

**Lincoln Universal Life - Unified Product Portfolio  
Business Implementation FAQ**

**Frequently Asked Questions**

**1. What is the Unified Product Portfolio (UPP)?**

With the merger of Jefferson-Pilot Financial Group and Lincoln Financial Group, we have the opportunity to combine two companies with strong product development reputations that represent a broad range of product lines. The Unified Product Portfolio (UPP) is the result of the combined strength and our opportunity to create a new portfolio by incorporating the 'best of both worlds' in terms of products and adding new features and improvements. Subject to certain regulatory approvals, the insurance products of the UPP will be issued by either The Lincoln National Life Insurance Company, Ft. Wayne, IN or Lincoln Life & Annuity Company of New York, Syracuse, NY (collectively "Lincoln").

Work on the UPP has been underway since the approval of the merger and the plan is to introduce these products over the first half of 2007. The first phase, scheduled for Monday, April 2, 2007, includes integration of the universal life and fixed annuity portfolios. The second phase, anticipated for the end of second quarter, 2007 includes the variable universal life portfolio and a unified fund alignment for both variable universal life and variable annuities. The final phase, scheduled for end of second quarter, 2007, includes the term life products.

Enhancements to product lines that do not need to be "unified" will continue throughout the year as well. We are committed to the *MoneyGuard*<sup>®</sup> (UL policy with LTC Rider) growth strategy and to the continued success of our Variable Annuity product line.

**2. Is the UPP a product initiative only or can we expect other changes?**

The merger between Jefferson-Pilot and Lincoln required Lincoln to harmonize business practices and processes across the board, in addition to reviewing and aligning product and pricing assumptions. Questions throughout this Q&A will address changes in practices, new business processing and producer services.

**3. What entities are merging?**

Effective April 2, 2007, Jefferson Pilot Life Insurance Company is merging into The Lincoln National Life Insurance Company and Jefferson Pilot Life America Insurance Company is merging into Lincoln Life & Annuity Company of New York. Effective July 7, 2007 Jefferson Pilot Financial Insurance Company is merging into The Lincoln National Life Insurance Company.

**4. What is going to happen to in force policies?**

A policy that is in force with any of these entities (see previous question) will be automatically transferred to the new legal entity. Each policy owner will receive a letter and an endorsement shortly after the effective date of the merger which they should file with their policy for future reference and safekeeping. There is no action required on the part of the policy owner or his/her agent. Unless specifically addressed on the endorsement, all terms and conditions of the policy remain the same.

**5. How can I obtain more information on the merger for my existing policy holders?**

If you would like additional information about the merger, please visit our public website at [www.lfg.com](http://www.lfg.com). Policy owners can access policy information through our web site at [www.lfg.com](http://www.lfg.com) or through InfoNow, our automated voice response system.

## Frequently Asked Questions

### 6. What life products are included in the April 2, 2007 release of the UPP?

Lincoln will introduce a new universal life insurance portfolio on April 2, 2007. This portfolio includes nine universal life products and seventeen riders covering the breadth of product solutions, including death benefit guarantees, cash accumulation, and survivorship, as follows:

#### Current Assumption – Low Cost Death Benefit

- *Lincoln LifeCurrent<sup>SM</sup> UL*
- *Lincoln LifeCurrent<sup>SM</sup> SUL*

#### Current Assumption – Cash Accumulation

- *Lincoln LifeReserve<sup>SM</sup> UL*
- *Lincoln LifeReserve<sup>SM</sup> Exec UL (business cases)*

#### Guaranteed Death Benefit

- *Lincoln LifeGuarantee<sup>SM</sup> UL*
- *Lincoln LifeGuarantee<sup>SM</sup> Plus UL (higher cash values)*
- *Lincoln LifeGuarantee<sup>SM</sup> SUL*

#### Mass Affluent Universal Life

- *Lincoln LifeElements<sup>SM</sup> UL*
- *Lincoln LifeElements<sup>SM</sup> Indexed UL*

These products will be subject to state availability. Product availability subject to approval in certain broker-dealers.

