

# The Lincoln Leader

March 30, 2020 – Vol. 18 Issue 7

## California Requirement AB1046

### Notification of the right to reduce coverage

#### Life Insurance Policies Issued with Long Term Riders in the State of California

California AB 1046 requires any life insurance policy with long-term care riders issued in California after January 1, 2020, to include a provision describing the right to reduce coverage and lower costs, and the process for requesting a reduction. All currently sold Lincoln life insurance policies with long-term care riders comply with this requirement.

For any life insurance policy with long-term care riders issued in California prior January 1, 2020, California AB 1046 requires insurers to notify policyowners of their right to reduce coverage and the process to request a reduction.

#### How This Affects your Life Insurance Business in California

Lincoln will be mailing a one-time letter to inform policyowners of California life insurance policies with long-term care riders issued prior to January 1, 2020 of their right to reduce the Specified Amount which will reduce the cost for life insurance and long-term care benefits. The notification will also inform the policyowner that a reduction in the Specified Amount will also reduce the benefits payable under the policy, including a reduction to the Death Benefit Proceeds and to any accelerated benefit payments for long-term care.

The letter will inform the policyowners that they are not required to make changes to their policy or to take any action. If they do choose to make changes, the notice will direct the policyowner to contact Lincoln Customer Service to request the change.

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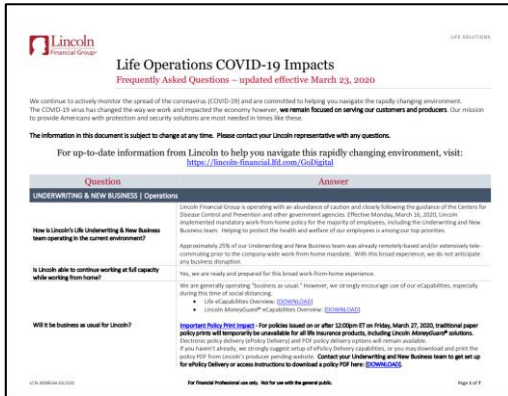
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# Lincoln Life and MoneyGuard® Operations – COVID-19 Impact

We continue to actively monitor the spread of the coronavirus (COVID-19) and are committed to helping you navigate this rapidly changing environment.

The COVID-19 virus has changed the way we work and impacted the economy; however, we remain focused on serving our customers and producers. Our mission to provide Americans with protection and security solutions is most needed in times like these.

For up-to-date information from Lincoln Operations, including Underwriting and New Business, Customer Service, and Producer Solutions, access the following resources:



Life Operations  
[Frequently Asked Questions](#)



Go Digital Landing Page  
[LFG.com/GoDigital](#)

Please note, this information is subject to change at any time. Contact your Lincoln representative with any questions.

## Policy Prints Temporarily Suspended Lincoln Life and MoneyGuard® effective March 27, 2020

During this rapidly changing environment, Lincoln is operating with an abundance of caution and closely following the guidance of the Centers for Disease Control (CDC). Helping to protect the health and welfare of our employees is among our top priorities. On March 16, 2020, Lincoln implemented a mandatory work-from-home for the majority of employees, including the Underwriting and New Business Team.

Beginning March 30, 2020, all underwriting and new business employees will operate under the mandatory work-from-home guidance and therefore we will not be printing life insurance policies from our office for an undetermined amount of time.

### What You Need to Know

- For policies issued on or after 12:00pm ET on Friday, March 27, 2020, traditional paper policy prints will be unavailable for all life insurance products, including Lincoln MoneyGuard® solutions.
- Electronic policy delivery (ePolicy Delivery) and PDF policy delivery options will remain available and must be leveraged for policy delivery during this time when paper policies are unavailable

- If you would like to receive a duplicate printed paper policy after offices re-open and normal business operations resume, please notify your Lincoln New Business Associate. (subject to firm approval, if applicable, and not available for Lincoln *TermAccel*®)
- Please contact your dedicated Lincoln Underwriting and New Business Team with questions or to get set-up for ePolicy Delivery

## Policy Delivery Options

1. Electronic policy delivery (ePolicy Delivery)
2. Digital PDF policy delivery

### ePolicy Delivery

Electronic policy delivery offers secure online review of your policy and enables electronic signing for the agent and client from a computer or mobile device. After all signing parties have completed the process, the policy is immediately available for download.

