LIFE SOLUTIONS

The Lincoln Leader

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Headlines

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September is Life Insurance Awareness Month

Share the value of life insurance with clients

This Life Insurance Awareness Month (LIAM), we're sharing resources, insights and tools to help simplify Life for you and your clients. Explore our **Conversations That Close** podcast series to see how top wholesalers are turning concepts into outcomes. Then, dive into our turnkey campaign below to start sharing the value of life insurance with clients - easier and faster than ever.

Visit the Resource page

New email verification process coming for Life Insurance and Annuity customers

Helping protect customer accounts during online account registration and profile updates

Email verification is a common part of today's digital experience and helps confirm customers have access to the email address tied to their account.

Beginning late September 2026, Lincoln will introduce **email verification** for certain registration and profile update activities to help strengthen account security and reduce the risk of unauthorized access.

Customers may be prompted to verify their email when taking one of the following actions:

	Updating an existing email	Registering for an online account
Who it impacts	• Any user with an existing online account (includes Life and Annuity customers, brokers, back-office assistants, broker-dealer firms, etc.)	• Life and Annuity customers registering for a new online account
When it happens	• When they update their email address in Profile & Preferences • When an internal Lincoln employee updates the email address on their behalf	• When they register through LincolnFinancial.com • When they register through an email invitation and change the prefilled email address
What to do	• Complete two-factor authentication (an added security step), then verify the new email address before the update is completed	• Verify their email address before continuing registration
How it works	• Lincoln sends a verification link to the new email address • The link expires after 24 hours • Until verified, the current email address remains on the profile • After verification, confirmation is sent to both the old and new email addresses	• Lincoln sends a verification link to the entered email address • The link expires after 10 minutes • Once verified, the customer returns to registration to continue

Note: These changes are being introduced in phases, beginning with email updates in Profile & Preferences, followed by customer registration and other registration experiences over time.

PDF Download the article pdf

Access your correspondence online

Your correspondence is just a click away

Did you know that many client and policy documents are available online through the Lincoln Producer website? When you register for an online account, you can quickly access a variety of documents whenever you or your clients need them, without waiting for mail delivery.

Available documents include:

- ✓ Confirmations
- ✓ Letters
- ✓ Statements
- ✓ Tax Statements
- ✓ Contract Documents
- ✓ ...and more!

To access, simply log in to your account and select ‘**Correspondence and Statements’** from under the **‘My Business’** dropdown at the top of the screen.

Please note: As part of our ongoing commitment to digital service enhancements, certain printed correspondence will be phased out over time and will become available exclusively through online access.

Lincoln Financial® to work with policy owners impacted by catastrophic flooding in Indiana

Lincoln Financial® (Lincoln) recognizes the hardships many of our policy owners and agents have experienced related to the catastrophic flooding in the State of Indiana on 8/17/2026. As the flooding may have impacted the timeliness of payments and submission of paperwork, we will work with our policy owners, agents and brokers, on a case-by-case basis, to ensure their Lincoln insurance coverage will remain in force and not lapse due to nonpayment of premium.

If you were impacted by the flooding, please contact us at the phone number listed below with any questions you may have with your coverages:

Individual Life Insurance: 1-800-487-1485

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Lincoln introduces LTC Pre-Check℠

A new online pre-submission tool for *MoneyGuard*®

Reprinted from the June 22, 2026 Lincoln Leader

On **June 22, 2026,** Lincoln is excited to introduce **LTC Pre-Check**, a digital tool to help determine if clients may qualify for Lincoln *MoneyGuard*® Long-Term Care (LTC) life insurance solutions.

Designed as an **optional pre-submission tool**, it allows users to assess potential eligibility based on medical conditions and health history ***before*** **submitting an underwriting quick quote request or formal application**.

What you need to know

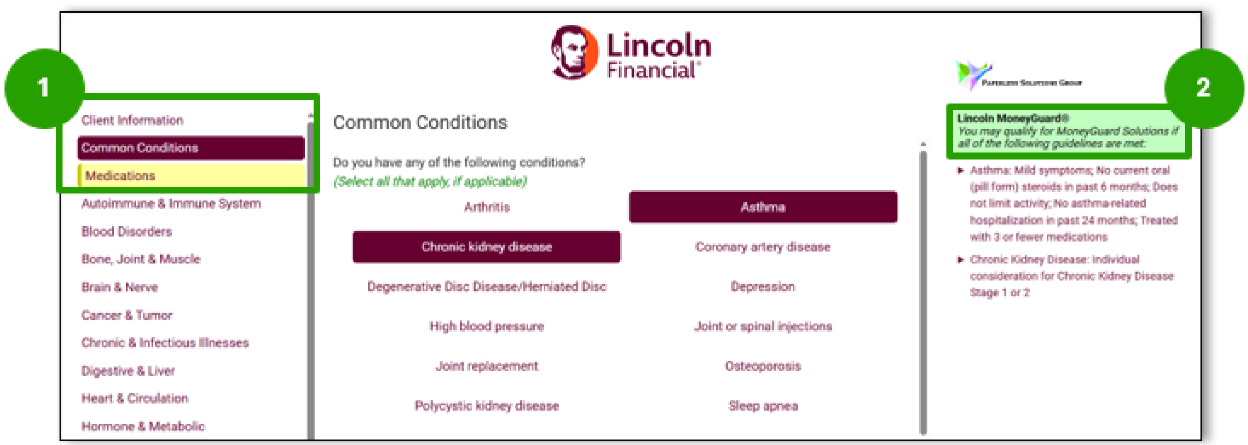
- Designed for financial professionals and approved for use with clients; not approved for use in New York and California.
- Accessed through a web link for use on PCs and tablets; not optimized for use on cell phones.
- Excluded from the illustration, underwriting quick quote, and application processes.
- Provides customized qualification guidelines based on responses but does not replace the formal application and underwriting review process.

