



The Lincoln Leader

American Legacy VUL products closing

In preparation for the May SEC prospectus filings and due to low business volume, we are closing the American Legacy VUL products (*American Legacy AssetEdgeSM* VUL 2009 and *American Legacy PreservationEdgeSM* SVUL) to new sales effective April 30, 2013. These products use the same product chassis as the Lincoln versions, but provide an alternate American Funds investment options line-up.

Since new sales product prospectuses will not be available as of May 1, **the last date these products may be issued is April 30.** Any outstanding applications for an American Legacy VUL product cannot be issued after this date, and will be offered the Lincoln version using the Elite Series of Funds.

Updates to Fund Prospectus Delivery

A welcomed improvement is on the horizon for fund prospectus compiling and delivery! For the upcoming May 2013 fund prospectus, the insurance companies of Lincoln Financial Group are changing the way the fund prospectus is compiled and sent. These changes will apply to both e-delivery and hard copy mailing delivery methods.

In May, (as required by law) customers will receive an annually updated product and fund prospectus. Starting in 2013, for most products the fund prospectus will only include the specific holdings in the customers' contract, rather than the full list of funds offered within the product. If a customer owns numerous funds, this fund prospectus may still be in two books. We are confident that these updates will greatly enhance the customer experience because they will see exactly what funds they are currently invested in and will no longer have to sort through the large amount of fund offerings!

Throughout the year, if a customer chooses to transfer money between funds within their product, they will receive a fund prospectus for any new fund(s) selected. If a customer would like to view all of the fund offerings they are still available on www.LincolnFinancial.com. In May 2014 (as required by law), customers will receive the new versions of the annual prospectuses again.

Please note that not all products will be moving to this process in 2013. You may have customers who continue to receive the large fund prospectus book containing the complete line up of funds offered within their product.

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Updates to Fund Prospectus Delivery

Lincoln Treasury IUL available in Virginia

Introducing Lincoln's Electronic Delivery Try-it Promotion

Drive your Cases Faster with Lincoln's Electronic Application

Life and *MoneyGuard[®]* Policy Packaging New Look and Functionality – Pilot Extended!

Information compiled by
Product and Distribution Support

Lincoln Treasury IUL available in Virginia

Lincoln Treasury IUL will be available in Virginia effective April 8, 2013. The Lincoln DesignItSM Illustration system will be updated with this approval on April 22, 2013. In the interim, illustrations may still be run and the Alert message can be disregarded.

Introducing Lincoln's Electronic Delivery Try-it Promotion

Lincoln invites you to participate in a promotion to experience the benefits of electronic policy delivery on PolicyEX[®] at no cost to you. During this offer period you will continue to receive your paper policies as you do today along with an electronic policy. We invite you to experience the convenience and ease of eDelivery with no commitment.

eDelivery will provide you with your policy quicker than through traditional mail or FedEx and eliminate postage costs and paperwork by utilizing electronic signature technology. All current life products can be sent today with limited restrictions.

To participate in this limited time offer and for complete details, please contact your Underwriting & New Business team today for more information. Initial set up takes approximately two weeks and is as easy as providing the names of several key contacts within your agency along with a short user agreement. In addition training will be available for your staff.

Contact your Underwriting & New Business Team today! **Click here** to view the marketing flier on Lincoln's electronic delivery.

Drive your Cases Faster with Lincoln's Electronic Application

Lincoln invites you to take advantage of the benefits of utilizing iPipeline's iGO e-App for your life applications. iGo e-App is an automated application system that is programmed with Lincoln-specific rules and fillable forms.

It enables you to electronically complete and process **100% In Good Order** applications. Electronic submission enables Lincoln to process your business faster and improve your cycle times! It's fast and easy!

Currently this platform supports our UL, SUL and Term product lines. For a full list of supported products, training material and benefits, please reference the flier.

For Lincoln Financial Advisors and Lincoln Financial Network users, this App is already available on your websites. Contact your Underwriting & New Business Team today to learn how to get started and for additional information.

Learn how iGO e-App can help elevate your business. **Click here** to view the marketing flier.

Life and *MoneyGuard*[®] Policy Packaging New Look and Functionality – Pilot Extended!

Lincoln Underwriting & New Business is excited to announce we have upgraded our policy packaging. All policy folders will have enhanced paper quality, embossed design and gold lettering. In addition, we have introduced a Policy Jacket Overlay that will accompany larger policies. All policies are receiving upgraded Policy Folders. Life policies with a Target Premium of 10k and above and *MoneyGuard*[®] with expected premium of 100k and above will have the Burgundy Policy Jacket Overlay in addition to the main folder.

Leather Jacket Overlay: we have extended the pilot for the Leather Jacket Overlay through the 2nd Quarter of 2013. This will be provided in addition to the main folder for policies meeting the following criteria:

- Life: All policies with a Target Premium of 100k and above
- *MoneyGuard*[®]: All policies with EXPECTED Premium of 200k and above

The following is a picture of the new Packaging:



(L to R) High End Burgundy Policy Jacket Overlay, High End Leather Version Policy Jacket Overlay, Lincoln Embossed Main Policy Folder

We are exploring offering both Policy Jacket Overlay options to purchase through the Fulfillment site and would like to hear your feedback. Please email NBSharedService@lfg.com with your feedback on our upgraded Policy Packaging.

State Approvals (Product Availability) Updates

April 2013 Updates

Lincoln Treasury Indexed UL.

- Virginia
- Northern Marianas

State Approvals

[Click here to view the current product availability charts](#)

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 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 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.**

Insurance 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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