

LIFE SOLUTIONS

The Lincoln Leader

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Lincoln launches new IUL post-issue policy management tools

Turning annual reviews into anytime reviews

For as long as most Financial Professionals can remember, an inforce Indexed Universal Life (IUL) policy has lived on a two-point calendar: the day it was sold and the day the annual statement arrives — even though policy values, premiums and allocations can change throughout the year.

Beginning **October 5, 2026**, Financial Professionals can access a new suite of self-service digital policy management tools that make it easier to gain policy insights and have more timely client conversations.

This launch reflects Lincoln's continued investment in digital experiences that help Financial Professionals work faster, serve clients more proactively and bring meaningful policy insights into client conversations.

Headlines

[Lincoln launches new IUL post-issue policy management tools](#)

[IUL post-issue policy management tools comparison chart](#)

[Lincoln Variable Universal Life investment option updates](#) (Reprint)

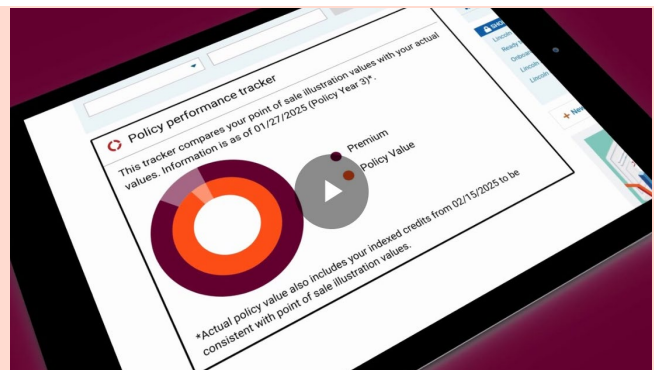
[2026 Life insurance year-end guidelines](#) (Reprint)

Four tools, one connected experience.

Together, they allow users to:

- ✓ Compare policy values to the as-sold illustration
- ✓ Model unlimited hypothetical change scenarios
- ✓ Pull a to-date snapshot of open indexed segments

See the following page for more details and additional resources.

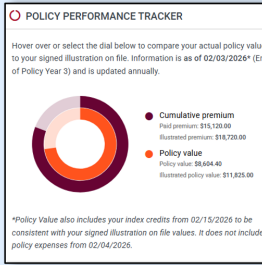
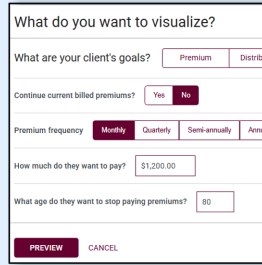
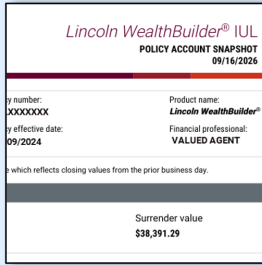


[Watch the video commercial](#)

IUL post-issue policy management tools

Comparison chart

Four tools. Four jobs. Each one puts the right insights at Financial Professionals' fingertips. Compare them side by side in the chart below.

	Performance Tracker	Policy Visualizer	On Demand Illustrations	Policy Account Snapshot
Who can utilize it	Financial Professional use only — Requires a registered Lincoln Producer Website account			
What it shows	At-a-glance dial display of a policy's overall wellness, including: - Policy value - Premiums paid	Interactive comparison of: - Actual values - Signed, as-sold illustration values - Hypothetical illustration values	Hypothetical results for: - Premium changes - Distribution changes - Death benefit changes - Rate changes	To-date snapshot of all open indexed segments: - Start / maturity dates - Segment values - Rates / caps / floors - Participation rates
Why it's useful	It compares the policy performance as of the latest anniversary to the as-sold illustration	It visualizes past policy performance and illustrated policy values in graph or ledger format	It shows how potential illustration changes could impact future policy projections	It bridges the gap between annual statements and policy reviews
How it looks online				
Products it works with	Available for <i>Lincoln WealthBuilder®</i> IUL and all versions of <i>Lincoln WealthAccumulate®</i> 2 IUL (2020). For full functionality of the tools*, as-sold illustrations must have been generated <u>online</u> on or after January 1, 2023. See guides below for details.			<i>Lincoln WealthAccumulate®</i> & <i>WealthAccumulate®</i> 2 IUL (2019 & forward) <i>Lincoln WealthBuilder®</i> IUL <i>Lincoln WealthPreserve®</i> 2 IUL & SIUL

Financial professional resources

General

- [Comparison Chart](#)
- [All Tools Flyer](#)
- [All Tools Overview PPT](#)
- [Support After the Sale: IUL Flyer](#)
- [Account Registration Flyer](#)

Guides

- [Policy Performance Tracker Guide](#)
- [Policy Visualizer/On-Demand Illustrations Guide](#)
- [Policy Account Snapshot Guide](#)

Videos

- [Video Commercial](#)
- [Policy Performance Tracker](#)
- [Policy Visualizer/On-Demand Illustrations](#)
- [Policy Account Snapshot](#)
- [Account Registration](#)

Lincoln Variable Universal Life investment option updates

Fund mergers effective October 9, 2026

Effective October 9, 2026, the following fund mergers will take place for subaccounts investing in current and previously sold **Lincoln variable universal life insurance** policies.

Disappearing fund name	Acquiring fund name
LVIP BlackRock U.S. Growth ETF Allocation Managed Risk Fund - Standard Class	LVIP BlackRock Growth ETF Allocation Managed Risk Fund - Standard Class
LVIP American Century International Fund - Standard Class II	LVIP MFS International Growth Fund - Standard Class

PDF

[Download the article pdf](#)

2026 Life insurance year-end guidelines

Individual Life, *MoneyGuard*® and Executive Benefits

Lincoln's Underwriting & New Business team is committed to helping you meet your year-end goals and objectives. Our focus is to support the placement of your targeted 2026 business before the close of business on December 31, 2026.

