

VUL support after the sale

Post-issue policy management

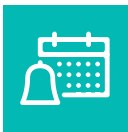
We provide three tools to help you with your client reviews by making policy management easier



Automated in-force illustrations

Generated shortly after the policy anniversary, our illustrations can be found in the **book of business** tool on the Lincoln planner website and include:

- Current policy values
- As-is illustration assumptions
- Future policy changes
- Premiums paid



Policy change reminders*

These reminders will be sent to you and your client for the following **illustrated changes**:

- Premium changes
- Death benefit option changes
- Specified amount increases or decreases
- Loans, withdrawals and repayments

At policy issue, we send a welcome letter to inform you and your client that we're tracking changes, identifying what is being tracked and when a notification will be sent. Prior to a planned change, we'll send you a reminder 75 days before the anniversary. Your client will receive a reminder 60 days prior to the anniversary.



Dedicated investment desk

Our team of **licensed and credentialed specialists** keeps current on global economic trends and has the knowledge and resources to help financial professionals make informed decisions about investment options within Lincoln's solutions.

We can help with:

- Reviewing contract level and individual fund performance
- Performing investment portfolio analysis
- Discussing recent market events and their effect on investment results

*Policyowners can opt-out of this program.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

Post-issue policy management in action

	Lincoln	Pacific Life	John Hancock	Nationwide	Protective	Prudential	Equitable
Product availability	All currently sold (some retired)	All currently sold	All currently sold	IUL, VUL, GUL, SGUL	VUL only	VUL and Founders Plus IUL	Most currently sold
Automated in-force illustrations	Yes	Yes	No	Yes	No	Yes	No
Enrollment	Automatic	Enroll through website	Complete submission form	Complete submission form	Complete submission form	Agent through website	Automatic
Who gets notified?	Agent and owner*	Agent	Owner	Owner (agent receives a copy)	Agent and owner	Agent	Agent
Policy change reminders	Yes	Yes (agent must set)	Yes (terminates with a loan)	Yes (30–60 days post anniversary)	Yes (not for loan repayments)	Yes (agent must set)	No (solely focused on lapse status)
Notification sent for death benefit change	Yes	Yes (if manually input by agent on website)	No	No	Yes	No	No

*Agent is notified 75 days prior to policy anniversary, owner 60 days prior.



For more information about post-issue policy management, contact your Lincoln representative.

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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Order code: VU-PIPM-FLI001



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

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

Variable products are sold by prospectuses, which contain the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options. Read carefully before investing.

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