**For Lincoln LifeElements IUL, applications may not be submitted prior to 4/16/07 and delivery will not begin until late May.**

### 7. How do the new universal life products equate to the old Lincoln universal life portfolio?

<b>New</b>	<b>Replaces</b>
<i>Lincoln LifeCurrent<sup>SM</sup> UL</i>	Lincoln UL <sup>DB</sup> -2
<i>Lincoln LifeCurrent<sup>SM</sup> SUL</i>	Lincoln SUL <sup>DB</sup>
<i>Lincoln LifeReserve<sup>SM</sup> UL</i>	No Equivalent
<i>Lincoln LifeReserve<sup>SM</sup> EXEC UL</i>	No Equivalent
<i>Lincoln LifeGuarantee<sup>SM</sup> UL</i>	Lincoln UL <sup>LPR</sup> -7
<i>Lincoln LifeGuarantee<sup>SM</sup> Plus UL</i>	Lincoln UL <sup>LPR</sup> -7
<i>Lincoln LifeGuarantee<sup>SM</sup> SUL</i>	Lincoln SUL <sup>LPR</sup> -6
<i>Lincoln LifeElements<sup>SM</sup> UL</i>	No Equivalent
<i>Lincoln LifeElements<sup>SM</sup> Indexed UL</i>	No Equivalent

## Frequently Asked Questions

### 8. How do the new universal life products equate to the old Jefferson-Pilot universal life portfolio?

New Product	Replaces
Lincoln LifeCurrent <sup>SM</sup> UL	JPF Legend 3000
Lincoln LifeCurrent <sup>SM</sup> SUL	JPF Duet 300
Lincoln LifeReserve <sup>SM</sup> UL	JPF Legend 400
Lincoln LifeReserve <sup>SM</sup> Exec UL	JPF Legend Exec
Lincoln LifeGuarantee <sup>SM</sup> UL	JPF Legend XG
Lincoln LifeGuarantee <sup>SM</sup> Plus UL	JPF Legend Plus
Lincoln LifeGuarantee <sup>SM</sup> SUL	JPF Duet 300 XG
Lincoln LifeElements <sup>SM</sup> UL	JPF Advantage Solutions
Lincoln LifeElements <sup>SM</sup> Indexed UL	No Equivalent

### 9. On April 2, 2007, will old Jefferson Pilot and old Lincoln products be discontinued?

As soon as all states have approved the new Lincoln Universal Life and Fixed Annuity products, the old Universal Life and Fixed Annuity products will be retired. This includes products on both company platforms. To be sure that we do not put any of our producers in a situation where they have no product in their state, we will not completely retire the product in a state until the new product is approved and a transition period has been completed.

### 10. What are the transition rules for submitting applications for the old Lincoln universal life or old Jefferson-Pilot universal life products replaced by the new Lincoln universal life products?

Effective April 2, 2007, the new universal life products replace the old Lincoln and Jefferson-Pilot products in states where approved. There is a 60-day transition period which ends May 31, 2007. Formal applications for the old product must be signed and received in the home office by May 31, 2007 to be eligible. As subsequent state approvals are received, there will be a 60-day transition period for the old product beginning on the date the product is available in that state. This transition period allows time for final applications of business in motion to be submitted and underwritten before the old product is withdrawn from the market.

### 11. Will the MoneyGuard<sup>®</sup> portfolio be updated as part of the universal life UPP?

No. The UPP is a harmonization of products between Jefferson-Pilot and Lincoln. MoneyGuard<sup>®</sup> does not have a Jefferson-Pilot product equivalent and is already sold on Lincoln paper; consequently, there is no need to update the product due to the merger of companies. We are committed to the MoneyGuard<sup>®</sup> growth strategy and will continue to look for improvements throughout the year. Recent enhancements include the simplified issue underwriting process.

