

# Indexed Universal Life support after the sale

## Post-issue policy management

We provide three tools to help simplify your client reviews by making policy management easier. Let's see how.

### 1 Automated in-force illustrations

Generated shortly after the policy anniversary, our **automated in-force illustrations** are available in the **book of business** tool on the Lincoln planner website. They include:

- Current policy values
- Future policy changes
- As-is illustration assumptions
- Premiums paid

### 2 Policy change reminders<sup>1</sup>

These reminders will be sent to you and your client for the following **illustrated changes**:

- Premium changes
- Specified amount increases or decreases
- Death benefit option changes
- Loans, withdrawals and repayments

At policy issue, we send a welcome letter to inform you and your client that we're tracking changes and identifying what is being tracked. We'll also let you and your client know when a notification will be sent. Prior to a planned change, we'll send you a reminder 75 days before the anniversary. Your client will receive a reminder 60 days prior to the anniversary.

<sup>1</sup> Policyowners can opt out of this program.



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The Lincoln National Life Insurance Company

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### 3 Enhanced IUL annual statements

Our **IUL annual statements** make it easier to view, understand and manage a Lincoln IUL policy. On a single page, your clients can see the value of their death benefit, the policy value and what the policy earned in the last year.

#### Other highlights include:

- Visual representation of the indexed account performance since issue (and for each of the past five years)
- A “Did you know?” explanation of index crediting specific to the first year of the policy
- Reminder of the power of at least a 0% guaranteed floor
- Separate segment maturity notices to show how much index crediting the policy received for the last year
- Future policy change reminders to help your clients meet their goals
- Easy-to-understand explanations of key calculations

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



For more information about post-issue policy management, contact your Lincoln representative.

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