

Enhanced Underwriting Program

Available for a limited time only

Lincoln is committed to finding new ways to help our partners grow their business and reach new customers. Today, we're pleased to announce that **effective Sept. 11, 2023**, Lincoln is offering an enhanced underwriting program to provide even more value with our accumulation-focused variable (VUL) and indexed (IUL) universal life insurance product solutions.

What you need to know

Lincoln AssetEdge® VUL and *Lincoln WealthAccumulate*® 2 IUL cases, subject to full underwriting and received at Lincoln in-good-order by Dec. 29, 2023, will receive a one-class underwriting upgrade.

Eligibility details and requirements

The following will be eligible for the enhanced underwriting program. All cases that are eligible for program will receive the one-class upgrade:

Product	<ul style="list-style-type: none">• <i>Lincoln AssetEdge</i>® VUL• <i>Lincoln WealthAccumulate</i>® 2 IUL
Case Submission	<ul style="list-style-type: none">• New submissions received at Lincoln in-good-order by Dec. 29, 2023, and placed in-force, or 1035 exchange initiated, by Mar. 29, 2024• All pending cases not placed in-force as of Sept. 11, 2023 will be eligible, including cases in an issued status and/or pending 1035 exchanges in progress• All submission methods (electronic/traditional tickets and applications)
Issue age/face amounts	<ul style="list-style-type: none">• Issue ages 20-80• Face amounts less than \$50 million• Subject to age/risk class guidelines based on product applied for• Per current guidelines, backdating from age 81 to age 80 will not be permitted to qualify
Underwriting	<ul style="list-style-type: none">• Fully underwritten cases, <u>at a standard or better rating only</u>; subject to current underwriting guidelines• Lab-free consideration• Underwritten internal exchange• Formal offers only

Exclusions

The following scenarios will NOT be eligible for the enhanced underwriting program:

- Policies placed in-force prior to Sept. 11, 2023; rewrites will not be permitted
- New submissions received at Lincoln after Dec. 29, 2023
- Trial Applications (Informal/Dummy Application); **the formal application** must be received at Lincoln by Dec. 29, 2023 to be eligible for the one-class upgrade
- Riders: the one-class upgrade only applies to the base product
- Face amounts \$50 million and above
- Term Conversions
- Substandard/Table-Rated Cases
- *Lincoln WealthAccumulate* 2 IUL cases assessed at standard through the Table Reduction Program (TRP)
- The one-class underwriting upgrade cannot be used to be eligible for TRP consideration for *Lincoln WealthAccumulate* 2 IUL cases.