To help achieve your year-end business goals, we encourage the prompt submission of all outstanding requirements for year-end cases. Please refer to the following guidelines and key dates for important deadlines and processing expectations.

October 2	Incoming 1035 exchange – begin overnight mailing requests. Starting October 2, for incoming 1035 exchanges, Lincoln will request that surrendering carriers use Lincoln's FedEx account number to overnight exchange proceeds, helping to facilitate timely year-end placement and processing.
October 30	Recommended 1035 exchange submission deadline. Submit 1035 exchange applications and/or tickets to allow time for underwriting and receipt of 1035 exchange funds. Lincoln will leverage electronic methods to submit 1035 paperwork to surrendering carriers, when available.
November 6	Pending 1035 Exchanges: To help ensure timely processing, all pending 1035 exchanges should be initiated once the underwriting offer has been made and all issue-restrictive requirements have been received and approved as in good order. At that time, the surrendering carrier will be contacted and requested to overnight the exchange proceeds to Lincoln using Lincoln's FedEx account number. Please note: Completion of the 1035 exchange is subject to losing carrier turn-around times .
November 26-27	Company Holiday
November 30	Recommended final date to submit all applications and tickets. The completion of the interview is contingent on scheduling and your client's availability. As a reminder, the online interview (eInterview) is flexible and can be completed at any time.
December 11	Recommended final date to submit all full applications and tickets requesting an online interview or any term conversions without an external exchange.
December 18	All placement-restrictive requirements, including premium, must be received at Lincoln in good-order to be guaranteed for placement by December 31, 2026.
December 22	2026 compensation income placement deadline. All business placed in-force with premium by December 22, 2026, including internal replacements, will be considered as 2026 income. Any business placed after this date, through December 31, 2026, will count as 2026 production but will be treated as 2027 earnings.
December 25	Company Holiday

FYI

Pending Case Status: The following Memo to Agent Requirement will be added to all pending cases starting Q4 2026: **“IMPORTANT YEAR-END NOTICE:** To ensure this policy is placed in-force by year-end, all placement restrictive requirements, including premium(s), must be received at Lincoln in-good-order by **December 18, 2026.**”

Best Practices

Top 5

- Include special instructions on a cover sheet.
- Always download and submit the latest version of the application, forms and product illustration.
- Include an in-good-order EFT form for **all bank draft cases** and note on the coversheet if the first premium will be drafted. Submit the voided check ASAP.
- Input correct ticket/application information so it will match the client interview information.
- If a policy qualifies for automated underwriting (AU), (ages 18-60 up to \$2.5M), please do not order labs in advance. Lincoln's AU process will determine if labs are needed.

Forms

- Leverage the [Ready-to-Sell Tool](#) to confirm you're properly licensed and appointed with Lincoln, prior to soliciting an application.
- Complete the Agent's Report at submission, with correct agent code and agency/broker dealer, to ensure compensation is paid correctly.
- Complete the application and all forms in their entirety, including signatures and dates on all forms. Trust/Corporate owned policies require the trustee/officer to sign with a title.
- The Replacement Notice [Form 33503] must be signed on/or before the application signature date. **For ticket submissions**, the Replacement Form [LF10087] must be signed on/or before the earliest solicitation signature date.

Timing Reminders

- **1035 Exchange Initial calls** made 3 business days after the exchange has been initiated. **Follow-up calls** made every 2 weeks (based on carrier). [1035 Exchange Carrier Information](#)
- **Wire Transfers are not instantaneous.** Allow a minimum of 4 hours after initiation of a wire to Lincoln before trying to confirm its receipt. [Wire and ACH Instructions](#)
- **Suitability review for VUL** can take time. Send all VUL forms through the outside broker-dealer (OBD) for suitability review as soon as possible.
- **VUL policies** will be placed in-force within 2 business days from the date in which the final placement restrictive requirement was received in-good-order.

Digital Tools

- **eSubmission (via eTicket or eApp)** help to ensure cases submitted in-good-order.
- **Online client interview (eInterview)** available 24/7.
- **eNIGO** Resolves not-in-good-order form requirements online.
- **Two-Way Communications** satisfy requirements and accept underwriting offers via the Pending Website.
- **ePolicy Delivery** Offers same day delivery of issued policies with electronic signing capability for the agent and client.
- **Pending Case Status** available 24/7 from your Lincoln Producer website or via automated email notifications.

Help
expedite
your cases

www.lfg.com/godigital

In-good-order best practices **reference guides:** [Life](#) and [MoneyGuard®](#)

PDF

[Download the article pdf](#)

Contact your dedicated Lincoln Underwriting & New Business team with any questions.

State approvals Last Updated 9/14/2026 View State Availability Grids	Go Digital Your one-stop shop for all Lincoln digital capability resources! GoDigital website	Market Intel Exchange Market data and insights from Lincoln and industry asset management partners Market Intel Exchange (PDF)	Explore our blogs Help solve a range of client income needs through holistic planning. See the latest blog	Find an article View the Index of Articles or visit the Lincoln Leader archive page (must be logged in to LFD.com)
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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

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Important Information:
Lincoln life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders, and features are subject to state availability. Limitations and exclusions may apply.

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal.

Lincoln variable universal life insurance is sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to www.LincolnFinancial.com.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

Only registered representatives can sell variable products.

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