



Lincoln Life Underwriting and New Business Client Communications

This toolkit is designed to help Financial Professionals identify communications their clients will receive during the Lincoln Underwriting and New Business Process.



Click on each home button to review each process and their related communications:



Lincoln LifeElements[®] Term, IUL, VUL



Lincoln TermAccel[®]

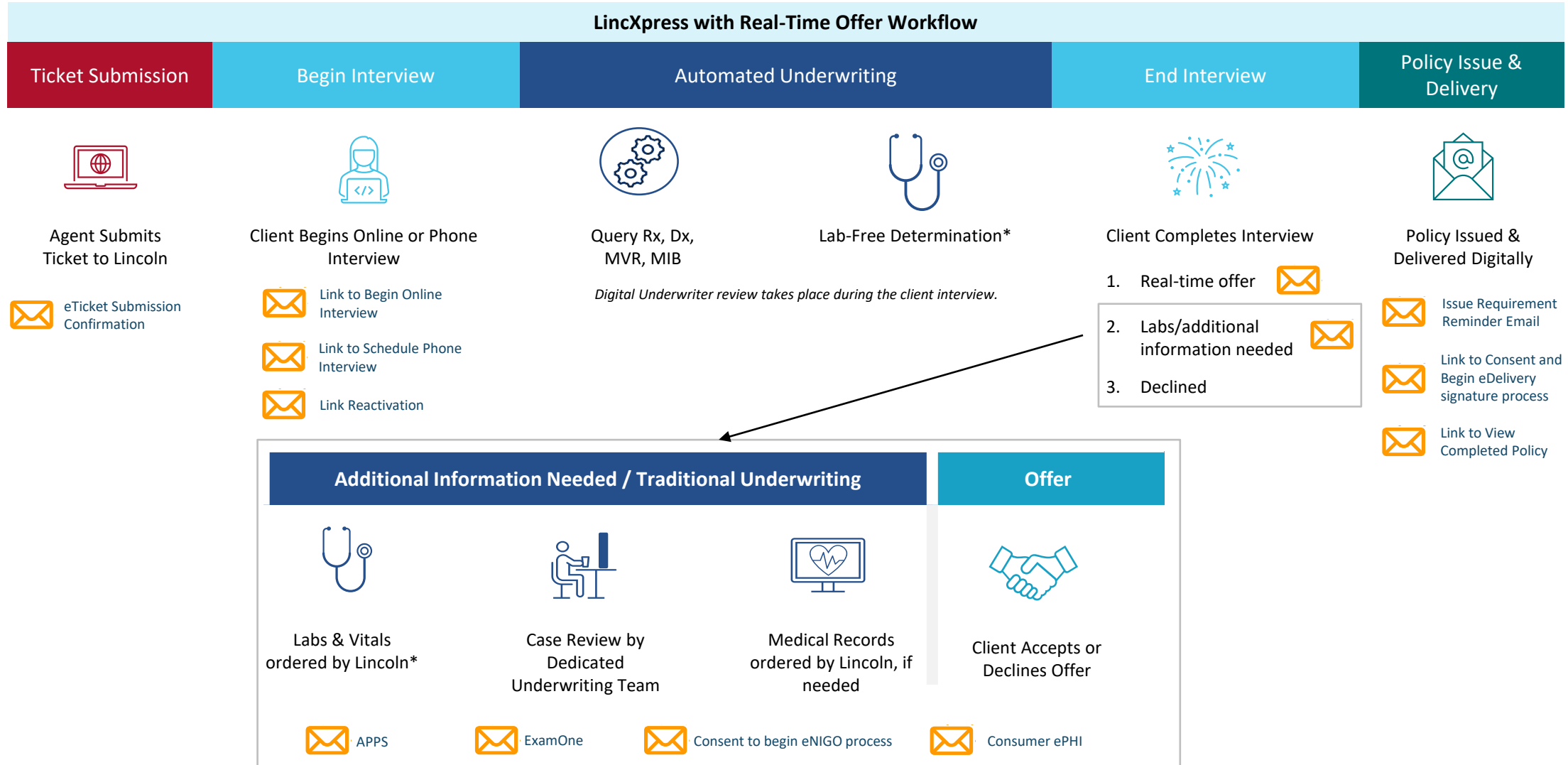


Lincoln WealthAccelerate[®] IUL

eTicket Process overview- Term, IUL, VUL



Click on the yellow envelopes to see examples of the client-facing emails





*All survivorship cases are reviewed through traditional underwriting; clients ages 18-60, \$2.5 million or less will be eligible for lab-free consideration.

eTicket Submission Communication



Client will receive an email to begin the electronic signature process from donotreply@ipipeline.com.

The Agent's name is inserted into the "From" line to simulate that the agent sent the email.

Hello Valued Client (Proposed Insured),
Your Lincoln WealthAccumulate 2 Indexed UL 2020 (eTicket-LincXpress) ticket is ready for your review. You should have received a PIN code in a text message referencing Lincoln Financial Group. This PIN will be needed to access your ticket. Please click the button below to be directed to your online application.
Once you have reviewed all forms for accuracy, you may apply your eSignature by following the instructions on the screens.
If you have any questions, please do not hesitate to contact me at valued.agent@...com.
Thank you for allowing me to handle your financial needs.
IMPORTANT: This link will expire after 21 days if no action is taken.

[I Consent
Click Here](#)

Regards,
Valued Agent
The Lincoln National Life Insurance Company

Consent for Electronic Transmissions

If you consent, The Lincoln National Life Insurance Company (the "Company") at www.LFG.com, will transmit documents to you related to your application and policy by electronic means, to the extent that electronic transmission is consistent with applicable state and federal law. Any document that we send by electronic means, which complies with applicable law, will have the same force and effect as if that document was sent in paper format.

This Consent covers all electronic documents and communications as related to an application for life insurance coverage through the Company, which includes, but is not limited to, (applications, supplements, administrative forms and any policy-related correspondence). This Consent also covers all electronic documents and communications as related to a life insurance policy issued to you by the Company, which includes, but is not limited to, (policy and policy delivery notices).