## Frequently Asked Questions

### 12. Will we have new Term Conversion Guidelines?

Yes. With the rollout of the unified product portfolio, we developed consolidated term conversion guidelines. Generally speaking, the old Lincoln<sup>1</sup> and old Jefferson-Pilot<sup>2</sup> term products will be permitted to convert to products in the Lincoln portfolio, as long as a conversion privilege exists. Certain restrictions apply. A complete set of these guidelines will be available on-line at the launch date.

### 13. How will life insurance policy internal replacements be handled in the new company?

In an effort to best service the desires of our agents and policy owners through competitive products and customer service, we continually review our replacement policies and procedures. Based on an analysis of both companies' rules and a great deal of deliberation, we are modifying the internal replacement rules. These new guidelines will apply ONLY to internal replacements from Lincoln<sup>1</sup> and Jefferson Pilot<sup>2</sup> into a product in the unified product portfolio. Initially these guidelines will be applied to the new Universal Life Unified Product Portfolio. Existing Jefferson-Pilot and Lincoln procedures will continue to apply to replacements into any old universal life product (Jefferson-Pilot or Lincoln) during the transition window. The new guidelines will be extended to the VUL products later this year.

The overall objective is to:

- Develop balanced guidelines that provide equity to all parties involved in a potential internal replacement;
- Create policies and procedures that do not encourage excessive replacement activity;
- Provide guidelines that can be consistently applied across all distribution sources;
- Develop guidelines that are consistent with general industry practices.

The key elements of the new rules are as follows:

- Surrender charges on the old policy will be waived up to the amount of the first year surrender charge on the new policy.
- All or a portion of the premium load will be waived. The percentage applied, if any, is product specific.
- New Money: Full first year compensation will be paid on the increase in target premium up to the total new money received; excess compensation will be paid on any remaining new money.
- Rollover Money: A percentage of full compensation will be paid on rollover amount based on the duration of the replaced policy; compensation will be calculated using the target premium level from the replaced policy. No compensation will be paid on rollover money if the replaced policy has been in force ten (10) years or less.

Separate rules apply to any replacement into a *MoneyGuard*<sup>®</sup> product. Replacements/conversions into Lincoln *LifeReserve*<sup>SM</sup> *Exec* UL are not allowed. The entire Internal Replacement Policies and Procedures document containing full details, limitations, and exclusions will be available on-line at the launch date.

<sup>1</sup> Lincoln National Life Insurance Company refers to policies issued by Lincoln companies and business obtained through previous acquisitions and administrative agreements, included but not limited to; First Penn Pacific Life, Connecticut General Life Insurance, CIGNA Life Insurance, Aetna Life Insurance, Mass Mutual Life Insurance, UNUM Life Insurance, Aetna Life Insurance & Annuity Company, Lincoln Life & Annuity Company of New York.

<sup>2</sup> Jefferson-Pilot Life Insurance Company refers to policies issued by JP companies and business obtained through previous acquisitions, included but not limited to; Jefferson Standard Life Insurance, Pilot Life Insurance, Kentucky Central Life Insurance, Jefferson Pilot Financial Insurance Company, Chubb Life, Alexander Hamilton Life Insurance Company, Guarantee Life Insurance Company, Westfield Life Insurance Company, American Guardian Life, Jefferson Pilot LifeAmerica and First Alexander Hamilton Life Insurance.

## Frequently Asked Questions

### 14. What are the contract rewrite rules?

A “rewrite” of a contract is defined as a *change of plan to a policy, reversal of the contract’s settlement terms (including commissions) and issuance of a new contract with the same effective coverage date as the original policy without application of surrender charges.*

This process is intended for situations in which a client who has purchased a non-variable, permanent life insurance contract and within a specified time frame, believes that the contract he/she purchased is no longer suitable, and has identified another one of our contract forms as more appropriate for their current needs. The new contract must be materially different from the original in terms of performance for the client and must be in the client’s current best interests.

These Guidelines do not apply if the original contract is variable or term insurance. Please refer to our procedures for point in time internal replacements or term conversions in these cases.

