

Life Operations COVID-19 Impacts

Frequently Asked Questions – updated Feb.13, 2023

The COVID-19 virus has changed the way we work and impacted the economy. In 2020, Lincoln implemented temporary underwriting guideline changes applicable to all pending and new submissions of Lincoln individual life insurance policies, including Lincoln *MoneyGuard*®. These changes were put into place to effectively navigate the risks associated with the pandemic.

As we continue to monitor the external environment, we remain committed to upholding our leading-edge underwriting principles while ensuring we're operating responsibly. These temporary guidelines will remain in effect until further notice by Lincoln, and we will continue to re-evaluate our position with changes in the current environment.

All additions and updates published since the last version are highlighted, and the information in this document is subject to change at any time.

For up-to-date information from Lincoln to help you navigate this rapidly changing environment, visit:
www.LFG.com/GoDigital

Index

Underwriting & New Business

- Underwriting
- Application Submission Process
- Pending Case Status Tools
- Policy Delivery Process

Customer Service

- Operations
- Premium Payments/Grace Period
- Policy Disbursements
- Other Requests
- Claims
- For policies issued in NY and NJ

Life Solutions

- Product

UNDERWRITING & NEW BUSINESS | Underwriting

How is Lincoln's Underwriting being impacted?

The following underwriting guidelines will apply to all pending and new submissions of Lincoln individual life insurance policies, on or after **Feb. 13, 2023**.

These changes are temporary, subject to change, and will override any underwriting guidelines currently published in Lincoln's marketing or reference material. Lincoln will continue to re-evaluate our position with changes in the current environment, as the COVID-19 pandemic evolves, and/or as the Centers for Disease Control and Prevention (CDC) and World Health Organization (WHO) gives further guidance.

Life Insurance Underwriting Guidelines (Term, IUL, VUL)

Postpones	All cases meeting the following criteria will be <u>postponed</u> :
	<ul style="list-style-type: none"> Ages 81-85, all rate classes
	<p>For individuals who have been diagnosed COVID-19, the following will apply:</p> <ul style="list-style-type: none"> Individuals who have tested positive for COVID-19 and have recovered at home (outpatient), the underwriting offer will be postponed for 10-calendar days following full recovery. Individuals who have tested positive for COVID-19 and required hospitalization for treatment, the underwriting offer will be postponed for 3-months following full recovery, and an Attending Physician's Statement will be required.

Lincoln Underwriting does not ask about immunizations (for any virus/disease) through the application process and has no plans to ask about the COVID-19 vaccine. The COVID-19 vaccine is not a factor in the underwriting process.

Verification of Health Status – Good Health Statement and Insurability Supplement Form Requirement

Lincoln requires the Good Health Statement and Insurability Supplement Form [LFF12222] for **the following** underwritten life insurance policies:

- All cases for ages 70 and up
- All cases when the Part II (exam and/or nonmedical form) is over 60 days old
- All cases rated greater than standard, including flat extras and table reduction program
- All cases with a face amount of \$10,000,000 and above

The form is required to be signed after policy issue and will be a delivery requirement. **For 1035 Exchanges, the form will be required to initiate the exchange and a new form will not be requested after initiation.** The policy will not be placed in force until the Good Health Statement and Insurability Supplement Form has been signed and returned to Lincoln in-good-order. **This form will provide Lincoln with verification of no change in the client's health status from application submission to policy placement.**

PLEASE NOTE: The signed Good Health Statement and Insurability Supplement Form is valid for **60-calendar days** from the client signature date on the form. A new form will be requested if the policy is not placed within **60-calendar days** of the client signature date, as a result of other placement restrictive outstanding requirements – including, but not limited to: other delivery requirements, premium, or a revised illustration. *(continued next page)*