In order to successfully receive electronic transmissions using this web site, it is recommended that your electronic device supports (Windows® 7 or above, or Macintosh OSX); Adobe Acrobat Reader; has browser settings such as (Internet Explorer 9.0® or above (Windows only), Google® Chrome® (Windows only), Apple Safari (for Mac and iPad), or Mozilla Firefox (Windows or Mac)); a valid email address and security settings that allow per session cookies. The Company recommends that you keep electronic copies or print a copy of your documents.

The Company will only transmit documents to you electronically if you consent. Such consent is voluntary. You are not required to consent to electronic transmissions if you prefer not to do so. If the policyholder or insured or owner has permitted electronic transmissions in the past, that authorization does not obligate the same procedure regarding this policy as well. If you choose not to consent to receive your documents electronically, please contact your agent or the Company.

If you consent to receive documents electronically, the Company will provide you with a paper copy of any document sent electronically upon request. The Company will not charge a fee for this service.

If you want to revoke the consent to receive the documents noted above electronically and want to receive all future documents via paper mail, you may notify the Company by any one of the methods shown below, otherwise the consent will continue until revoked.

If your email account changes, we suggest that you contact your agent or the Company so that the Company's contact information for you remains current and accurate. You may contact us via the Company web page as shown above, or by our toll free telephone number (1-800-487-1485), or by submitting a written request via paper mail with sufficient postage to the Company at (100 N. Green Street, Greensboro, NC 27401).

If you consent to the terms outlined above for electronic transmissions, click on the button marked "I consent."

Client interview email samples



From: Lincoln Financial Corporation <DoNotReply@lfg.com>
Sent: Tuesday, July 7, 2020 5:32 PM
To: Client Email
Subject: NTXXXXXXX Valued Client - Welcome to Lincoln's Life eInterview



Welcome to Lincoln Financial Group!



Valued Client, we have received your request for the Lincoln AssetEdge VUL life insurance policy. After reviewing the attached pre-interview document, please select **START** to initiate the process and complete your eInterview.

Access to your eInterview will only be available for the next 10 days. You have until MM-DD-YYYY complete it.

START

If you have any questions, please contact Lincoln Financial Group at:

XXX-XXX-XXXX
Monday - Friday, 8 a.m. - 5 p.m. EST

Thank you,

Lincoln Financial Group
www.LincolnFinancial.com

Online Interview



The client will receive either an email with an Online Interview link to start the interview, or instructions to schedule the Phone Interview.

The eInterview email will come from DoNotReply@lfg.com.

The phone interview email will either come from DoNotReply@lfg.com or directly from a Lincoln Tele-App Specialist with a LFG.com email address.

Telephone Interview



VULXXXXXXX V. Client - Lincoln Financial Welcome Packet



Lincoln Financial Group

To: Valued Client

Reply Reply All Forward

Mon 10/25/2021 4:33 PM

Retention Policy Default Retention - Inbox (6 months)

Expires 4/23/2022



Interview Prep Guide.pdf
145 KB

Thank you for choosing The Lincoln National Life Insurance Company for your life insurance needs.

We have received your application for term life insurance.

Here are the next steps in the process:

1. **Schedule your interview!** Interviews typically last 25-45 minutes.
 1. **Click this link** to easily schedule your appointment. <https://lfg.appointment-plus.com/location/25/zipanddate>
 2. If you prefer to schedule by phone, please call us at 877-533-4446, Monday - Friday, from 8 AM to 5 PM EST
2. **Review the attached documents.** Reviewing these documents will prepare you for the interview and help expedite the process!
3. **You don't have to send these forms back to us now!** You will be able to easily voice-sign the documents at the end of your interview
4. **Have your policy number and driver's license available!** You can find the policy number in the subject line of this email.
5. **Your scheduled interview time is very important to us.** If you need to reschedule, please call us at 877-533-4446, Monday - Friday, from 8 AM to 5 PM EST. You may also email us at allstatetermteleapp@lfg.com.

If you have any questions about your interview, please contact us. If you have any questions about your quote, please contact your agent.

We appreciate the opportunity to earn your business!



Lincoln Financial Group

Allstate Term Team



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.

Link Reactivation



Thank you for choosing Lincoln Financial Group!

\$INSURED_FIRST_NAME \$INSURED_LAST_NAME, access to complete your electronic application has expired. Please select **START** to regain access to your application and complete it.

START

If you have any questions, please contact Lincoln Customer Service at
877-546-2647
Mon. - Fri., 8 a.m. - 6 p.m. ET

Thank you,
Lincoln Financial Group
www.LincolnFinancial.com

If the link to the eInterview expires, Lincoln will send the client a new reactivation email. The client can automatically reactivate the expired eInterview link by clicking the “Start” button. This is available 24/7 and will work in real-time – no waiting for assistance to regain access!

Consumer ePHI

If additional information is required to complete an underwriting review, your client will automatically receive this personalized email to start the ePHI Underwriting Follow-Up Additional Information Questionnaire.



Welcome to Lincoln Financial Group!



VALUED CLIENT, some additional information is needed for your application. Please select **START** to begin your Online Personal History Interview.

[START](#)

Access to your Online Personal History Interview will only be available until 3/18/2023, 8:48:55 AM.

If you have any questions, please contact Lincoln Financial Group at:
800-331-5064
Monday - Friday, 8 a.m. - 6 p.m. EST

Thank you,

Lincoln Financial Group
www.LincolnFinancial.com



Return Home

Examiner Email - APPS



Return Home

If APPS is the vendor performing the Lab services for your case, the client will receive an email from their local APPS office.

The email address will utilize the @APPSdom.com or @APPS.com domains.

From: Jacksonville.FL@APPSdom.com <Jacksonville.FL@APPSdom.com>
Sent: Tuesday, April 27, 2021 3:40 PM
To: Jane Doe
Subject: [External] The Next Step to Complete Your Application for Insurance with LINCOLN NATIONAL

Jane:

We are APPS, the company that has been retained to obtain medical information for your Life / Disability Insurance Application.