These revised Guidelines will permit contract rewrites within **60** days of the original contract’s *issue* date. If necessary, it is recommended that the New Business department be contacted to verify the issue date of the original contract. Please note that the *effective* coverage date of the new contract will be the same as on the original contract. See the complete Guidelines for additional details, limitations and clarifications.

### 15. Will Lincoln recall commissions paid after issue for any policy level activities?

Yes. Lincoln will recall commissions (chargeback) on all Universal Life, Term or Variable Universal life products for certain policy level activities, including requested face decreases, lapse and surrender under the following schedule:

Policy Activity	Recall % of First Year Commissions by Month
Decrease in face within 2 years of issue or specified amount increase	1-6: 100% of Comm. 7-12: 75% of Comm. 13-24: 50% of Comm.
* Full or partial surrender or a lapse w/in 12 months of issue or specified amount increase	1-6: 100% of Comm. 7-12: 50% of Comm. *Please see special handling for the <b>LifeReserve<sup>SM</sup> Exec UL</b> products for Full Surrender or Lapse noted below.

Note: When a policy is decreased, the amount of commission recalled pertains to the decreased portion of the policy rather than to the policy as a whole.

The Commission Recall Policy is in effect for all Lincoln Term, Universal and Variable Life Products including survivorship policies. This chargeback policy affects broker commissions as well as all other associated overrides and compensation related benefits or earned honors in any level of the hierarchy.

Special handling required for **LifeReserve<sup>SM</sup> Exec UL** for Lapse or Full Surrender:

If the policy lapses or is fully surrendered at any time, we will charge back all commissions paid on the policy in the previous 24 months, including any commissions paid on the initial policy issue and any face increase. Chargeback applies to all levels of base and override commission. There will be no recalls for partial surrenders.

Commission chargebacks for requested specified amount decreases on the Exec products will follow the same rules as the rest of the portfolio as noted in the above chart.

## **Frequently Asked Questions**

### **16. Are the underwriting classes changing for the new universal life products?**

Yes, for fully underwritten products there are 5 underwriting classes for single life products:

- Preferred Plus
- Preferred Non-Tobacco
- Standard Non-Tobacco
- Preferred Tobacco
- Standard Tobacco

There are 3 underwriting classes for survivorship policies:

- Preferred Non-Tobacco
- Standard Non-Tobacco
- Standard Tobacco

Several of the new universal life products will offer full underwriting, simplified issue, and guaranteed issue.

For Simplified Issue or Guaranteed Issue there are 2 underwriting classes:

- Standard Non-Tobacco
- Standard Tobacco

### **17. Will the smoker/nicotine philosophy remain the same for the new universal life products?**

Lincoln will allow for a Standard NonTobacco rate for cigar, pipe and chewing tobacco users, even if the client tests positive for nicotine, provided we are told about the tobacco use being cigar, pipe or chewing tobacco on the application question.

### **18. Will Lincoln still have a Table Reduction Program for the new universal life products?**

Yes. The Table Reduction Program will be a Table 3 to Standard program, with a maximum issue age of 70 and a maximum face amount of \$10,000,000.

### **19. What are the Age & Amount Limits for the new universal life products?**

The new updated Age & Amount Grid will be available online at the launch date.

### **20. How much risk will the company take with non-facultative reinsurance?**

With our new universal life unified product portfolio, Lincoln has an autobind limit of \$50 million and we can also provide another \$5 million of internal retention for a total limit of \$55 million without having to go to reinsurance, provided the Jumbo limit of \$65 million is not exceeded.

## Frequently Asked Questions

### 21. Where do I submit my cases? Do I send them to the Lincoln offices in Greensboro, Concord, or Hartford? Do I package them differently?

It is business as usual! Send your paperwork to the location you are currently submitting cases to. You should continue to use the same secure electronic means of submitting your new business documents as you currently use today.

### 22. Will any of the new universal life products be available under simplified issue (SI) or guaranteed issue (GI)?

Yes, SI/GI underwriting is only available for multi-life cases. The following chart shows what products are available for these programs. (Not all processes are approved for use in certain Broker Dealers.)