(continued from previous page)	<p>The Good Health Statement and Insurability Supplement Form may be completed with electronic signatures through Lincoln's eNIGO process, however this requirement should not be completed until <u>after policy issue</u>.</p> <p>If the client has COVID-19, it must be disclosed. Lincoln will then determine if it can continue to offer the policy or postpone until the client fully recovers.</p>
If I have questions about Lincoln's temporary Underwriting Guideline changes, who should I contact?	Please contact your dedicated Lincoln Underwriter.
Is the Good Health Statement and Insurability Supplement required for Ticket submissions, Simplified Issue or Guaranteed Issue cases?	Yes. The Good Health Statement and Insurability Supplement Form [LFF12222] is required for underwritten life insurance case, including Ticket submissions, Simplified Issue, or any policy changes that require Underwriting. The form would not be required for Guaranteed Issue cases.
Should I expect any delays through the Underwriting process?	Lincoln's leading-edge Underwriting philosophy has not changed. We are working closely with our vendor partners; however, you may experience delays as a result of the inability to retrieve an APS and medical records, criminal reports and/or obtain exams or labs during this time. Lincoln will work with clients to schedule exams and/or obtain necessary information as normal business operations begin to resume. Life insurance applications are good for one year from the date of submission, and Lincoln will keep the file open as we work to obtain outstanding requirements. Please note that exams, medical and other requirements will not be waived.
Is Lincoln using other non-traditional sources to obtain medical (or other) information needed for Underwriting?	Yes. Lincoln will attempt to obtain information needed for Underwriting in alternative ways, including but not limited to: obtaining Electronic Medical Records, PHI calls for medical history information and/or clarification, Claims Billing Data, and asking the client to obtain medical information from their Patient Portal(s).
If underwriting is delayed because of Lincoln's inability to obtain information needed for Underwriting, how can I ensure my case is not moved to an "Incomplete" or "Closed" status?	Traditional life insurance applications are valid for one year from the date of submission and client interview tickets (<i>Lincoln TermAccel</i> and <i>LincXpress</i>) are valid for 90 days from the date of submission. Please note that exams, medical and other requirements will not be waived, and the expiration period will not be extended. Personal History Interviews (PHI) are valid for 90-days after completion.
Is Lincoln requiring Coronavirus testing for clients?	No, testing is not required.
Is Lincoln offering testing for COVID-19 or the COVID-19 antibody as part of the standard life insurance lab requirement?	No. Lincoln is not offering COVID-19 diagnostic or antibody testing with life insurance lab requirements. Additionally, we do not require results from any COVID-19 testing as part of the underwriting review process.
What happens if someone does not have coronavirus during the underwriting process, but does contract the virus prior to policy delivery?	The Good Health Statement and Insurability Supplement Form [LFF12222] is required for certain Lincoln life insurance cases. If the client has COVID-19 , they must disclose, and Lincoln will determine if we can continue to offer or postpone until the client recovers.
If my client has been exposed to COVID-19, what is the impact to their pending case?	Lincoln will not postpone the case as a result of an exposure. If the client tests positive for COVID-19, it must be disclosed. Lincoln will then determine if it can continue to offer the policy or postpone until the client fully recovers.
Will Lincoln require clients to have the COVID-19 vaccination?	No. We do not ask about immunizations (for any virus/disease) through the application process and have no plans to ask about the COVID-19 vaccine. Therefore, the COVID-19 vaccine is not a factor in the underwriting process.

