

Product	Changes	Effective Date	States Affected	Additional details:
Lincoln LifeGuarantee® SUL (2009)	Heavily Funded Premium limitations	September 15, 2011	CA, NJ, NY, PA, VT, and VI	<p>Fully completed applications for the Lincoln LifeGuarantee® (2009) product must be signed, dated and received in good order (including the 1035 Policy Exchange Agreement/Absolute Assignment form if the case is a 1035 Exchange) in Lincoln's home office by Thursday, September 15, 2011 to qualify.</p> <p>Lincoln defines heavily funded business as a policy with illustrated premiums (including exchanges) in excess of 3.5 times target on average for any of the first 10 years.</p> <p>Contact your Lincoln Internal Wholesaler for illustrations.</p>
Lincoln LifeGuarantee® UL (2009)	Heavily Funded Premium limitations	September 15, 2011	All States Special Guidelines for NY – Reg60	<p>Fully completed applications for the Lincoln LifeGuarantee® (2009) product must be signed, dated and received in good order (including the 1035 Policy Exchange Agreement/Absolute Assignment form if the case is a 1035 Exchange) in Lincoln's home office by Thursday, September 15, 2011 to qualify.</p> <p>Lincoln defines heavily funded business as a policy with illustrated premiums (including exchanges) in excess of 3.5 times target on average for any of the first 10 years.</p> <p>Reg60 Guidelines</p> <ul style="list-style-type: none"> • Appendix 11: NY Definition of Replacement and Authorization to Disclose Policy Information signed by Thursday, September 15, 2011 and a copy must accompany the application. • All required application paperwork including signed NY Appendix 10A: Disclosure Statement and Appendix 10C: Important Notice Regarding Replacement, the signed illustration, and the signed application must be received in the home office by Monday, October 31, 2011.
Lincoln LifeGuarantee® UL (2011)	Product refresh on GUL	Approved as of August 15, 2011 Applications will need to be dated August 22, 2011 or after to qualify.	Available in all states EXCEPT: CA, CT, GU, MD, MA, MN, MS, NJ, NY, PA, PR, TX, VT, VA, VI	<p>For all states that are available for sale on August 15, 2011, fully completed applications for Lincoln LifeGuarantee® UL (2009) must be signed, dated and received in good order in Lincoln's home office by Friday, October 14, 2011 in order to qualify.</p> <p>States that are approved after September 15, 2011 will have a (30) day transition period.</p>
Lincoln LifeReserve® UL	Minimum Face Amount Increase to \$100,000	August 15, 2011	All States	<ul style="list-style-type: none"> • New Business, Fully Underwritten cases only, Issue ages 71 and over only. • No effect on contractual obligations such as the exercising of a spouse term rider, or on the client's ability to reduce the face amount below \$100,000 regardless of age. We will also continue to allow all internal replacements (regardless of age) down to our \$25K minimum. There will be a 30-day transition period starting August 15, 2011. • To be eligible for a face amount between \$25,000 and \$100,000, a formal application must be received in Lincoln's home office by September 14, 2011. • Contact your Lincoln Internal Wholesaler for illustrations.

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Contracts and Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**