#### Guaranteed Issue

- *Lincoln LifeReserve<sup>SM</sup> UL*
- *Lincoln LifeReserve<sup>SM</sup> Exec UL (business cases)*
- *Lincoln LifeGuarantee<sup>SM</sup> UL*
- *Lincoln LifeGuarantee<sup>SM</sup> Plus UL (higher cash values)*

#### Simplified Issue

- *Lincoln LifeCurrent<sup>SM</sup> UL*
- *Lincoln LifeReserve<sup>SM</sup> UL*
- *Lincoln LifeReserve<sup>SM</sup> Exec UL (business cases)*
- *Lincoln LifeGuarantee<sup>SM</sup> UL*
- *Lincoln LifeGuarantee<sup>SM</sup> Plus UL (higher cash values)*
- *Lincoln LifeElements<sup>SM</sup> UL*
- *Lincoln LifeElements<sup>SM</sup> Indexed UL*

### 23. Will there be new forms as part of the new universal life portfolio?

The new life application (LFF06300) and state variations are being developed as part of the universal life new product portfolio. Their availability is based on state approval. If the state has approved the new forms, they can be used starting April 2, 2007. The HIV form and EFT Authorization are also being updated as part of the new portfolio.

*For Lincoln LifeElements IUL, applications may not be submitted prior to 4/16/07 and delivery will not begin until late May.*

### 24. What forms do I use for my Jefferson-Pilot or Lincoln business submitted prior to April 2, 2007?

You will continue to use the same forms you have in the past, provided the application was signed prior to April 2, 2007.

### 25. What forms do I use for submitting the new universal life product portfolio (UPP UL products)?

You will use the new forms available on April 2, 2007, provided the state in which you are signing in has approved the new UPP application.

If the state has yet to approve, you may submit using the old Jefferson-Pilot or Lincoln forms. In that case, you will have to utilize the comments section of the application to indicate what product and riders your client is applying for. *For Lincoln LifeElements IUL, applications may not be submitted prior to 4/16/07 and delivery will not begin until late May.*

## Frequently Asked Questions

### **26. What forms do I use for old Jefferson-Pilot and Lincoln universal life business submitted after April 2, 2007?**

Provided the state in which you are signing has approved the new UPP application, you will use the new forms for all business (old or new universal life products) submitted to Lincoln after April 2, 2007.

### **27. I send my paperwork in via an electronic method. Will I still be able to use this method going forward?**

Continue to use the same method of submission that you used pre-merger for the Lincoln and Jefferson-Pilot company application/paperwork you are submitting.

### **28. What producer code do I use on the new business application?**

Legacy Lincoln producers should continue to use the code they use today. Legacy JP producers should use their Producer ID found on their commission statement.

### **29. In what instance will I submit a Conditional Receipt or Temporary Insurance Agreement (TIA)?**

A Conditional Receipt will be used for submission of any old Jefferson-Pilot business. A Temporary Insurance Agreement (LFF06310) and state variations should be used for all Lincoln business and the new UPP Universal Life products.

### **30. Where will we be able to verify which states have approved the new UPP forms?**

The new forms will not be loaded into the websites, unless approved for that state. A *state form availability chart* will be loaded into the "Product Availability" section of the Lincoln website for double checking any forms that you may have in supply or on file in your offices.

### **31. Where will I find the new universal life form bundles on the website?**

Universal life forms for the UPP will be available under the "Forms" sections of the various Lincoln Websites.

### **32. When will the new Life Forms be accepted for VUL (old Lincoln and old JP)?**

The new Life Application (LFF06300) and state variations, and Agent's Report (LF06299) will be accepted beginning April 2, 2007 in states where approved. These new forms must be accompanied by the old JP Premium Allocation Form or old Lincoln VUL Fund Allocation Form, as applicable.

