

LIFE SOLUTIONS

The Lincoln Leader

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Updated Login Process and Two-Factor Authentication

New two-factor authentication process effective April 24, 2021

Lincoln is committed to protecting our customers and their personal data. Two-factor authentication has become the industry standard for account security, and we are taking steps to improve the performance of the existing login and authentication process. Lincoln is implementing a cloud-based solution for identity management that will have a new look and feel.

Already using a two-factor authentication process? No action is required; you will retain your current username, password and two-factor authentication settings.

New to two-factor authentication? After April 24, 2021, you will be prompted to set up two-factor authentication during login. You can choose either a phone authorization or utilize an authenticator application.

Two-factor authentication is a mandatory security feature for all users of the Lincoln secure site, unless accessing the site through single-sign-on from a partner website.

You may wish to bookmark the new login page: lincolnfinancial.com/secure/login.

For more information and for sample login screens, view our Two-Factor Authentication Update [Frequently Asked Questions](#) document.

Improved Online Experience Launches

We are pleased to announce that starting this week, policyholders and financial professionals can view their Term policy billing notices, which includes payment and billing information, on [LincolnFinancial.com](https://lincolnfinancial.com). The new online capabilities include:

- Ability to view, download and print current Term billing notice
- View, download, and print previous Term billing notices; that were created in 2017 or later
- Improved search capabilities, including a new correspondence category called Billing Notifications

If you have any questions, please contact your Lincoln representative.

HEADLINES

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Notification of Service Office Address Change

Issue Company: Lincoln Life & Annuity Company of New York

In 2020, Lincoln made a strategic decision to close our Concord, NH office space and move to a fully work-from-home model in Concord.

All inforce life insurance requests sent to Concord are being automatically forwarded to the Greensboro, NC office, where the requests are electronically scanned into our automated work distribution system for processing. In order to meet a NY regulatory requirement, we will be sending a written notification the week of April 12th to certain policyowners who own policies issued by Lincoln Life and Annuity of New York to provide them with the Greensboro service address.

We are targeting to change the servicing address for all system generated policy correspondence to the Greensboro, NC address below by the 4th Q 2021.

Lincoln Life & Annuity Company of New York
P.O. Box 21008
Greensboro, NC 27420-1008

Life New Business COVID-19 Resources and Vaccine Update

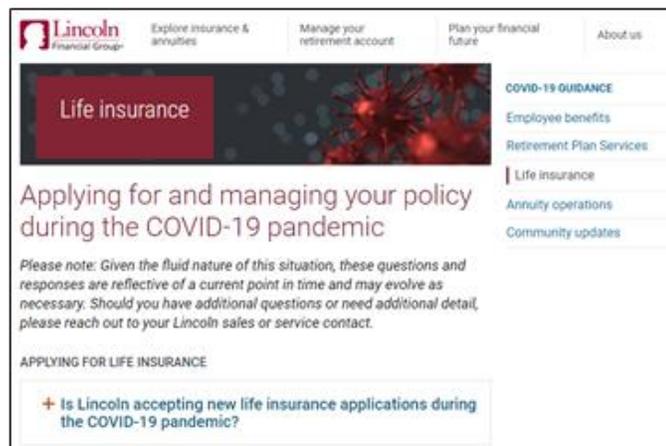
Lincoln remains committed to helping our partners and customers through the changes associated with the pandemic. With the increased availability of the COVID-19 vaccination across the country, we want to reinforce that our underwriting position related to vaccines and immunizations has not changed. **At Lincoln, we do not ask about immunizations (for any virus or disease) through the application process and have no plans to ask our customers about the COVID-19 vaccine. Therefore, the COVID-19 vaccine is not a factor in the underwriting process.**

To help address questions you or your clients may have related to COVID-19 and the impact on new or existing life insurance policies, we have created the following resources for your reference.

Client-Approved

The COVID-19 Life Insurance guidance section of our public-facing website now includes a new section focused on “Applying for Life Insurance”, including questions related to COVID-19 testing and vaccinations:

<https://www.lfg.com/public/COVID-19/Life>.





Financial Professional-Approved

Our “Go Digital” webpage remains your resource for the latest news from Lincoln Life Solutions, including:

- COVID-19 Guidelines
- Underwriting Guidelines
- Resources for conducting business digitally

Life:

www.LFG.com/GoDigital

MoneyGuard: www.LFG.com/GoDigitalMG

Lincoln AssetEdge® VUL (2015) Closing to New Sales in New York

Effective April 1, 2021

Reprinted from the March 1, 2021 Lincoln Life Leader

Lincoln strives to balance the financial integrity of our company with value for its distribution partners and their clients. Due to low sales volumes, effective April 1, 2021, *Lincoln AssetEdge® VUL (2015)* will no longer be offered for new sales. No other products or states are impacted by this change.

Application Deadline

All formal application submissions must be signed, dated and received in-good-order at Lincoln’s home office by **March 31, 2021**.

Placement Deadline

All pending business must be placed with premium, or 1035 exchanges initiated (where applicable), by **June 30, 2021**. If your policy is not placed, or any applicable 1035 exchange is not initiated by the June 30, 2021 deadline, Lincoln will be unable to provide the product for which your client applied.

Lincoln to Work with Policy Owners Impacted by USPS Delays in Maryland

Reprinted from the March 15, 2021 Lincoln Life Leader

Lincoln recognizes the hardships many of our policy owners and agents have experienced related to the recent USPS delays in Maryland. As the delays may have impacted the timeliness of payments and submission of paperwork, we will work with our policy owners, agents and brokers, on a case-by-case basis, to ensure their Lincoln insurance coverage will remain in force and not lapse due to nonpayment of premium.

For your convenience, we have included the link to the [Maryland Insurance Administration \(MIA\)](http://www.mia.state.md.us) website so that you may view the Consumer Advisory that informs consumers of potential problems and provide suggestions on how to avoid them.

Please note that you can also register for online access in order to monitor your policy at www.lfg.com. If you were impacted by the recent USPS delays, please contact us at the numbers below with any questions you may have with your coverages:

- Individual Life Insurance: 1-800-487-1485
- Group Life, LTD, STD and Dental: 1-800-423-2765

State Approvals

Updates since March 15, 2021

Oregon

- *Lincoln TermAccel*® Level Term (2019) – 03/15/21
- *Lincoln LifeElements*® Level Term (2019) – 03/15/21

[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.

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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