We want to assure you that we are making every effort to minimize the spread of COVID-19.

Our examiner will inform you that:

In the last 14 days I have not had any signs of fever, cough, or respiratory ailments, or had close contact with someone who has, nor have I, in the last 14 days traveled outside of North America, or had close contact with an individual who has.

They will also ask "I'd like you to confirm the same for you.", and if your answer is yes to any of the questions, they will delay scheduling your appointment for everyone's safety.

Also, when they arrive for your appointment, the examiner will make every effort to stay at least 6 feet from you while completing the exam.

When they need to come closer in order to obtain your measurements and draw your blood, they will ask that you both not speak at that time in order to limit the chance of any droplets being transmitted.

If they have not already done so, an examiner will contact you shortly to schedule / confirm your appointment. The following information is for your usage during this process:

Your Case #
APPDSE121342

Branch managing your case:

Jacksonville, Florida
904-332-8100
Jacksonville.FL@APPSdom.com

To help explain the process and ensure you are prepared, please view this brief tutorial by clicking on the link or cut and paste the link into your browser.

<https://appslive.com/AppPrepVideo.aspx?CaseID=APPDS00000000000000000682460366APPDS00000000000000000682460384>

Great News! Your Insurance Company participates in Access My Labs! Through Clinical Reference Laboratory, this program provides you free access to your lab results following your exam with APPS. Please click on the link below to learn more.

[Access My Labs! Video](#)

If you have any questions during this process, please do not hesitate to contact us directly as noted above!

Thank you!

APPS


The world's largest paramedical service provider

Examiner Email – ExamOne



Return Home

Your E1 test account Application

 portalnotification@examone.com

Congratulations on your recent decision to apply for insurance v application process, you need to schedule an appointment with Diagnostics Company, for your insurance exam.

We care about your health and in light of the concern about t 19) in this country we have a couple of questions before we sche

1. In the last 14 days have you exhibited signs of fever or resp with someone who has?
2. In the last 14 days have you traveled to China, South Korea contact with an individual who has?

If the answer is yes to either question, please call our ExamO and schedule your exam for 14 days from your return travel date contact.

Click the link below to begin the appointment scheduling proces

[ScheduleNow](#)


Per your insurance carrier instructions, an ExamOne representat date, time and location of the exam appointment.

Visit www.MyExamOne.com to learn how to prepare for your ex stories about the importance of life insurance.

Please be aware that we may call you to expedite the scheduling been scheduled.

ExamOne
10101 Renner Blvd 2nd Floor
Lenexa, KS 95050
Phone: (913) 555-1234

Your life insurance health exam confirmation

 noreply@questdiagnostics.com

Your life insurance health exam has been scheduled for Wednesday, October 13 2021 at 10:45 AM at the following address:

Your Address Here

Find out how to prepare for your appointment and access your laboratory results at MyExamOne.com/how-to-prepare/.


You will receive a reminder call or email 48 hours prior to your appoi

If you have you exhibited signs of fever or respiratory distress, or had someone who has OR in the last 14 days have you traveled to China, S Kong or Italy or had close contact with an individual who has please c immediately to reschedule your appointment.

If you have questions about your appointment, please contact us at t listed below.

Thank you for taking this important step to protect your family with li

ExamOne, A Quest Diagnostics Company
8609 College Boulevard (913) 381-1404
Overland Park, KS 66210
Phone: (913) 381-1404



A Quest Diagnostics Company

Your insurance exam appointment(s) has been canceled

 noreply@questdiagnostics.com

Your insurance exam appointment was canceled.

If you have any questions or need assistance, please call 913-381-1404 or email KansasCity@examone.com.

Thank you,
ExamOne, A Quest Diagnostics Company
8609 College Boulevard (913) 381-1404
Overland Park, KS 66210
Phone: (913) 381-1404



A Quest Diagnostics Company

If ExamOne is the vendor performing the Lab services for your case, the client will receive an email from your local ExamOne or Quest Diagnostics office. The email address will originate from portalnotification@examone.com or noreply@questdiagnostics.com

Real-Time Offer



Congratulations, you have completed your eInterview!

We are pleased to inform you that your request for Lincoln life insurance coverage has been approved. Your agent or Lincoln will contact you with details regarding your approval and will be able to provide you next steps.



You may receive a request from Lincoln for your signature on additional paperwork needed. Your prompt attention is appreciated.

TAKE SURVEY

Client On Screen Notification

Agent and Case Contact Email

T4000XXXXX VALUED CLIENT – Case Approved

 DoNotReply@lfg.com 

Congratulations!

We are pleased to inform you that your request for Lincoln life insurance coverage for your client has been approved at Preferred Plus Non-Tobacco. Your client was made aware of this approval during their interview experience; however, no rate class was shared.

This policy will be issued and placed once any remaining outstanding requirements have been received.

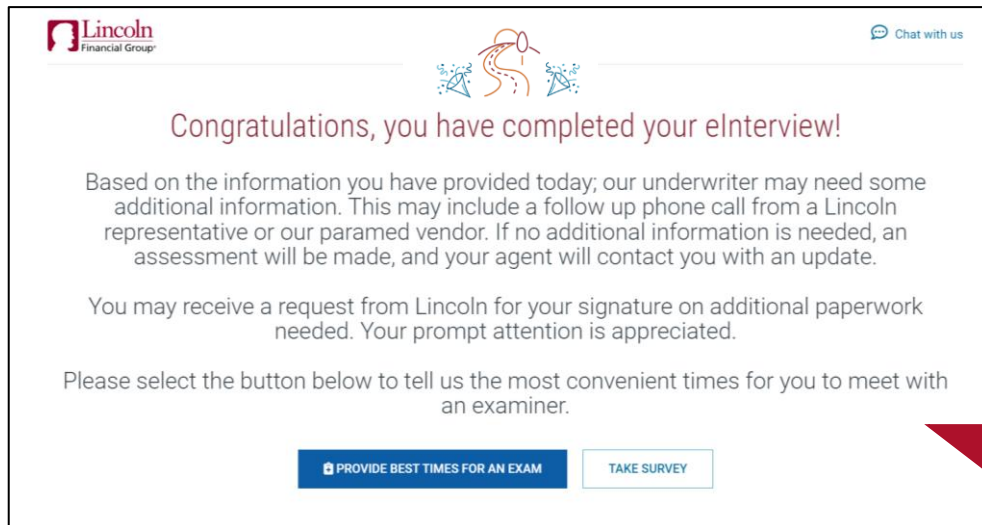
For the fastest service, please utilize your Lincoln Pending Website or your Case Management System to view status and/or respond instantly to outstanding requirements.