### **33. Can I still order hard copy forms for my old Jefferson Pilot business?**

Hard copy versions of the Jefferson-Pilot Life and Fixed Annuity forms will continue to be available through the Greensboro Fulfillment Center by faxing to 1-800-760-3947 or emailing [Supply.Center@lfg.com](mailto:Supply.Center@lfg.com).

## Frequently Asked Questions

### 34. As part of the unified life portfolio launch in 2007, will the policy numbering system be changing?

Yes, as new life products are rolled out, the numbering scheme will change as follows:

VUL:	MoneyGuard will	IUL:	UL:	Trials:
486xxxx (non-American Legacy, all states)	continue its current policy numbering 0000Lxxxxx (non-MG Reserve products)	18xxxxxxx (non-NY) 16xxxxxxx (NY)	JJ7xxxxxx (non-NY) LJ7xxxxxx (NY)	TRxxxxxx
342xxxx (American Legacy, all states)	0000Sxxxxx (MG Reserve simplified underwriting)			

### 35. As of April 2, 2007, will my producer licensing, contracting and appointment contact information change (phone, email, fax, and mailing address)?

LFA and DAN producers should continue to contact their current representatives. (For example, LFA Planners can contact [1-800-237-3813](tel:1-800-237-3813), [Option 4](#), [Option 2](#).)

For other producers:

- For telephone inquiries regarding licensing, contracting and appointment status, please call Producer Solutions – Solutions Central at 800-238-6252, option 1, option 2.
- For electronic submission of paperwork, please email: [Contracting@lfg.com](mailto:Contracting@lfg.com).
- For licensing, contracting, and appointment status information, please email: [licensingstatus@lfg.com](mailto:licensingstatus@lfg.com).
- Fax number: 603-226-5311
- **Mailing address:**  
Lincoln Financial Group  
Attention: Distribution Gateway  
P.O. Box 515  
Concord, NH 03302-0515

### 36. If I am currently appointed with Jefferson-Pilot, will I have to send in new paperwork on April 2, 2007 in order to sell Unified Product Portfolio products? Other Lincoln products?

On April 2, 2007, all Jefferson-Pilot producers will automatically be appointed with Lincoln in states where they are currently appointed, allowing producers access to the Universal Life and Fixed Annuity products which are included in the April Unified Product Portfolio (UPP) rollout. You will receive a letter stating that your Jefferson-Pilot contract is now considered part of the Lincoln family and no additional paperwork is required.

Legacy Jefferson-Pilot producers will need to submit the Lincoln contracting paperwork in order to sell any pre-UPP Lincoln products that are not part of the April 2, 2007 UPP rollout. Also, we do not expect all states to approve the new products on the roll out dates. In any state which has not approved the new UPP product, you will be required to submit Lincoln contracting paperwork in order to sell the pre-UPP Lincoln product available in that state.

## Frequently Asked Questions

### **37. As of April 2, 2007, will there be changes to the contracting forms and packets? Where can I access these new forms?**

Yes, currently we are consolidating old Lincoln and old Jefferson Pilot contracting forms and packets. We will communicate when the forms are completed and posted on our internet site(s).

### **38. Will there be changes to the licensing, appointment and/or contracting process for representatives with wirehouses and/or firms utilizing DTCC licensing and appointment feeds?**

No, there will be no licensing, appointment and/or contracting changes to these firms.

### **39. Where can I find universal life information on the web?**

New and old Lincoln universal life product information can be found on the Lincoln secure producer sites, (LFD.com, LincolnFinancialNetwork.com and LFA.planner). All old Jefferson-Pilot universal life product information will continue to reside in the MyJPF.com website. A new comprehensive site map will be posted on the main page of the website, in order to be used as a tool to navigate through the product information.

### **40. Is there a plan to integrate the Lincoln and Jefferson-Pilot producer web sites?**

Yes, all new Lincoln product information will be available in the Lincoln web sites, with a single sign-on link back to the MyJPF site where you will be able to use the Jefferson-Pilot inforce tools and view old Jefferson-Pilot product information.

