



LINCOLN LEADER

LIFE INSURANCE VERSION

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Key Headlines

***Lincoln LifeGuarantee*[®] UL 2009 Improvement**

Enhanced list of Approved Medical Vendors

Fund Liquidation and Client Communications

State Availability

Click here to view the life state availability charts.

Information Compiled By Insurance Solutions, Product & Distribution Support

***Lincoln LifeGuarantee*[®] UL 2009 Improvement**

Coming Soon --- Effective February 15, 2010, Lincoln will be **improving** single-pay Coverage Protection Guarantee performance on the *Lincoln LifeGuarantee*[®] UL 2009 product, for both new and inforce customers. The improvement is due to a reduction of the first year Coverage Protection Guarantee premium load from 13% to 8%.

This change will also slightly improve short-pay and level-pay performance. There will be no change to the policy cash surrender value or to compensation. This change is only for *Lincoln LifeGuarantee*[®] UL 2009 and not for either *Lincoln LifeGuarantee*[®] Plus UL 2009 or for *Lincoln LifeGuarantee*[®] SUL 2009.

Lincoln will not be notifying inforce customers of this change directly. Agents and brokers should let their customers know that they will be able to see improvement in ongoing premium requirements once they start running future point-in-time illustrations (available after the first policy year).

Any premium adjustments need to be communicated to customer service for proper future billing. Those customers who purchased a lifetime guarantee with a lump sum only (no ongoing premiums) may increase their death benefit if they choose. Lincoln will allow policy rewrites to a higher face amount through April, 2010.

Requests for rewrites should be directed to Roxanne.Makris@lfg.com. If a client chooses to pursue this option, a new illustration and a request in writing from the client to make the change will be needed. Additional requirements upon review of the case specifics may also be needed. Lincoln will not be able to honor requests for premium refunds.

Illustration System and Software Updates:

- The *DesignIt*SM Illustration System will be updated with this improvement through automatic download the next time you access it after February 15, 2010.
- Web-based Winflex will update at that time as well but anyone using Winflex from a CD should expect to receive a new CD the following week.

Enhanced list of Approved Medical Vendors

Lincoln has enhanced the list of Approved Medical Vendors. This update is intended to allow the field to have more options, less out of pocket expense, and the very best service available.

Lincoln has taken into consideration the needs of our customers and effective March 1, 2010, will offer a larger selection of approved vendors. This larger selection should result in the ability to have more choices providing greater leverage to resolve issues quickly and full support from the Vendor Management Team.

Click here to view the new *Approved Vendor List* and begin to see how they can offer you the best service possible while obtaining your necessary underwriting requirements.

Click here to review the *Reimbursement Guidelines* and begin to understand the benefits associated with the use of the many approved vendors.

Upon careful review and consideration, effective May 1, 2010 Portamedic/Hooperholmes, will no longer be an approved vendor with Lincoln.

Underwriting/New Business will continue to accept invoices from Portamedic/Hooperholmes for all requirements completed with service dates prior to April 30, 2010. For questions concerning vendors or procedures, please contact Joanne Hering (Vendor Management Team) at either (336) 691-3420 or joanne.hering@lfg.com.

Fund Liquidation and Client Communications

Reprinted from the 1/11/10 Issue of the Lincoln Life Leader

In April 2010, the following funds will be closed and will no longer be available as investment options:

- Premier VIT OPCAP Managed Portfolio
- Premier VIT NACM Small Cap Portfolio
- FTVIT Templeton Global Asset Allocation Fund

Products that are impacted by this fund change include:

- Lincoln VUL-1
- Lincoln SVUL-1
- Connecticut General VUL
- Connecticut General ACCRU VUL

If your clients currently hold any of these funds, the assets will need to be transferred to any of the other funds in the variable life policy on or before April 8, 2010. If we do not receive a transfer request from your affected clients by April 8, 2010, assets remaining in these funds will automatically be moved to the Money Market Fund within the policy.

A client mailing outlining the above message to affected policyholders is scheduled to go out in the next couple of weeks.

Questions & Comments

Please contact Jennifer DiPoppo if you have any Administrative/Operational announcements that you would like to include in the Lincoln LIFE Leader.

jennifer.dipoppo@LFG.com



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Variable products are sold by prospectus. For more information about the variable products, including fees and charges, refer to the prospectus. Variable products are distributed by Lincoln Financial Distributors and offered through broker dealers with effective selling agreements.

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