



# LINCOLN LEADER

LIFE INSURANCE VERSION

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## Key Headlines

Credited Interest Rates Reduction – January 1, 2010

Lincoln VUL Dollar-Cost Averaging Fixed Account Enhanced Interest Rate Program – **Date Extended**

Assured Distribution Endorsement (ADE) not available in Illinois

Term Policy Fee Increase

2009 Year End Plan

## State Availability

[Click here](#) to view the life state availability charts.

[Click here](#) to view the life forms approval chart.

Information Compiled By  
Insurance Solutions,  
Product & Distribution  
Support

## Credited Interest Rates Reduction – January 1, 2010

Effective January 1, 2010, the life insurance affiliates of The Lincoln National Life Insurance Company (Lincoln) and other life insurance affiliates of Lincoln will be reducing credited interest rates on universal life and other interest sensitive life insurance products, including fixed account interest rates on variable universal life products, by 20 basis points (0.20%), floored at product guaranteed rates. For products that are currently available for sale, the rate reductions apply to both inforce policies and new issues.

This rate action is the result of a general interest rate environment that has continued to impose pressure on the earned rate on the assets supporting our life policies. Credited interest rate changes on the fixed universal life policies and the fixed account rate on variable universal life policies and indexed universal life policies will take effect as of January 1, 2010. Credited interest rate changes on inforce whole life policies will take effect at the next policy anniversary on or after January 1, 2010.

This change will not impact:

- Caps and spreads for *Lincoln LifeReserve*<sup>®</sup> Indexed UL (and inforce *Lincoln LifeElements*<sup>®</sup> Indexed UL)
- Any product with current interest rates currently at contractual guarantees
- The performance of guaranteed no-lapse premiums available on many of our products

The Lincoln DesignIt<sup>SM</sup> illustration system will be updated on **November 23, 2009** and the Lincoln Sales Platform (LSP) illustration system will be updated in December 2009 with the new rates.

**New Business will not be requesting updated illustrations during year-end if a final was already submitted. However, as of January 1, 2010 we will need illustrations showing the new interest rate.**

Spreadsheets for each issuing company showing interest rates by product will be available in mid-December on the website.