



2019 Transition & Placement Guidelines

Applicable for any Lincoln life insurance product, including *MoneyGuard*[®], not PBR and/or CSO compliant

Lincoln's Underwriting & New Business department is committed to helping you meet your year-end goals and objectives. To comply with the new impending regulation changes this year, Principle-Based Reserving (PBR) and the 2017 Commissioners Standard Ordinary (CSO) Table, Lincoln is focused on making the transition as seamless as possible for you and your clients.

The following submission and placement guidelines will apply to any product that is not PBR and/or 2017 CSO compliant.

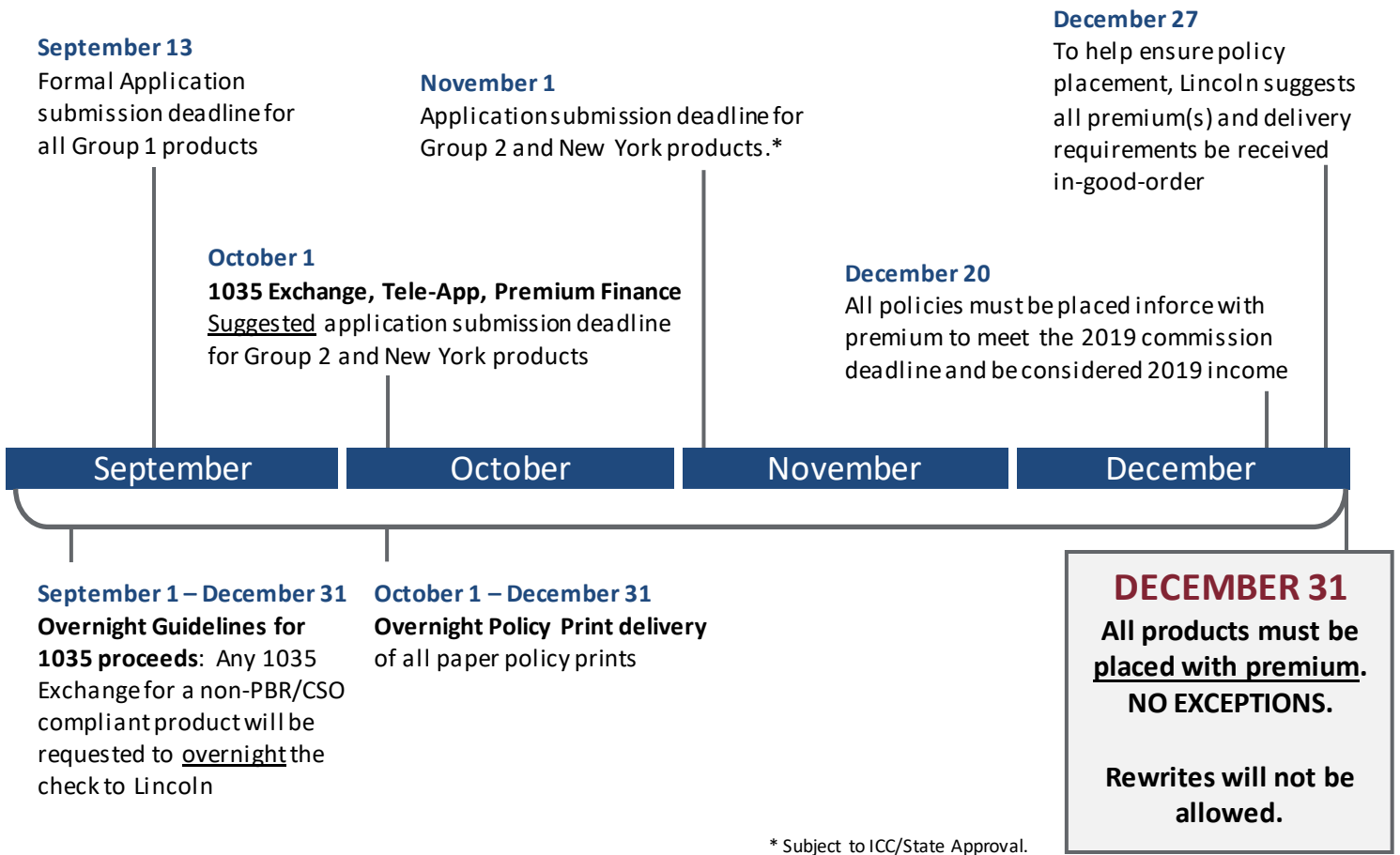
	Non-Compliant Products [Non-NY Products not compliant with PBR and 2017 CSO]	Formal Application Submission Deadline	Placed with Premium Deadline
GROUP 1	Lincoln VUL^{ONE} (2014) Lincoln ConversionSM UL [Non-NY] Lincoln LifeReserve[®] UL (2009) [Nationwide & NY] Lincoln LifeElements[®] Term with CPE †	September 13, 2019	December 31, 2019
	Lincoln AssetEdge[®]/Exec VUL (2015) Lincoln LifeCurrent[®] UL Lincoln LifeGuarantee[®] UL (2013) Lincoln LifeGuarantee[®] SUL (2013) Lincoln MoneyGuard[®] II (2019) Lincoln PreservationEdge[®] Survivorship VUL Lincoln SVUL^{ONE} (2016) † Lincoln WealthAccumulate[®] IUL (2019) - 2/11/19 Lincoln WealthPreserve[®] IUL (2017) - 2/11/19 Lincoln WealthPreserve[®] Survivorship IUL	November 1, 2019 For all 1035 Exchanges, Tele-App submissions and Premium Finance cases, Lincoln suggests a application submission by October 1, 2019	December 31, 2019 To help ensure policy placement, Lincoln suggests all premium(s) and delivery requirements be received in-good-order by December 27, 2019
	Non-Compliant Products – New York [NY Products not compliant 2017 CSO]	Formal Application Submission Deadline	Placed with Premium Deadline
NEW YORK	Lincoln AssetEdge[®]/Exec VUL (2015) Lincoln LifeCurrent[®] UL Lincoln LifeReserve[®] IUL Accumulator (2014) Lincoln WealthAdvantage[®] IUL Lincoln WealthPreserve[®] Survivorship IUL	November 1, 2019 For all 1035 Exchanges, Tele-App submissions and Premium Finance cases, Lincoln suggests a application submission by October 1, 2019	December 31, 2019 To help ensure policy placement, Lincoln suggests all premium(s) and delivery requirements be received in-good-order by December 27, 2019

* Subject to ICC/State Approval.

† Conversion Products Enhancement.

‡ Includes *Lincoln SVUL^{ONE}* (2013) in PA.

Key Dates and Transition Timeline



Reference Material

Click on the images or links below to view.

[2019 PBR/CSO Transition Guidelines Webpage](#)

www.lfg.com/YearEnd2019

[Lincoln PBR and 2017 CSO Agent FAQ](#)

[Life Product Submission Best Practices](#)

Please contact your Lincoln representative for additional information.

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. Only Registered Representatives can sell variable products.