Does the Lincoln Temporary Insurance Agreement (TIA) cover if the client passes away from COVID-19?	Provided the Temporary Insurance Agreement (TIA) was received in-good-order, Lincoln is bound by the contractual language in the TIA.
Given the current environment, will Lincoln extend the Temporary Insurance Agreement (TIA) coverage timeframe?	No; Lincoln is bound by the contractual language in the Temporary Insurance Agreement (TIA) form. There are no planned changes at this time.
If a client has been diagnosed with COVID-19, but did not disclose that during underwriting or delivery, will this invalidate their death benefit?	Failure to admit to a diagnosis of active COVID-19 could result in a material misrepresentation review and possible rescission as is true with other unadmitted medical conditions.
My client has a pending <i>LifeElements</i> Term policy that was submitted via a traditional paper application. Can I switch to a <i>TermAccel</i> ® policy for lab-free consideration?	<p>No. If the client has applied for a <i>Lincoln LifeElements</i>® Term, IUL or VUL product, a product switch to Lincoln <i>TermAccel</i>® will not be allowed. <i>TermAccel</i>® rates are based on a streamlined automated workflow and assume a cost savings benefit associated with that process. By switching products, that benefit is lost. Therefore, Lincoln will not allow a product switch within 12-months of applying for a traditional product, including <i>LifeElements</i> Level Term.</p> <p>As a reminder, <i>LifeElements</i> Term, IUL and VUL cases submitted through the <i>LincXpress</i> ticket submission process, will also be considered for the lab-free process (face amounts \$2.5 million or less, ages 60 and under only).</p>

UNDERWRITING & NEW BUSINESS | Application Submission Process

What electronic submission options are available for Life and <i>MoneyGuard</i> products?	<p>For complete details of Lincoln's Policy Submission Options, please reference the Policy Submission Guide. While paper applications and hard copy requirements will continue to be accepted via mail at Lincoln's home office, to help avoid any delays, we encourage the use of our electronic options during this time.</p> <p>Life Insurance Products</p> <ol style="list-style-type: none"> eApp (Full Online Life Application): Available with IUL and <i>Lincoln LifeElements</i>® Level Term eTicket (Tele-App): Available for all life insurance products DocuSign eSignature: An Agency/Firm can utilize their own DocuSign account to obtain electronic signatures on paper forms for application or paper ticket submission, while pending and for policy delivery. An eSignature Agreement with Lincoln must be in place. Reference the DocuSign Guide for details. <p>Lincoln <i>MoneyGuard</i>® Products</p> <ol style="list-style-type: none"> <i>MoneyGuard</i>® on iGO (Full Online Application): Not available in CA or NY. DocuSign eSignature: An Agency/Firm can utilize their own DocuSign account to obtain electronic signatures on paper forms for application submission, while pending and for policy delivery. An eSignature Agreement with Lincoln must be in place. Reference the DocuSign Guide for details. <p>For state and product restrictions related to Lincoln's eCapability options: [DOWNLOAD]</p>
My client already has a DocuSign account. Can they use that account to electronically sign forms?	Lincoln is unable to accept forms electronically signed through a Client's personal DocuSign account. We can only accept forms from an Agency/Firm DocuSign account <u>and</u> an eSignature agreement with Lincoln must be in place. Reference the DocuSign Guide for details.