Key benefits

- ✓ Easy-to-use
- ✓ Improves placement rates
- ✓ Saves time
- ✓ Helps avoid the frustration of potential declines
- ✓ **No login required**

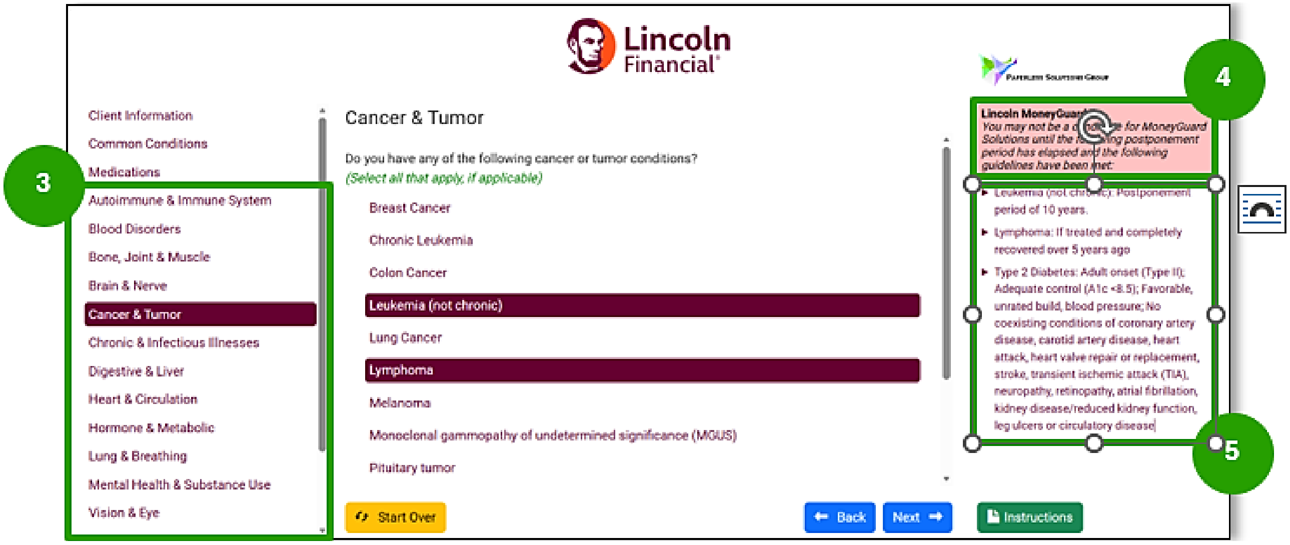
How it Works

1. Start by fully completing the Client Information, Common Conditions and Medications sections.
2. A green box in the top right indicates the client may qualify for Lincoln *MoneyGuard*® solutions if all the requirements listed are met.

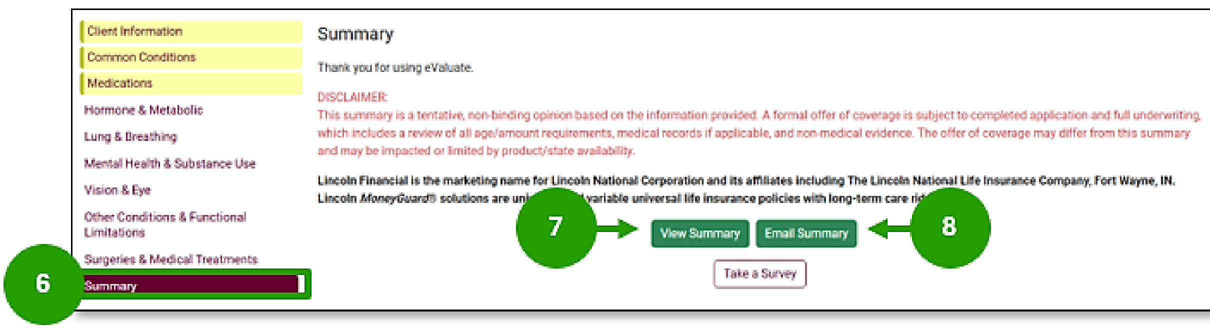


3. Next, proceed through the condition categories, selecting only those that apply.
4. If you encounter a condition flagged in red, you may continue through the full process to capture all relevant details for a comprehensive assessment.

5. As you select each condition, any additional qualification guidelines will appear on the right



6. Once all applicable conditions have been identified, go to the Summary section to download a summary report that outlines the conditions and corresponding guidelines. The summary also provides an initial view of potential eligibility for Lincoln *MoneyGuard*® coverage.



7. Click View Summary to download the PDF summary.

8. Click Email Summary to email the PDF summary directly from the tool.

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."**

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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

Help expedite your cases

- **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.

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.

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State approvals	Go Digital	Market Intel Exchange	Explore our blogs	Find an article
Last Updated 8/10/2026 **View State Availability Grids**	Your one-stop shop for all Lincoln digital capability resources! **GoDigital website**	Market data and insights from Lincoln and industry asset management partners **Market Intel Exchange** (PDF)	Help solve a range of client income needs through holistic planning. **See the latest blog**	**View the Index of Articles** or visit the **Lincoln Leader archive page** (must be logged in to LFD.com)

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.

For financial professional use only. Not for use with the public.

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

LincolnFinancial.com

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