### **41. How are life products transitioning off the websites?**

Once a new Lincoln universal life product becomes available in a state, the corresponding legacy Jefferson-Pilot and/or legacy Lincoln product moves into a 60-day transition period. This transition period allows time for final applications to be submitted and underwritten before the old product is withdrawn from the market. Once the product is available in all states, the old product will be removed from the corresponding Jefferson-Pilot or Lincoln producer website.

### **42. What are the plans for our illustration systems?**

Lincoln is currently considering options for consolidating to a single web-based illustration platform during 2008. Until then, Lincoln will support three separate illustration systems aligned by product type:

**Lincoln Sales Platform** version 2007.1.0 will support old Lincoln life products and new Lincoln life products going forward.

**Life Portraits Plus** will support old Jefferson-Pilot life and annuity products and new Lincoln fixed and indexed annuities going forward.

**Mobility** will support variable annuity products (note, **LincStar** will be discontinued as of April 2, 2007).

## Frequently Asked Questions

### 43. How will users access each of the illustration platforms?

**Lincoln Sales Platform** is available for desktop installs. The software will be distributed on CD or available for download on LFD.com, LFAPlanner.com and LincolnFinancialNetwork.com.

**Life Portraits Plus** – Is available online from the single sign-on link from LFD.com, LFAPlanner.com and LincolnFinancialNetwork.com to MyJPF.com and will be distributed on CD or available for download through the appropriate web site.

**Mobility** – Is a web based illustration system available from through the appropriate producer web site, with a desktop download also available via the web.

### 44. Are there any differences between the Lincoln Sales Platform (LIFE) illustration system pre- and post-launch of the new products?

- In addition to full underwriting, the new Lincoln Sales Platform will have an option for certain underwriting programs, such as simplified and guaranteed issue, depending on the product chosen.
- The term Breakpoint Premium will be referred to as Target Premium.
- The No Lapse feature will be referred to as Protection Guarantee.
- The Late Payment Option will not be choice, because this feature is automatic in the products.
- The system performs the Cash Value Accumulation Test (CVAT) and Guideline Premium Test (GPT) and will adjust the results to meet the requirements. The CVAT option will be available based on death benefit option.
- The Premium Deposit Fund calculator will be added as a tab. This will calculate the advance payment of future premiums.
- The Unisex Option will automatically be selected if the state of Montana is chosen; however, the ability to choose unisex rates will otherwise be unavailable.
- New riders will be available on the Rider tab.
- Policy Expense Analysis Report available in the additional reports section.
- New Lightbulb tool for Unified Product Portfolio which will provide additional illustration and product tips when pushed.

## **Reports/Status (Wholesaler ONLY)**

### **45. How will Life wholesalers access Pending Reports after the launch of the new Lincoln universal life products?**

All LFD Life Wholesalers (Former Jefferson-Pilot and Lincoln Wholesalers) will need to access reports on the Key and Sales Reporting in order to get pending information by territory. Existing reports will be leveraged to provide continuity in the way wholesalers currently access pending data. Reports will be created based on the new Life wholesaling structure.

### **46. Which web site will I use for in force policy information?**

The MyJPF Inforce Inquiry tool will provide inforce information on new universal life products, fixed and indexed annuity products, and legacy Jefferson Pilot inforce business. You will use the Lincoln Inforce Inquiry tool for old Lincoln life and variable annuity products, MoneyGuard and new variable life products.

### **47. How will Life wholesalers access Sales Reports after the launch of the new Lincoln universal life products?**

All LFD Life Wholesalers (Former Jefferson-Pilot and Lincoln Wholesalers) will need to access sales reports at the territory level on the Key (Jefferson-Pilot tool) and Sales Reporting (Lincoln tool). Existing reports will be leveraged to provide continuity in the way wholesalers currently access sales data. New reports will be created based on the Life wholesaling structure.

**Products and features subject to state availability. Guarantees backed by the financial strength of the insurer.**

**Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Insurance products are issued by the insurance company affiliates of Lincoln Financial Group.**

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