Will Lincoln accept an electronic signature from an iPad Pen?	Yes. A signature that is collected using a Tablet or Signature pad, such as an iPad, can be accepted because the individual is using a writing instrument, or their finger, to sign their own name to each individual form, which is then electronically added to the document.
Are there any forms that can be moved to sign at delivery rather than up front?	At this time, there are no changes to Lincoln's current process.
Are there any changes to payment methods or a preference for payment upon delivery?	<p>There are no changes to Lincoln's current payment methods. However, we encourage use of ePayment options to help expedite processing during this time.</p> <p>Policy Payment Reminders:</p> <ul style="list-style-type: none"> • EFT: available ongoing or as a one-time draft to satisfy the outstanding balance due for expedited policy placement. The EFT form can be submitted, in lieu of a premium check, to obtain the balance due. If the EFT is for a one-time payment, please include instructions on the cover letter or EFT form. EFT is available for all modes, including monthly, quarterly, semi-annual and annual payments. Access [Form CS06711] from Lincoln's Forms Tool for details. • Wire & ACH: Always include the Policy Number and Insured's Name on a Wire or ACH. Access Incoming Wire & ACH Instructions here: [DOWNLOAD] • Credit/Debit Card: Available for TERM PRODUCTS ONLY for the Temporary Insurance Agreement (TIA) and the initial premium only and is available for all premium modes. Access [Form LF11588] from Lincoln's Forms Tool for details. Not available in all states and only Visa, Discover and MasterCard credit/debit cards are accepted.
Can I submit a photo of signed forms?	<p>Yes. Lincoln will accept photo images of forms and/or requirements, enabling submission of wet-signed forms in a digital format, limiting in-person meetings to obtain client signatures.</p> <ul style="list-style-type: none"> • Lincoln will accept the photo version of requirements, so long as: <ul style="list-style-type: none"> ○ Images are clear, and wording is legible ○ Entire document is visible in the image (including the form number and revision date) • Please submit images directly to your dedicated Underwriting and New Business team email box • All pages of the form must be submitted • Clear images that fulfill requirements will not require the original document to be submitted to Lincoln • The photo of the requirement will be retained and complete the file • For EFT payment methods, Lincoln will accept a photo image of "voided" checks • A photo image of Checks will NOT be accepted and must continue to be physically sent to Lincoln <p>This option will be available for a limited time. Lincoln will reevaluate our position again in June 2020, as the situation changes, and as the CDC and World Health Organization gives further guidance</p>
What is Lincoln's 1035 Exchange department doing to counter the ability to obtain original 1035 forms in this environment?	Lincoln has been able to work successfully with replacing carriers to have them accept copies of originals. Lincoln has the ability to access original documents submitted to Lincoln, if it becomes necessary. Electronic Signatures are NOT accepted on 1035 Exchange forms.

UNDERWRITING & NEW BUSINESS | Pending Case Status Tools

What is the best way for me to check the status of my pending cases?

Lincoln offers two self-service methods to check the status of your pending cases.

1. **Lincoln's Producer Website**

- 24/7 online access with real-time updates generated every 15 minutes
- Pending Case Tracker view for quick, at-a-glance status
- Two-way communications to quickly satisfy outstanding questions and/or requirements online
- eNIGO initiation to electronically satisfy not-in-good-order (NIGO) form requirements
- Chat with Us to communicate live online with a New Business Associate

2. **Automated Case Status Emails**

- Notifications are sent within 1-hour of a status update on your policy
- Pending Case Tracker view for quick, at-a-glance status
- eNIGO initiation to electronically satisfy not-in-good-order (NIGO) form requirements
- Access to eReply Portal – no login required – where users can reply to outstanding requirements, accept/reject Life Insurance underwriting offers and upload documents or forms

View this [Pending Case Tools Agent Training Overview](#) to learn more.

Does Lincoln offer the capability to email not-in-good-order (NIGO) forms to the field for completion or signature?

Lincoln offers **eNIGO**, an option for producers and clients to electronically satisfy not-in-good-order (NIGO) form requirements, after application submission, by leveraging DocuSign to capture electronic signatures.

For clients who choose eInterview, the eNIGO envelope will generate automatically for issue restrictive forms. eNIGO is also accessible through Lincoln's producer pending website or through a link in Automated Case Status Emails. This tool is available at no cost for cases that are submitted through the following Underwriting teams:

- **Life Insurance:** Brokerage (MGA, Agency), LFA, Producer Group, *Lincoln TermAccel*®
- **MoneyGuard**®: Brokerage (MGA, Agency), LFA, Producer Group

Resources

- eNIGO FAQ [\[DOWNLOAD\]](#)
- eNIGO Agent Overview [\[DOWNLOAD\]](#)
- eNIGO Agent Training [\[VIEW\]](#)

If you do not have access to eNIGO capabilities, your Lincoln New Business Associate can send you a PDF copy of the forms during this time and DocuSign eSignature will be acceptable. Reference the [DocuSign Guide](#) for details.

