

# Lincoln Solicitation and Situs Guidelines Reminder

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With the current environment and work from home trend for many of our agents and clients, it is important to reiterate the policy solicitation and situs guidelines that govern how Lincoln does business. Situs refers to the issue or contract state of a policy, where the application was solicited, and the policy delivered. These guidelines apply to any Lincoln life insurance or *MoneyGuard*<sup>®</sup> submission.

## What you need to know

Lincoln has two issuing companies that conduct business in the United States:

- **The Lincoln National Life Insurance Company (LNL):** All US states and territories, except New York
- **Lincoln Life & Annuity Company of New York (LLANY):** New York only

For all Lincoln life insurance and *MoneyGuard* policies, situs includes the following:

- State of solicitation
- Paramed exam location
- State-specific paperwork and forms (if required)
- Where the paperwork is signed (electronic signature or wet sign)
- Policy delivery state

## Reminder

### New York Residents

All New York policies are issued by Lincoln Life and Annuity Company of New York and must follow the rules and guidelines in place for New York solicitation and situs.

#### Applying for coverage in New York:

- All sales activities **must be conducted in New York**, including solicitation, paramed exam, paperwork signing and policy delivery.
- All paperwork and forms must be New York state-specific forms.

#### Applying for coverage in a different state:

- If a New York resident (Proposed Insured or Owner) applies for coverage outside of New York, **no part of the sale can take place in the state of New York.**
- All sales activities including solicitation, paramed exam, paperwork signing and policy delivery must be conducted in the state of situs.
- All paperwork and forms must align to the state of situs.
- Any New York resident (Proposed Insured or Owner) must sign the Out of State Verification Form.

### **Non-New York Residents**

- All non-New York policies are issued by The Lincoln National Life Insurance Company.
- No sales activities can take place in the state of New York, including solicitation, paramed exam, paperwork signing and policy delivery.
- All paperwork and forms must align to the state of situs.

## Resources

**For more information, please refer to Lincoln's Life Insurance Situs Guidelines for other non-New York state specific information and rules for policy situs.** The guidelines are available from the Lincoln producer websites at [Guidelines & Education>Compliance Guidelines>](#)

SITUS GUIDELINES: LINCOLN'S APPROACH FOR SALES TAKING PLACE OUTSIDE THE PLACE OF RESIDENCE

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

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.