1. **DocFast via iPipeline:** Available for all Lincoln life insurance products at no cost.
  - Register for DocFast through iPipeline: [LincolnFinancial.com/eDelivery](https://LincolnFinancial.com/eDelivery)
  - Initial set-up may take up to 2 weeks, and an acknowledgement agreement is required
  - Indicate eDelivery as the method on the Cover Letter at submission
  - Not available for Lincoln *MoneyGuard*® in New York
  - Agent FAQ [\[DOWNLOAD\]](#)
2. **Lincoln *MoneyGuard*® Direct DocuSign eDelivery:** Available for Lincoln *MoneyGuard*® only and the policy is electronically sent directly to the agent and client.
  - Contact your Underwriting and New Business Team to get started.
  - Indicate eDelivery as the method on the Cover Letter at submission
  - Policy is electronically sent directly to the agent and client
  - Not available for Lincoln *MoneyGuard*® in New York
  - Agent FAQ [\[DOWNLOAD\]](#)

### Digital PDF Policy Delivery

Lincoln generates and provides a PDF of all issued life insurance policies, excluding *Lincoln TermAccel*®. This PDF is acceptable for policy delivery to your client.

Access the policy PDF 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 Associate:** 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. Photo images of Forms are acceptable. Photos must be clear, legible and reflect the complete page. All pages of a form in the photo series must be submitted
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. (not available for Lincoln *MoneyGuard*® in New York)

**Resources**

**Lincoln Life Policy Delivery Options**  
Life insurance products, including Lincoln MoneyGuard®

For policies issued on or after 12:00pm ET on Friday, March 27, 2020, traditional paper policy prints will temporarily be unavailable for all life insurance products. Electronic policy delivery and PDF policy delivery will remain available.

	DocuFast (Paperless®) ePolicy Delivery	DocuSign Direct ePolicy Delivery	Digital Print Policy	Traditional Paper Policy
<b>What it is?</b>	Version of the notice of policy, with electronic signing for agent and client. After all signing parties have completed the process, the policy is immediately available for download.		Digital download of policy PDF for review.	
<b>Product</b>	All Term, UL, IUL, VUL, Lincoln MoneyGuard®	Lincoln MoneyGuard® only	Lincoln (Life/Retire) Term, UL, UL, IUL, Lincoln MoneyGuard® (not available for Lincoln MoneyGuard®)	Temporarily unavailable for policies issued on or after 12:00pm ET on Friday, March 27, 2020
<b>Workflow</b>	Determined by agency Agency → Agent → Client Agent → Client	Agent → Client	Determined by agency Agency → Agent → Client Agent → Client	
<b>How to access</b>	1. You must be registered for DocuFast through Plogfisher. 2. Initial set up. 3. Indicate eDelivery as the method on the Cover Letter.	Indicate eDelivery as the method on the Cover Letter.	1. Lincoln producer pending website (self-service download). 2. Request Review Email from Lincoln New Business Associate - indicate on Cover Letter. (not available for Lincoln MoneyGuard®)	To request a printed policy to be re-issued at a later date, please notify your Lincoln New Business Associate.
<b>Other</b>	Subject to firm approval initial DocuFast setup may take up to 2 weeks.	Subject to firm approval	Delivery Notice Options: 1. Wet Signature - email or fax to Lincoln. 2. DocuSign - if an agreement with Lincoln is in place, the Delivery Notice can be loaded into DocuSign for an e-signature.	

[Policy Delivery Options](#)

**Lincoln Policy Delivery**  
What options are available for Individual Life Insurance Products?

**NOTICE: Traditional Paper Policy Prints Temporarily Unavailable**

All Underwriting and New Business employees are operating under a mandatory work-from-home guidance and therefore we will not be printing life insurance policies from our office for an undetermined amount of time.