Lincoln's Underwriting & New Business team offers digital capabilities focused on driving efficiencies and improving the overall experience for our distribution partners, customers and employees. **The use of digital processes is the preferred method for conducting business with Lincoln, assembled and bound policy packages no longer available.**

The following digital policy delivery options are available, at no cost, for delivery of your Term, IUL, VUL and Lincoln *MoneyGuard* cases.

ePolicy Delivery

1. **Lincoln DocuSign ePolicy:** Available immediately with no registration or set-up required.
2. **iPipeline DocFast ePolicy:** Initial set-up and acknowledgement agreement with DocFast is required and may take up to 2 weeks.

Digital PDF Policy Delivery

Lincoln generates and provides a PDF of all issued life insurance policies, excluding *Lincoln TermAccel*®. The policy PDF can be accessed two ways:

1. **Lincoln producer pending website:** Download up to 5 policies at one time from the Pending List
 - Self-service Policy PDF Access [\[DOWNLOAD\]](#)
2. **Request Secure Email from Lincoln New Business Case Manager:** If you do not have access to Lincoln's producer pending website, you can request a policy PDF on the Cover Letter, or you may contact your Lincoln New Business Associate

Policy PDF Delivery Notice Options:

1. **Wet Signature:** Scan and email or fax a copy of the signed policy back to Lincoln
2. **DocuSign:** If a DocuSign agreement with Lincoln is in place, the Delivery Notice can be loaded into DocuSign to obtain an electronic signature from the client.

Policy Delivery Resources

- Policy Delivery Options Summary [\[DOWNLOAD\]](#)
- Policy Delivery Options Guide [\[DOWNLOAD\]](#)

PLEASE NOTE: All digital policy delivery options are subject to Firm and/or state availability. All forms may not be available for completion through the ePolicy Delivery process. For any form that is unable to be completed via ePolicy Delivery, the following methods may be used (where available): Wet Signature, DocuSign, eNIGO.

A duplicate paper copy of a placed policy may be requested by contacting your dedicated Lincoln New Business Team. Lincoln will work with a secure remote printing vendor to provide you with a printed copy of the placed policy PDF to retain for your records. This policy print will not be bound or assembled. Policy folders are available for ordering from the Lincoln Fulfillment Center. A duplicate paper copy is not available for *Lincoln TermAccel*®.

ePolicy Delivery options are subject to Firm and/or state approval. For state and product restrictions related to Lincoln's eCapability options: [\[DOWNLOAD\]](#).

What options does Lincoln offer for policy delivery?

Given the current environment, can agents send delivery requirements directly to Lincoln?	Agents should continue to work with their back office to determine if they can submit requirements directly to Lincoln.
What options are available to return signed delivery requirements to Lincoln, if they are not collected via ePolicy Delivery?	<p>Wet Signature: Scan and email or fax a copy of the signed policy back to Lincoln. Photo images of Forms are acceptable. Photos must be clear, legible and reflect the complete page, including the form number and date. All pages of a form in the photo series must be submitted.</p> <p>DocuSign: If a DocuSign eSignature agreement with Lincoln is in place, the Delivery Notice can be loaded into DocuSign to obtain an electronic Signature from the client for submission to Lincoln.</p> <p>eNIGO: Leverages DocuSign technology for producers and clients to electronically satisfy not-in-good-order (NIGO) form requirements, when available, after application submission.</p>
I have downloaded a digital Policy PDF to print. Why are there so many blank pages and can they be removed?	<p>The digital Policy PDF files are the same files that Lincoln uses to generate a bound policy print. Because we print double-sided, the PDF file includes blank pages so that the pagination of the document is set up properly.</p> <p>We encourage use of the double-sided print feature (if available on your printer), so that the pages that are meant to be blank on the back will be blank, and pages that are meant to be double-sided will be double-sided.</p>
Can we continue to mail Checks to Lincoln's office?	Yes. Lincoln is receiving, and processing checks, and paperwork mailed to the home-office. However, we encourage use of ePayment options to help expedite processing during this time. Photos of Checks will NOT be accepted.
If I'm an iPipeline subscriber and have questions or issues with DocFast, who do I contact?	<p>iPipeline subscribers should contact iPipeline Production Support directly at:</p> <p>Email: support@ipipeline.com</p> <p>Phone: (800) 641-6557, Option 3.</p> <p>Monday – Friday, 8:00am – 7:00pm ET</p>