We appreciate your business.

Note: The Agent and Case Contact must have provided an email address with the case submission and have auto-follow-ups turned on to receive further updates.

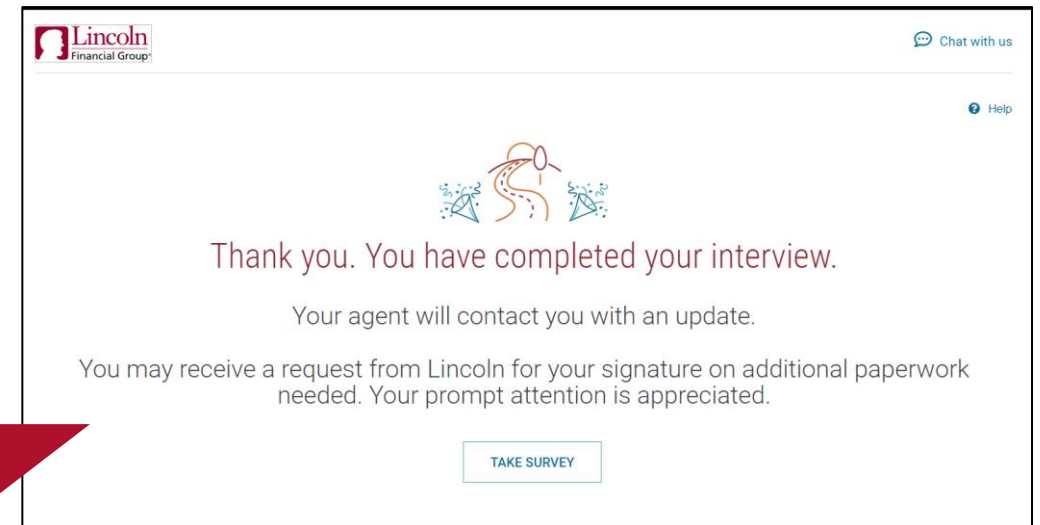
Requirements Needed

Labs or Additional Info Needed



This screenshot shows an email notification from Lincoln Financial Group. The header includes the Lincoln logo and a 'Chat with us' link. The main text reads: 'Congratulations, you have completed your interview! Based on the information you have provided today, our underwriter may need some additional information. This may include a follow up phone call from a Lincoln representative or our paramed vendor. If no additional information is needed, an assessment will be made, and your agent will contact you with an update. You may receive a request from Lincoln for your signature on additional paperwork needed. Your prompt attention is appreciated. Please select the button below to tell us the most convenient times for you to meet with an examiner.' At the bottom, there are two buttons: 'PROVIDE BEST TIMES FOR AN EXAM' and 'TAKE SURVEY'.

Declined



This screenshot shows an email notification from Lincoln Financial Group. The header includes the Lincoln logo and a 'Chat with us' link. The main text reads: 'Thank you. You have completed your interview. Your agent will contact you with an update. You may receive a request from Lincoln for your signature on additional paperwork needed. Your prompt attention is appreciated.' At the bottom, there is a 'TAKE SURVEY' button.

Notification to Agent and Case Contact

The agent and case contact will be advised of any requirement(s) (or declined underwriting decision) according to Lincoln's standard pending status process.

The agent will communicate next steps to the client.

Issue Requirement Reminder Email



From: Lincolndanb@lfg.com
Sent: Monday, January 23, 2023 10:00 PM
To: valuedclient@gmail.com

Subject: TXXXXXXXXX Valued Client

Dear VALUED CLIENT,

Thank you for choosing Lincoln Financial Group for your life insurance needs. At this time, we have not received the needed requirements to place your policy in force.

Your life insurance policy was delivered by e-mail on 12/30/2022 and came from LincolnPolicyDelivery@lfg.com

Your coverage is not active until all of the following requirements are fulfilled:

Review and electronically sign your policy documents

Make your initial premium payment

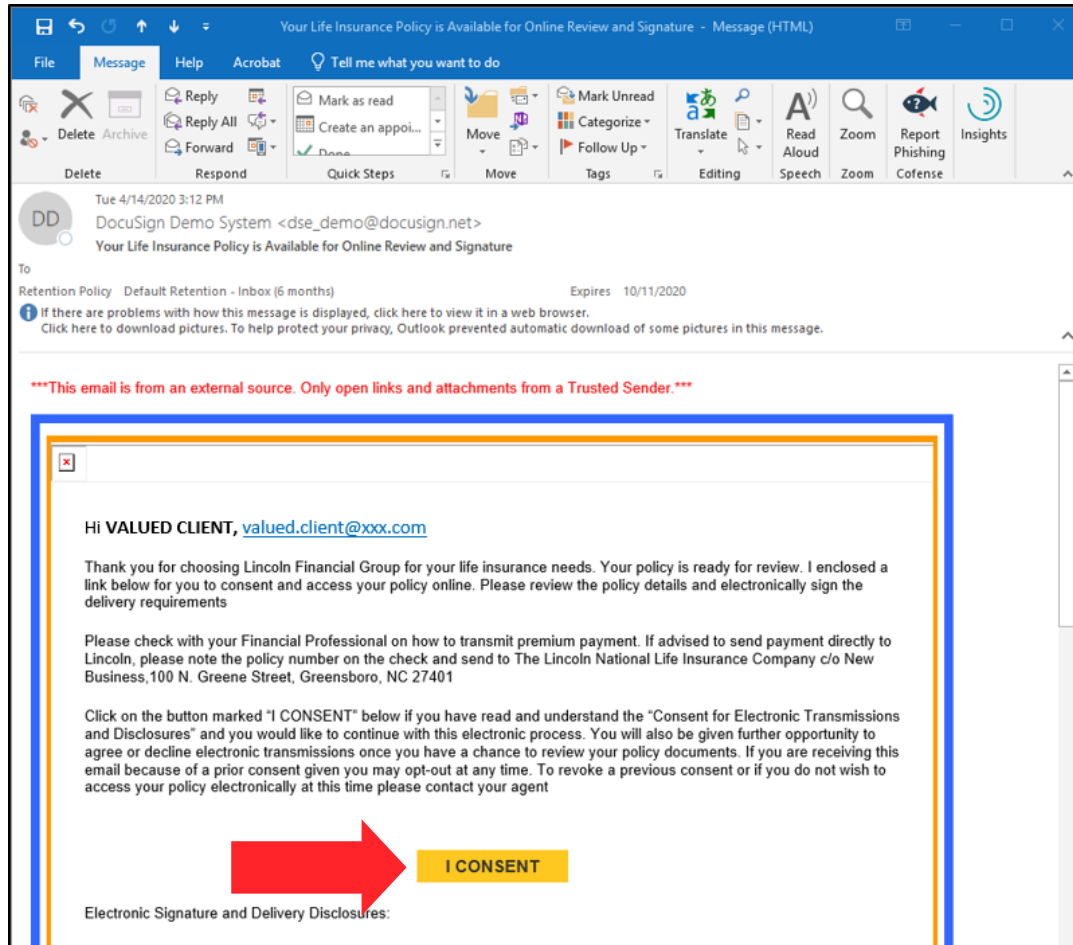
Please note: If you have already signed your documents and made your initial premium payment, you may disregard this email. We will review your documents as soon as possible. You will receive a confirmation email once your policy has been activated and is in-force. If you have any questions, please contact us at 1-844-504-2303 or LincolnDANB@lfg.com.

Thank you for allowing us to help protect your loved ones. On behalf of your financial professional, we appreciate your business!

Lincoln Financial Group does more than help you create and protect wealth for your future. We empower optimism, giving you the means and the confidence to embrace your future through all its transitions. Learn more at: LincolnFinancial.com (NYSE: LNC).

Once the case is issued, the Client will receive an email from Lincolndanb@lfg.com notifying them that the policy documents were sent in a separate email. This email is sent every 7 days on cases in Issued status.

Client DocuSign Experience



After the agent electronically signs the eDelivery package, the Client will receive an email from dse@esignature.lfg.com to review and sign. The subject line will read: Your Life Insurance Policy is Available for Online Review and Signature. After clicking "I Consent" a video will pop up for review prior to signing.



Viewing the Policy



Return Home

Once all eSignatures are completed, the Client will receive an email from dse@esignature.lfg.com that will provide a link to view the policy. The subject line will read: Completed: Your Life Insurance Policy is Available for Online Review and Signature

The image shows two overlapping screenshots. The left screenshot is an email from DocuSign Demo System. The subject line is "Completed: Your Life Insurance Policy is Available for Online Review and Signature". The email body contains a warning: "***This email is from an external source. Only open links and attachments from a Trusted Sender.***". Below this is a Lincoln Financial Group logo and a blue box with a document icon and the text "Your document has been completed" and a "VIEW COMPLETED DOCUMENTS" button. Below the button, it says "All parties have signed your life insurance policy. To view your policy, please click the 'View Completed Documents' button above." The email is powered by DocuSign and includes a "Do Not Share This Email" warning and an "Alternate Signing Method" section.

The right screenshot is a document viewer interface. At the top, it says "This document is now complete." with a "CLOSE" button and "OTHER ACTIONS" dropdown. The document content includes the Lincoln Financial Group logo, a "Consent for Electronic Signature" heading, and several paragraphs of text explaining the electronic signature process, including a warning about external sources, a consent acknowledgment, and a statement of understanding regarding the use of electronic signatures. At the bottom, it says "Powered by DocuSign" and includes a "Change Language - English (US)" dropdown, "Terms Of Use & Privacy" link, and "Copyright © 2020 DocuSign Inc. | v2R".

eNIGO Signer Consent Email



Return Home

From: DocuSign System <dse@docuSign.net>
Sent: Saturday, June 17, 2023 3:29 AM
To: Client, Valued <ValuedClient@email.com>
Subject: Reminder: NTXXXXXXX - Please Review and Complete Your Life Insurance Forms

This email is from an external source. Only open links and attachments from a Trusted Sender.



Hi ValuedClient@email.com,

Thank you for choosing Lincoln Financial Group for your life insurance needs. In order to continue processing your file, please electronically complete and sign the forms referenced in the Form Requirements below. If received, read-only copies of the previously submitted forms may be included in the file for your reference. Please note, if you are unable to navigate to all fields, those fields will be completed by the designated recipient.

Form Requirements

Removing Agent of Record Letter : LF12436 Removing Agent of Record Letter

Click on the button marked "I CONSENT" below if you have read and understand the "Consent for Electronic Transmissions" and you would like to continue with this electronic process. You will also be given further opportunity to agree or decline electronic transmissions once you have a chance to review your documents. If you are receiving this email because of a prior consent given, you may opt-out at any time. To revoke a previous consent or if you do not wish to access your documents electronically at this time please contact your agent.