**What you need to know**

- For policies issued on or after 12:00pm ET on Friday, March 27, 2020, traditional paper policy prints will be unavailable for all life insurance products, including Lincoln MoneyGuard® policies.
- Electronic policy delivery (Digital Delivery) and PDF policy delivery options will remain available and must be leveraged for policy delivery during this time when paper policies are unavailable.
- If you need the physical printed paper policy after office re-open and normal business operations resume, please notify your Lincoln New Business Associate. (Subject to firm approval, if applicable, and not available for Lincoln MoneyGuard®)
- Policy Print Notice Communication (DOCUSIGN)

**Digital Policy Delivery Options**

The following options will be available for policy delivery of life insurance and Lincoln MoneyGuard® policies and must be leveraged beginning for policies issued after 12:00 a.m. ET on March 27, 2020.

- Electronic Policy Delivery (Digital Delivery)
  - Digital Policy PDF Delivery

**Lincoln Policy Delivery Options Comparison**  
[DOCUSIGN](#)

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

**PLEASE NOTE:** All digital policy delivery options are subject to firm policy state availability.

[Policy Delivery Guide](#)

All-in-One Guide for Policy Delivery

**Declaration of Insurability (DOI) Life Insurance Requirement**

Effective March 30, 2020

Due to the ongoing spread of the coronavirus (COVID-19) pandemic, the Declaration of Insurability (DOI) Form [ICC18LFF11709] will now be required for all Lincoln life insurance cases to verify no change in health status from application submission to policy placement.

**What You Need to Know**

- The Declaration of Insurability (DOI) Form [ICC18LFF11709] will be required for all Lincoln life insurance cases **issued on or after March 30, 2020**, including:
  - All Term, UL, IUL, VUL products (excludes Lincoln *MoneyGuard*®)
  - All ages
  - All face amounts
  - Any exam completion date
  - Any case that was previously closed and requested to be re-opened
- If a Temporary Insurance Agreement (TIA) is in place, the DOI Form **will still be required**
- The policy will not be placed in force until the DOI form has been signed and returned to Lincoln in-good-order
- This requirement will remain in place until further notice from Lincoln

Please contact your dedicated Lincoln Underwriting and New Business Team with any questions.

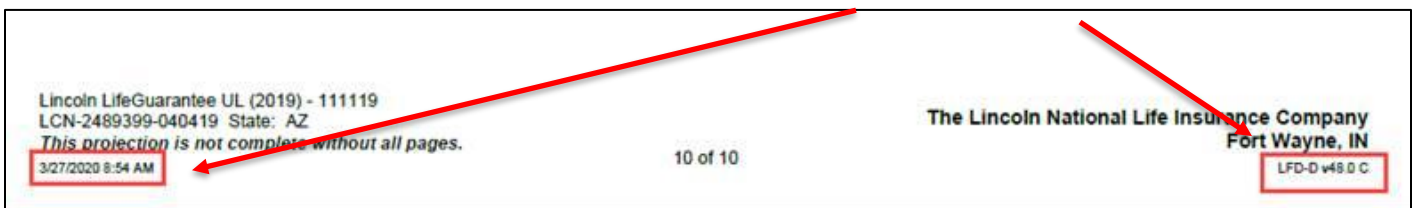
# Photo Image Acceptance for Requirements

To help increase the ease of doing business with Lincoln during this challenging environment, effective immediately, Underwriting and New Business will accept **photo images of requirements**.

The acceptance of photo images of requirements will enable submission of wet-signed forms in a digital format, limiting in-person meetings to obtain client signatures.

## What You Need to Know

- Lincoln will accept the photo version of requirements, so long as:
  - Images are clear and wording is legible
  - All form pages are included
  - Entire document is visible in the image (including the revision date and form number)



- Please submit images directly to your dedicated Underwriting and New Business Team email box
- 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
- 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

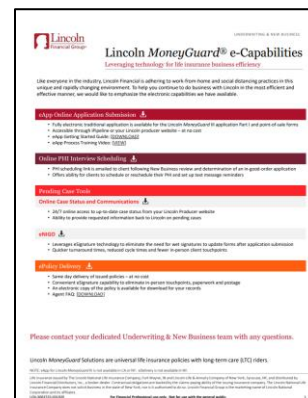
# Life and MoneyGuard® eCapabilities

## Leveraging technology for business efficiency

Like other carriers in the industry, Lincoln Financial is adhering to work-from-home and social distancing. To help you continue to do business with Lincoln in the most efficient and effective manner, we have options from online application submission to electronic policy delivery. **Learn more:**