CUSTOMER SERVICE | Operations

What is Lincoln Financial Group (Lincoln) doing to help customers who are impacted by COVID-19?	Lincoln will continue to comply with states that have issued specific COVID-19 mandates that require non-contractual accommodations. We are closely monitoring state and federal regulations and adhering as appropriate. If you or your client need assistance with an individual life insurance policy, please contact us at 800-487-1485. Life policy information will continue to be available on LincolnFinancial.com .
Will Lincoln's hours of operation or service levels change?	<p>Currently, we do not anticipate any impact to our individual life insurance hours of operation or service processing time.</p> <p>Our Customer Contact Center remains available at 800-487-1485, Monday through Friday, from 8:00 a.m. to 6:00 p.m. Eastern.</p>

How can customers get information and submit requests on life insurance policies?	<p>We are focused on making it easy to do business with us. Depending on the request, information may be available via the following tools.</p> <ul style="list-style-type: none"> • Our secure website: LincolnFinancial.com • Phone: 800-487-1485 • Email: CustServSupportTeam@LFG.com • Mail: Lincoln Financial P.O. Box 21008 Greensboro, NC 27420
Which service requests can be requested over a phone call?	<p>Multiple transactions can be requested by the policyowner or servicing agent of record by calling our Contact Center at 800-487-1485. These include:</p> <ul style="list-style-type: none"> • Address changes • Premium billing: mode/amount changes, EFT changes • Loan requests under \$50,000 • Illustration requests <p>If a policy has an existing medallion signature guarantee in place, requests may still need to be provided in writing.</p>
What are the options for returning a signed service request form?	<p>After the policyowner signs and dates the request form, you can email the attachment to CustServSupportTeam@LFG.com or mail it to:</p> <p>Lincoln Financial P.O. Box 21008 Greensboro, NC 27420</p>

CUSTOMER SERVICE | Premium Payments / Grace Period

How is Lincoln handling life insurance premium payments for customers impacted by COVID-19?	<p>We are closely monitoring state regulations and adhering as appropriate.</p> <p>If your client needs additional time to make a payment, please contact us at 800-487-1485 to discuss the situation. This will allow us to review their current policy status and inform them of available options, including potential impact to any guarantees or riders.</p>
How will policy guarantees and riders be impacted by delayed premium payments?	<p>If a policyholder is impacted by COVID-19 and delays premium payment, we will handle flexible premium policy guarantees and riders as per the below.</p> <ul style="list-style-type: none"> • We are not changing any aspects of policy processing while the policy is active. All calculations for guarantees and riders will be in accordance with contract language. The guaranteed coverage end date within the policy is based on timing and amount of payments. While a client may pay less or later than originally planned, such payments could negatively impact the guaranteed coverage end date. Please request an inforce illustration to determine the impact to the guaranteed coverage end date. <p>Clients may call our Customer Contact Center at 800-487-1485 to discuss their policy features.</p>

Are there options for policyowners to pay premiums other than by check?

There are several options to make a premium payment other than by check:

- Electronic Fund Transfer (EFT) – please contact us to set up an EFT payment
- Online – through the client’s online payment portal in his or her personal bank account
- Wire – please contact us to establish a wire transfer
- Phone – Payments are accepted over the phone in certain circumstances. For assistance please contact us at 800-487-1485.

CUSTOMER SERVICE | Policy Disbursements

How do I request a withdrawal or policy change for my client?