I CONSENT

Consent for Electronic Transmissions:

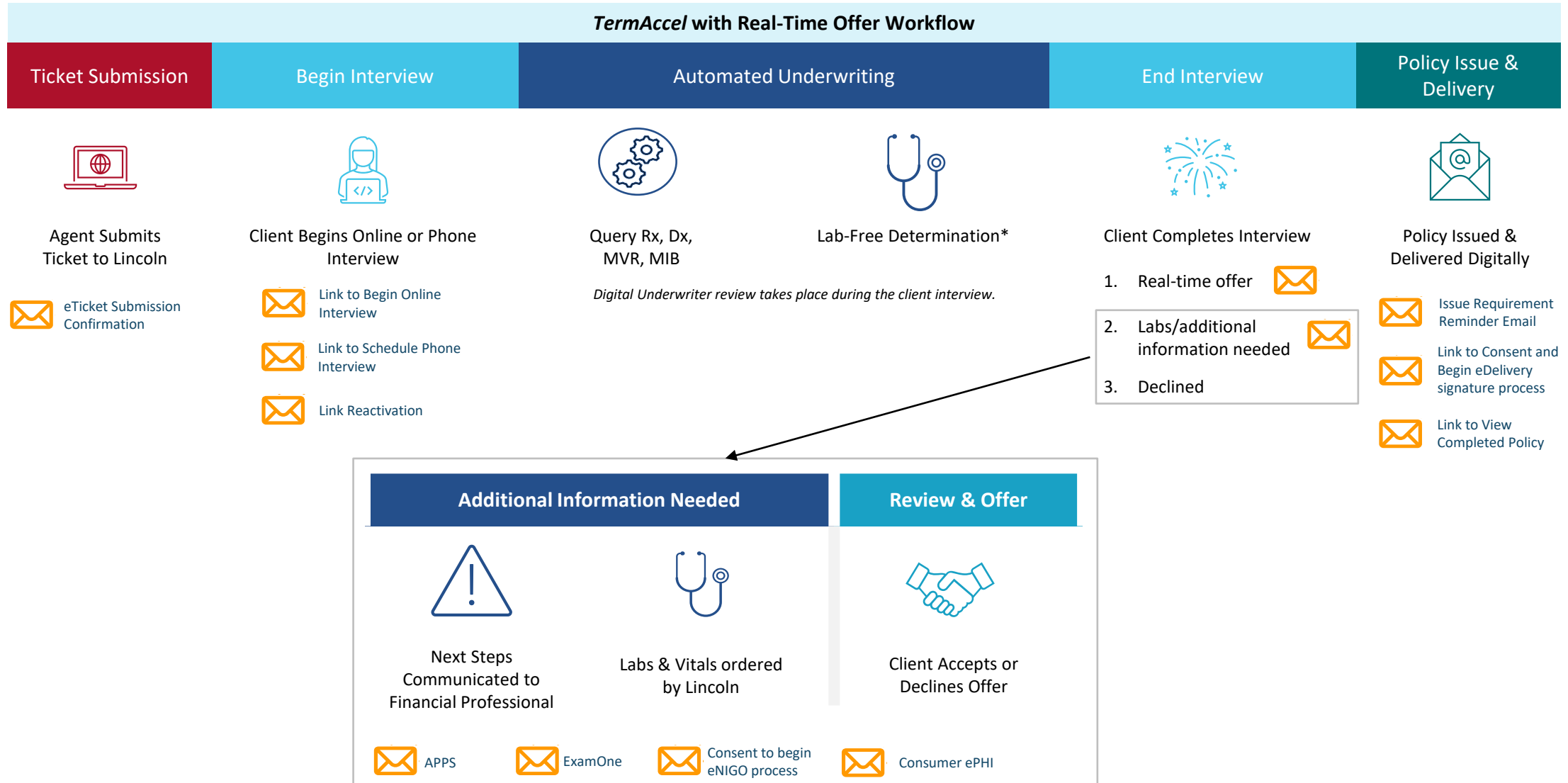
The Lincoln National Life Insurance Company (the "Company") offers you the ability to fill out, sign and receive documents electronically. These disclosures will help you decide whether you would like to continue with this electronic process or not. Please read this carefully.

Once the Agent launches the eNIGO package, the Client will receive an email from dse@DocuSign.net that will provide a link to view the documents for eSignature.

eTicket Process overview- Lincoln TermAccel®



Click on the yellow envelopes to see examples of the client-facing emails





*Clients ages 18-60, \$2.5 million or less will be eligible for lab-free consideration.

eTicket Submission Communication



Client will receive an email to begin the electronic signature process from donotreply@ipipeline.com.

The Agent's name is inserted into the "From" line to simulate that the agent sent the email.

Hello Valued Client (Proposed Insured),
Your Lincoln WealthAccumulate 2 Indexed UL 2020 (eTicket-LincXpress) ticket is ready for your review. You should have received a PIN code in a text message referencing Lincoln Financial Group. This PIN will be needed to access your ticket. Please click the button below to be directed to your online application.
Once you have reviewed all forms for accuracy, you may apply your eSignature by following the instructions on the screens.
If you have any questions, please do not hesitate to contact me at valued.agent@...com.
Thank you for allowing me to handle your financial needs.
IMPORTANT: This link will expire after 21 days if no action is taken.

[I Consent
Click Here](#)

Regards,
Valued Agent
The Lincoln National Life Insurance Company

Consent for Electronic Transmissions

If you consent, The Lincoln National Life Insurance Company (the "Company") at www.LFG.com, will transmit documents to you related to your application and policy by electronic means, to the extent that electronic transmission is consistent with applicable state and federal law. Any document that we send by electronic means, which complies with applicable law, will have the same force and effect as if that document was sent in paper format.

This Consent covers all electronic documents and communications as related to an application for life insurance coverage through the Company, which includes, but is not limited to, (applications, supplements, administrative forms and any policy-related correspondence). This Consent also covers all electronic documents and communications as related to a life insurance policy issued to you by the Company, which includes, but is not limited to, (policy and policy delivery notices).

In order to successfully receive electronic transmissions using this web site, it is recommended that your electronic device supports (Windows® 7 or above, or Macintosh OSX); Adobe Acrobat Reader; has browser settings such as (Internet Explorer 9.0® or above (Windows only), Google® Chrome® (Windows only), Apple Safari (for Mac and iPad), or Mozilla Firefox (Windows or Mac)); a valid email address and security settings that allow per session cookies. The Company recommends that you keep electronic copies or print a copy of your documents.