[Life Insurance eCapabilities](#)

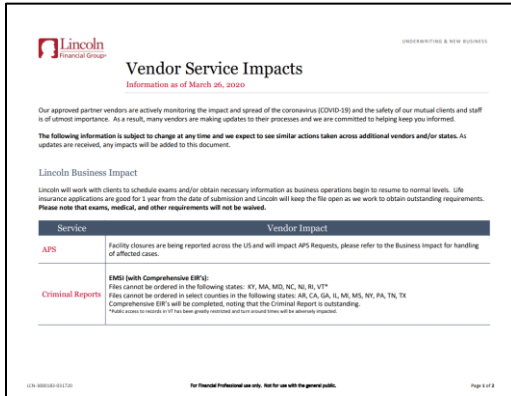


[Lincoln MoneyGuard® eCapabilities](#)

# Vendor Service Impacts

Our approved partner vendors are actively monitoring the impact and spread of the coronavirus (COVID-19) and the safety of our mutual clients and staff is of utmost importance. As a result, many vendors are making frequent updates to their processes and we are committed to helping keep you informed.

As updates are received, impacts will be added here:



## Vendor Service Impacts

The information included in this document is subject to change at any time.

For more details regarding a specific vendor's protocol related to COVID-19, please reach out directly to your account representative at that vendor.

If you do not have an established relationship with the vendor, please contact Lincoln's Vendor Management Team at [NBVendorMgt@lfg.com](mailto:NBVendorMgt@lfg.com) for further assistance.

## UPDATED: COVID-19 Foreign Travel Underwriting Guidelines

Due to the rapidly changing environment we have updated the guidelines that were previously published on March 16, 2020.

We continue to actively monitor the spread of the coronavirus (COVID-19), as well as the Level 3 travel restrictions that have been listed by the Centers for Disease Control and Prevention (CDC), due to the outbreaks occurring in many countries.

**Effective immediately and until further notice**, the following guidelines will apply to any Lincoln life insurance application, including Lincoln *MoneyGuard*® Solutions, and are subject to change. We will continue to monitor the situation and will provide you with any updates or changes to these guidelines as they occur.

### Underwriting Guidelines for Foreign Travel

- For any planned travel to a Level 3 country identified by the CDC, intended to be completed by June 30, 2020, or 14 to 30 days after the CDC lowers the alert status, the underwriting offer will be postponed indefinitely
- Each situation will be evaluated on its own merits and we will provide further guidance as more information is known about the pandemic status

- **Indication of planned travel after June 30, 2020, to a level 3 country identified by the CDC will be evaluated on a case by case basis depending on the situation. Postponement is likely, but limited face amount options could be considered depending on the age and county travelled to**
- Lincoln will reevaluate our position in June 2020, as the situation changes, and as the CDC and World Health Organization gives further guidance
- If travel plans to a level 3 country are cancelled, we will amend the application and proceed with completing the underwriting process
- CDC website [\[cdc.gov/coronavirus\]](https://www.cdc.gov/coronavirus)

If you have any questions, please contact your dedicated Lincoln Underwriting Team for guidance.

## State Approvals

Updates since March 16, 2020

**No Update**

[View State Availability Grids](#)

Products and features are subject to availability and may vary by state.

Contractual obligations and Guarantees are subject to the claims-paying ability of the issuing company:

- The Lincoln National Life Insurance Company of Fort Wayne, IN; or
- Lincoln Life & Annuity Company of New York of Syracuse, NY.

Variable products distributed by Lincoln Financial Distributors, Inc., Members of Lincoln Financial Group.

**The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**Variable insurance products are sold by prospectus. Consider the investment objectives, risks, charges, and expenses of the variable product and its underlying investment options carefully before investing. The prospectus contains this and other information about the variable product and its underlying investment options. Please review the prospectus available online for additional information. Read it carefully before investing.**

Only registered representatives can sell variable products.

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