

Hello Everyone,

Due to the entire financial services industry has been faced with a low interest rate environment, benefits on Lincoln MoneyGuard Reserve and Lincoln MoneyGuard Reserve Plus policies sold after **October 1, 2011** will be adjusted. The larger adjustments will be on issue ages 68 and above.

Age Band **30-67**, Average Benefit Adjustment is **-9% to -10%**

Age Band **68-75**, Average Benefit Adjustment is **-11% to -15%**

Age Band **76-80**, Average Benefit Adjustment is **-16% to -17%**

**Transition Rules:**

-- Tickets and all associated new business submission paperwork and illustrations must be signed and dated by **September 30, 2011**, and received in good order by the Lincoln Home Office no later than **October 14, 2011**. Please see the MoneyGuard Product Refresh Notice enclosed listed below for detail.

Please inform all agents that Money Guard benefit will drop after Oct 1st. Therefore please push Money Guard sales this month.

If you have any questions please contact our sales support team.

**Peggy Sia**

Director of Sales Support

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