

# Suspension of Table Reduction Program

## Effective June 22, 2020

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In the current economic environment with historically low interest rates and volatile equity markets, Lincoln is committed to proactively managing our business to ensure we are operating responsibly. With that guiding principle in mind, **effective June 22, 2020, Lincoln is suspending the Table Reduction Program (TRP) for all life insurance products.**

### What You Need to Know

- **Lincoln will honor all qualifying TRP offers made by June 19, 2020, as long as the formal application is received at Lincoln by June 26, 2020, including:**
  - Trial TRP offers made by June 19, 2020
  - Formal TRP offers; subject to normal application, product, and/or issue guidelines
- For all formal and trial cases received at Lincoln after June 19, 2020, no new TRP offers will be made during this suspension

### Frequently Asked Questions

<b>1. How does Lincoln define a trial (informal) case for consideration of TRP?</b>	The trial offer must be made by June 19, 2020 <u>and</u> a trial number must be assigned to the case. Quick quotes are <u>not</u> considered as a trial submission.
<b>2. If a TRP offer was made on a trial case by June 19, 2020, will the offer be honored?</b>	Yes, as long as the formal application is received at Lincoln by June 26, 2020.
<b>3. If a trial case was submitted to Lincoln by June 19, 2020, but the underwriter was unable to make an offer by that date, will Lincoln honor the request?</b>	If a trial case has been submitted to Lincoln and assigned a trial File Number by June 19, 2020, underwriting will extend a TRP offer provided substantive medical information was submitted to make a quote and the formal application is received at Lincoln by June 26, 2020.
<b>4. Is there a deadline for placement of TRP formal applications received at Lincoln by June 26, 2020?</b>	The standard product transition and procedural guidelines will apply.
<b>5. When will Lincoln lift the suspension?</b>	The Table Reduction Program will be suspended until further notice.

**We appreciate your business and your partnership. If you have additional questions, please do not hesitate to reach out to your dedicated Lincoln Underwriting team.**

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. Contractual obligations are backed by the claims-paying ability of the issuing insurance company. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Lincoln Financial Group is the marketing name of Lincoln National Corporation and its affiliates.