The Company will only transmit documents to you electronically if you consent. Such consent is voluntary. You are not required to consent to electronic transmissions if you prefer not to do so. If the policyholder or insured or owner has permitted electronic transmissions in the past, that authorization does not obligate the same procedure regarding this policy as well. If you choose not to consent to receive your documents electronically, please contact your agent or the Company.

If you consent to receive documents electronically, the Company will provide you with a paper copy of any document sent electronically upon request. The Company will not charge a fee for this service.

If you want to revoke the consent to receive the documents noted above electronically and want to receive all future documents via paper mail, you may notify the Company by any one of the methods shown below, otherwise the consent will continue until revoked.


If your email account changes, we suggest that you contact your agent or the Company so that the Company's contact information for you remains current and accurate. You may contact us via the Company web page as shown above, or by our toll free telephone number (1-800-487-1485), or by submitting a written request via paper mail with sufficient postage to the Company at (100 N. Green Street, Greensboro, NC 27401).

If you consent to the terms outlined above for electronic transmissions, click on the button marked "I consent."


Client interview email samples



From: Lincoln Financial Corporation <DoNotReply@lfg.com>
Sent: Tuesday, July 7, 2020 5:32 PM
To: Client Email
Subject: NTXXXXXXX Valued Client - Welcome to Lincoln's Life eInterview



Welcome to Lincoln Financial Group!



Valued Client, we have received your request for the Lincoln TermAccel life insurance policy. After reviewing the attached pre-interview document, please select **START** to initiate the process and complete your eInterview.

Access to your eInterview will only be available for the next 10 days. You have until MM-DD-YYYY complete it.

If you have any questions, please contact Lincoln Financial Group at:

XXX-XXX-XXXX
Monday - Friday, 8 a.m. - 5 p.m. EST

Thank you,

Lincoln Financial Group
www.LincolnFinancial.com

START

Online Interview



The client will receive either an email with an Online Interview link to start the interview, or instructions to schedule the Phone Interview.

The eInterview email will come from DoNotReply@lfg.com.

The phone interview email will either come from DoNotReply@lfg.com or directly from a Lincoln Tele-App Specialist with a LFG.com email address.

Telephone Interview



Lincoln TermAccel Life Insurance Interview Scheduling

Lincoln Financial Corporation DoNotReply@lfg.com 9/3/2021

Retention Policy Default Retention - Inbox (6 mc Expires 3/2/2022)

Preinterviewworksheet.pdf 187 KB


Thank you for your Lincoln TermAccel Life Insurance submission! Please use the link below to schedule a convenient time to complete the 30-45 minute telephone interview for your life insurance application. You may also call our team Monday-Friday, from 8 a.m. EST to 5 p.m. EST at 1-877-533-4446 to schedule a time over the phone if you prefer.

We have attached a pre-interview worksheet to help you prepare for the call.

Thank you again for choosing Lincoln Financial Group. We look forward to speaking with you soon!


Click the Schedule An Appointment button below to schedule your interview.


Click here to **Schedule an Appointment**



Link Reactivation







Thank you for choosing Lincoln Financial Group!

\$INSURED_FIRST_NAME \$INSURED_LAST_NAME, access to complete your electronic application has expired. Please select **START** to regain access to your application and complete it.

[START](#)

If you have any questions, please contact Lincoln Customer Service at
877-546-2647
Mon. - Fri., 8 a.m. - 6 p.m. ET

Thank you,
Lincoln Financial Group
www.LincolnFinancial.com

If the link to the eInterview expires, Lincoln will send the client a new reactivation email. The client can automatically reactivate the expired eInterview link by clicking the “Start” button. This is available 24/7 and will work in real-time – no waiting for assistance to regain access!

Consumer ePHI

If additional information is required to complete an underwriting review, your client will automatically receive this personalized email to start the ePHI Underwriting Follow-Up Additional Information Questionnaire.



Welcome to Lincoln Financial Group!



VALUED CLIENT, some additional information is needed for your application. Please select **START** to begin your Online Personal History Interview.

START

Access to your Online Personal History Interview will only be available until 3/18/2023, 8:48:55 AM.

If you have any questions, please contact Lincoln Financial Group at:
800-331-5064
Monday - Friday, 8 a.m. - 6 p.m. EST

Thank you,

Lincoln Financial Group
www.LincolnFinancial.com



Examiner Email - APPS



Return Home

If APPS is the vendor performing the Lab services for your case, the client will receive an email from their local APPS office.

The email address will utilize the @APPSdom.com or @APPS.com domains.

From: Jacksonville.FL@APPSdom.com <Jacksonville.FL@APPSdom.com>
Sent: Tuesday, April 27, 2021 3:40 PM
To: Jane Doe
Subject: [External] The Next Step to Complete Your Application for Insurance with LINCOLN NATIONAL

Jane:

We are APPS, the company that has been retained to obtain medical information for your Life / Disability Insurance Application.

We want to assure you that we are making every effort to minimize the spread of COVID-19.

Our examiner will inform you that:

In the last 14 days I have not had any signs of fever, cough, or respiratory ailments, or had close contact with someone who has, nor have I, in the last 14 days traveled outside of North America, or had close contact with an individual who has.

They will also ask "I'd like you to confirm the same for you.", and if your answer is yes to any of the questions, they will delay scheduling your appointment for everyone's safety.

Also, when they arrive for your appointment, the examiner will make every effort to stay at least 6 feet from you while completing the exam.

When they need to come closer in order to obtain your measurements and draw your blood, they will ask that you both not speak at that time in order to limit the chance of any droplets being transmitted.

If they have not already done so, an examiner will contact you shortly to schedule / confirm your appointment. The following information is for your usage during this process:

Your Case #
APPDSE121342

Branch managing your case:

Jacksonville, Florida
904-332-8100
Jacksonville.FL@APPSdom.com

To help explain the process and ensure you are prepared, please view this brief tutorial by clicking on the link or cut and paste the link into your browser.