You can download a Contract Change Request form (CS07390) or Partial Surrender form (CS06341) from [LincolnFinancial.com](https://www.lincolnfinancial.com). The policyowner needs to complete and sign the form and email the attachment to CustServSupportTeam@LFG.com or mail to:

Lincoln Financial
P.O. Box 21008
Greensboro, NC 27420

You can also call our **Contact** Center at 800-487-1485 and request a withdrawal or policy change form.

Can I have a disbursement request (loan, surrender, withdrawal) expedited?

Please contact us at 800-487-1485 to request an expedited disbursement due to financial hardship related to COVID-19.

CUSTOMER SERVICE | Other Requests

Will Lincoln waive the conservation period on non-VUL outgoing 1035 exchange requests?

We are required to send a notification letter to the policyowner per NAIC requirements. We will wait for 14 days for the policyowner to receive and review the letter before processing the disbursement.

The policyowner can request that we proceed before the 14-day expiration by sending a signed letter of instruction to GSOConservation@LFG.com or by calling 800-487-1485, ext. 3096.

Does Lincoln require original 1035 exchange documentation for an outgoing 1035 exchange request?

No. We can process the request with electronic copies of the completed documentation. We have the ability to access originals submitted to Lincoln if necessary.

Can my client get an extension to a term conversion option?

Upon request, Lincoln will review exception requests related to an extension for a term conversion option on a case-by-case basis.

Will there be a commission chargeback if my client was impacted by COVID-19 and their policy lapses due to non-payment?

All normal processing will occur. As an active servicing agent of record, you receive copies of lapse pending and lapse notices. When the policy lapse occurs, a commission chargeback may occur based upon the specific commissions schedule, product, and age of the policy. Upon reinstatement of the policy, a reversal of the chargeback will happen, and repayment will occur.

CUSTOMER SERVICE | Claims

Will Lincoln pay the death claim if the cause of death is related to COVID-19?

Lincoln individual annuity and life policies do not contain exclusions related to any specific disease or a pandemic. If a claim is received where a death occurred as a result of COVID-19, it will be paid in accordance with our normal procedures, subject to our standard contestability provisions and claim requirements and verification of COVID-19 impact. We remain committed to paying death claims as quickly as possible.

If you need to file a death claim you may do so either online, by clicking [here](#), or can contact us at 800-487-1485.

If my client has a policy with a long-term care rider and is unable to complete the annual recertification due to the doctor's office being closed, what are his or her options?

Please contact our long-term care claims team at 800-487-1485, option 4, option 3 to discuss the best way to proceed with gathering needed information.

CUSTOMER SERVICE | For policies issued in Delaware, New York or New Jersey

How is Lincoln handling guidance from Delaware regulators?

In August 2020, we will send a letter to all Lincoln policyowners associated with life policies issued in Delaware that have lapsed or were in a lapse pending status with premiums past due during the period of March 25, 2020, through July 1, 2020. The letter offered a 12-month interest- and penalty-free repayment plan to help keep their policy in force.

Lincoln provided the servicing agents with a listing of their Lincoln policyholders with impacted policies issued in Delaware, as well as a copy of the letter sent to those policyholders offering the 12-month repayment plan. Delaware has extended this requirement through March 21, 2021.

LIFE SOLUTIONS | PRODUCT

Do you anticipate any material and imminent product changes due to interest rate/market volatility?

Lincoln is committed to proactively managing our business to ensure we are operating responsibly for the long-term. As we have always done, we continue to monitor the external environment, and if necessary, as part of our disciplined approach to financial and risk management, we will make responsible product adjustments, guided by our long-term objective of honoring commitments to policyholders. By remaining nimble, we are confident in our continued success partnering with you to meet the needs of your clients.

Contact your Lincoln representative with any additional questions.

Lincoln life insurance products, including Lincoln *MoneyGuard*®, are not available in New York.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. Contractual obligations are backed by the claims-paying ability of the issuing insurance company. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.** Lincoln Financial Group is the marketing name of Lincoln National Corporation and its affiliates.