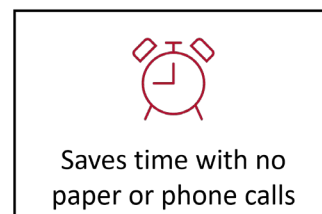
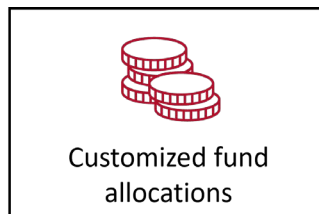


Online Fund Transfer Expansion

For Lincoln Variable Life Insurance Policies

Beginning **March 25, 2024**, Lincoln is pleased to expand its online fund transfer capabilities to Lincoln *MoneyGuard Market Advantage*[®] and most *Lincoln VUL^{ONE}* and *Lincoln SVUL^{ONE}* variable universal life insurance (VUL) policies.

Already available for *Lincoln AssetEdge*[®] VUL, this capability offers a fast and easy way for registered LincolnFinancial.com users to manage policy funds at any time, from anywhere.



What You Need to Know:

- Starting March 25, 2024, the following products will now offer online fund transfer capabilities:
 - Lincoln *MoneyGuard Market Advantage*[®]
 - *Lincoln VUL^{ONE}* and *Lincoln SVUL^{ONE}*
- Model Portfolio Options
 - **Online** fund transfer is **not yet available** for *Lincoln VUL^{ONE}* and *Lincoln SVUL^{ONE}* [model portfolio options](#) (multi-manager asset allocation models).
 - However, model portfolio transfers **can be initiated through phone or form**.
- The user must have a registered LincolnFinancial.com online account to access this feature.

How it Works:

1. First, the policy owner must complete and submit the [Telephone and Internet Transfer Authorization Form for Variable and Indexed UL](#).
 - On this form, they may also elect to allow their financial professional to change funds online:

Telephone and Internet Transfer Authorization (Internet transfers not available on VUL^{ONE} products)
Please only select one box.

Pursuant to the conditions on page 2; by checking either box below, I hereby authorize and direct The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York and its affiliates ("Lincoln") to act on telephone and internet instructions from:

Only myself

Myself and my Financial Representative and their Administrative Staff

Name of Financial Representative: _____

2. Once the form has been processed, **a letter is sent** to the policy owner notifying them they can now make online fund transfers. In addition, the policy owner (and if elected, their Financial Professional) could access the online fund transfer links from their Lincoln online account.

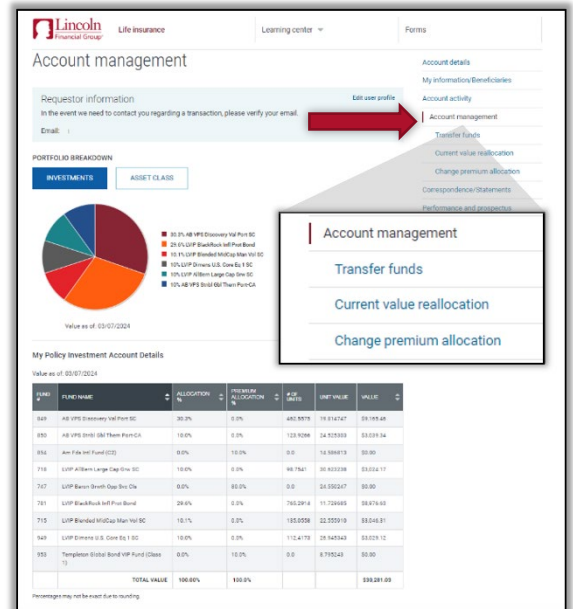
3. The user will then **log into their LincolnFinancial.com** online account.

4. From the **'Account Details'** menu on the right, they will select **'Account Management.'**

- *The Account Management page showcases a new portfolio breakdown as well as investment account details.*

5. Depending on the product, the user could have the following options under **'Account Management'** from the menu on the right:

- **Transfer Funds** — move dollar amounts within the funds they have available to their product.
- **Current Value Reallocation** — make a one-time total reallocation of all current policy values.
 - *Clients can also update existing portfolio rebalancing here.*
- **Change Premium Allocations** — update future premium allocations.
 - *Clients can also update existing portfolio rebalancing here.*



6. Once the user has selected one of the three options above, they can **transfer or reallocate the funds** by following the instructions on the page.

- *Note: The user will receive a warning message and a phone number to call for more complex changes that may not be allowed online.*
- *See details in the training video below.*

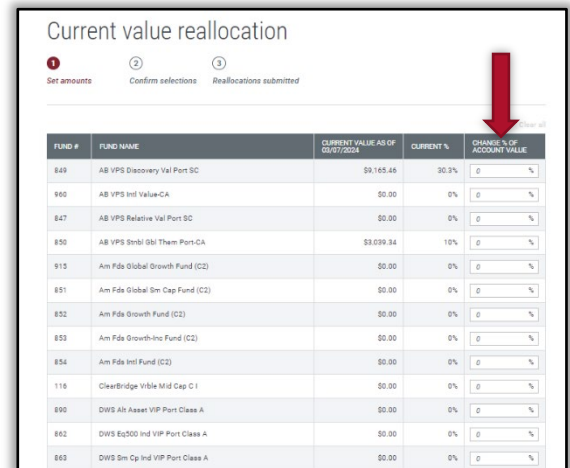
7. Once all the changes are made, the user will **confirm their selections.**

8. A **green confirmation box** will appear once the selections have been successfully submitted.]

- A paper confirmation will go out to the policy owner after the changes have been processed.

9. If an error is made, the user can **cancel their transaction** and **update their selections.**

- *See details in the training video below.*



Additional Resources:

- [Financial Professional Training Video](#)
- [Financial Professional FAQs](#)



Note: Certain VUL policies may not be eligible. Please see the [Variable Life Prospectus](#) for product rules or requirements.

Video for Financial Professional Use Only

Please call 1-800-487-1485 with any additional questions.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN 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.