

## ***Lincoln LifeGuarantee® UL 2009 Improvement***

Coming Soon --- Effective February 15, 2010, Lincoln will be **improving** single-pay Coverage Protection Guarantee performance on the *Lincoln LifeGuarantee® UL 2009* product, for both new and inforce customers. The improvement is due to a reduction of the first year Coverage Protection Guarantee premium load from 13% to 8%.

This change will also slightly improve short-pay and level-pay performance. There will be no change to the policy cash surrender value or to compensation. This change is only for *Lincoln LifeGuarantee® UL 2009* and not for either *Lincoln LifeGuarantee® Plus UL 2009* or for *Lincoln LifeGuarantee® SUL 2009*.

Lincoln will not be notifying inforce customers of this change directly. Agents and brokers should let their customers know that they will be able to see improvement in ongoing premium requirements once they start running future point-in-time illustrations (available after the first policy year).

Any premium adjustments need to be communicated to customer service for proper future billing. Those customers who purchased a lifetime guarantee with a lump sum only (no ongoing premiums) may increase their death benefit if they choose. Lincoln will allow policy rewrites to a higher face amount through April, 2010.

Requests for rewrites should be directed to [Roxanne.Makris@lfg.com](mailto:Roxanne.Makris@lfg.com). If a client chooses to pursue this option, a new illustration and a request in writing from the client to make the change will be needed. Additional requirements upon review of the case specifics may also be needed. Lincoln will not be able to honor requests for premium refunds.