a similar 30-day transition period from the date they become available to quote on the Lincoln DesignItSM and WinFlex Illustration systems.

Updated Mailing Address for new submissions, requirements and payments

Reprinted from the 03/13/2017 Lincoln Life Leader

In an effort to enhance our business model, focusing on increased efficiency and streamlined processes, Administrative Services has shifted Mail and Imaging Services previously handled at Lincoln's Hartford location to our Greensboro location.

To minimize any delay in processing and ensure mail gets matched to a policy file as soon as possible, please use the mailing address noted below when mailing in new submissions, requirements and premium payments. This is especially important for checks. Checks received in the Hartford office will not be processed the same day. Use of our Greensboro address will help ensure same day processing for checks.

Greensboro Mailing Address:

**Attn: New Business
Lincoln Financial Group
100 N. Greene St.
Greensboro, NC 27401**

It is important to note that if you currently submit paperwork to a back office first, you will continue to follow your firm/agencies direction. If you have any questions regarding this consolidation, please reach out to your dedicated Underwriting and New Business team Operations Manager.

Market Conduct Manual Updated

The Market Conduct Manual for producers has been updated effective March 16, 2017.

The Market Conduct Manual is a guide for producers who sell Lincoln's individual life insurance and annuity products. This manual provides a high-level overview of Lincoln's expectations for ethical conduct and good business practices in the sales of these products. It covers a wide variety of topics and is provided to producers upon appointment with Lincoln's insurance companies. By signing a Producer Agreement with Lincoln, producers agree to adhere to the guidelines contained within the manual.

The manual was recently updated to reflect Lincoln's current market conduct policies and procedures, dealing with such issues as:

- **Advertising:** Helpful information for producer initiated websites
- **Conflicts of Interest:** Clarification of attorney/producer roles
- **Unfair Trade Practices:** Clarification of "Twisting" and "Tie-In Sales" definitions
- **Suitability in Fixed and Indexed Annuity Sales:** State specific guidance
- **Privacy Principles:** Clarified how to handle information requests, privacy practices notice and HIPAA forms
- **Financial Exploitation of Vulnerable Persons:** Updates to provide specific process action steps
- Section added to address: **Department of Labor Conflict of Interest Rules**

The updated manual (BJ-8114) is available in the Consolidated Forms Tool in the Producer Solutions Life of Business section, and on Lincoln's producer websites or you may [click here](#) to view the updated manual.

State Approvals

Now available

*Lincoln Conversion*SM UL

- Ohio
- Oregon

Lincoln SVUL^{ONE} 2016 - including the Optimal No Lapse Enhancement Rider

- Hawaii

Lincoln LifeElements[®] Level Term (2017) – 01/23/17

- Ohio
- Wyoming

[View State Availability Grids](#)

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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).**

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