<https://appslive.com/AppPrepVideo.aspx?CaseID=APPDS000000000000000000682460366APPDS0000000000000000682460384>

Great News! Your Insurance Company participates in Access My Labs! Through Clinical Reference Laboratory, this program provides you free access to your lab results following your exam with APPS. Please click on the link below to learn more.

[Access My Labs! Video](#)

If you have any questions during this process, please do not hesitate to contact us directly as noted above!

Thank you!

APPS

The world's largest paramedical service provider

Examiner Email – ExamOne



Your E1 test account Application

portalnotification@examone.com

Congratulations on your recent decision to apply for insurance v application process, you need to schedule an appointment with Diagnostics Company, for your insurance exam.

We care about your health and in light of the concern about t 19) in this country we have a couple of questions before we sche

1. In the last 14 days have you exhibited signs of fever or resp with someone who has?
2. In the last 14 days have you traveled to China, South Korea contact with an individual who has?

If the answer is yes to either question, please call our ExamOne and schedule your exam for 14 days from your return travel date contact.

Click the link below to begin the appointment scheduling proces

[ScheduleNow](#)

Per your insurance carrier instructions, an ExamOne representat date, time and location of the exam appointment.

Visit www.MyExamOne.com to learn how to prepare for your ex stories about the importance of life insurance.

Please be aware that we may call you to expedite the scheduling been scheduled.

ExamOne
10101 Renner Blvd 2nd Floor
Lenexa, KS 95050
Phone: (913) 555-1234

Your life insurance health exam confirmation

noreply@questdiagnostics.com

Your life insurance health exam has been scheduled for Wednesday, October 13 2021 at 10:45 AM at the following address:

Your Address Here

Find out how to prepare for your appointment and access your laboratory results at MyExamOne.com/how-to-prepare/.

You will receive a reminder call or email 48 hours prior to your appoi

If you have you exhibited signs of fever or respiratory distress, or had someone who has OR in the last 14 days have you traveled to China, S Kong or Italy or had close contact with an individual who has please c immediately to reschedule your appointment.

If you have questions about your appointment, please contact us at t listed below.

Thank you for taking this important step to protect your family with li

ExamOne, A Quest Diagnostics Company
8609 College Boulevard (913) 381-1404
Overland Park, KS 66210
Phone: (913) 381-1404

Your insurance exam appointment(s) has been canceled

noreply@questdiagnostics.com

Your insurance exam appointment was canceled.

If you have any questions or need assistance, please call 913-381-1404 or email KansasCity@examone.com.

Thank you,
ExamOne, A Quest Diagnostics Company
8609 College Boulevard (913) 381-1404
Overland Park, KS 66210
Phone: (913) 381-1404

If ExamOne is the vendor performing the Lab services for your case, the client will receive an email from your local ExamOne or Quest Diagnostics office. The email address will originate from portalnotification@examone.com or noreply@questdiagnostics.com

Real-Time Offer



Congratulations, you have completed your eInterview!

We are pleased to inform you that your request for Lincoln life insurance coverage has been approved. Your agent or Lincoln will contact you with details regarding your approval and will be able to provide you next steps.

You may receive a request from Lincoln for your signature on additional paperwork needed. Your prompt attention is appreciated.

TAKE SURVEY

Client On Screen Notification



Agent and Case Contact Email

T4000XXXXX VALUED CLIENT – Case Approved



DoNotReply@lfg.com



Congratulations!

We are pleased to inform you that your request for Lincoln life insurance coverage for your client has been approved at Preferred Plus Non-Tobacco. Your client was made aware of this approval during their interview experience; however, no rate class was shared.

This policy will be issued and placed once any remaining outstanding requirements have been received.

For the fastest service, please utilize your Lincoln Pending Website or your Case Management System to view status and/or respond instantly to outstanding requirements.

We appreciate your business.

Note: The Agent and Case Contact must have provided an email address with the case submission and have auto-follow-ups turned on to receive further updates.

Requirements Needed



Labs or Additional Info Needed

This screenshot shows a Lincoln Financial Group notification page. At the top left is the Lincoln Financial Group logo. In the top right corner, there is a 'Chat with us' button. The main heading reads 'Congratulations, you have completed your interview!' followed by a decorative graphic of a person with a path. Below this, the text states: 'Based on the information you have provided today, our underwriter may need some additional information. This may include a follow up phone call from a Lincoln representative or our paramed vendor. If no additional information is needed, an assessment will be made, and your agent will contact you with an update.' It continues: 'You may receive a request from Lincoln for your signature on additional paperwork needed. Your prompt attention is appreciated.' The final instruction is: 'Please select the button below to tell us the most convenient times for you to meet with an examiner.' At the bottom, there are two buttons: 'PROVIDE BEST TIMES FOR AN EXAM' and 'TAKE SURVEY'.

Declined

This screenshot shows a Lincoln Financial Group notification page. At the top left is the Lincoln Financial Group logo. In the top right corner, there is a 'Chat with us' button and a 'Help' button. The main heading reads 'Thank you. You have completed your interview.' followed by a decorative graphic of a person with a path. Below this, the text states: 'Your agent will contact you with an update.' It continues: 'You may receive a request from Lincoln for your signature on additional paperwork needed. Your prompt attention is appreciated.' At the bottom, there is a 'TAKE SURVEY' button.



Notification to Agent and Case Contact

The agent and case contact will be advised of any requirement(s) (or declined underwriting decision) according to Lincoln's standard pending status process.

The agent will communicate next steps to the client.

Issue Requirement Reminder Email



From: Lincolndanb@lfg.com
Sent: Monday, January 23, 2023 10:00 PM
To: valuedclient@gmail.com

Subject: TXXXXXXXXX Valued Client

Dear VALUED CLIENT,

Thank you for choosing Lincoln Financial Group for your life insurance needs. At this time, we have not received the needed requirements to place your policy in force.

Your life insurance policy was delivered by e-mail on 12/30/2022 and came from LincolnPolicyDelivery@lfg.com

Your coverage is not active until all of the following requirements are fulfilled:

Review and electronically sign your policy documents

Make your initial premium payment

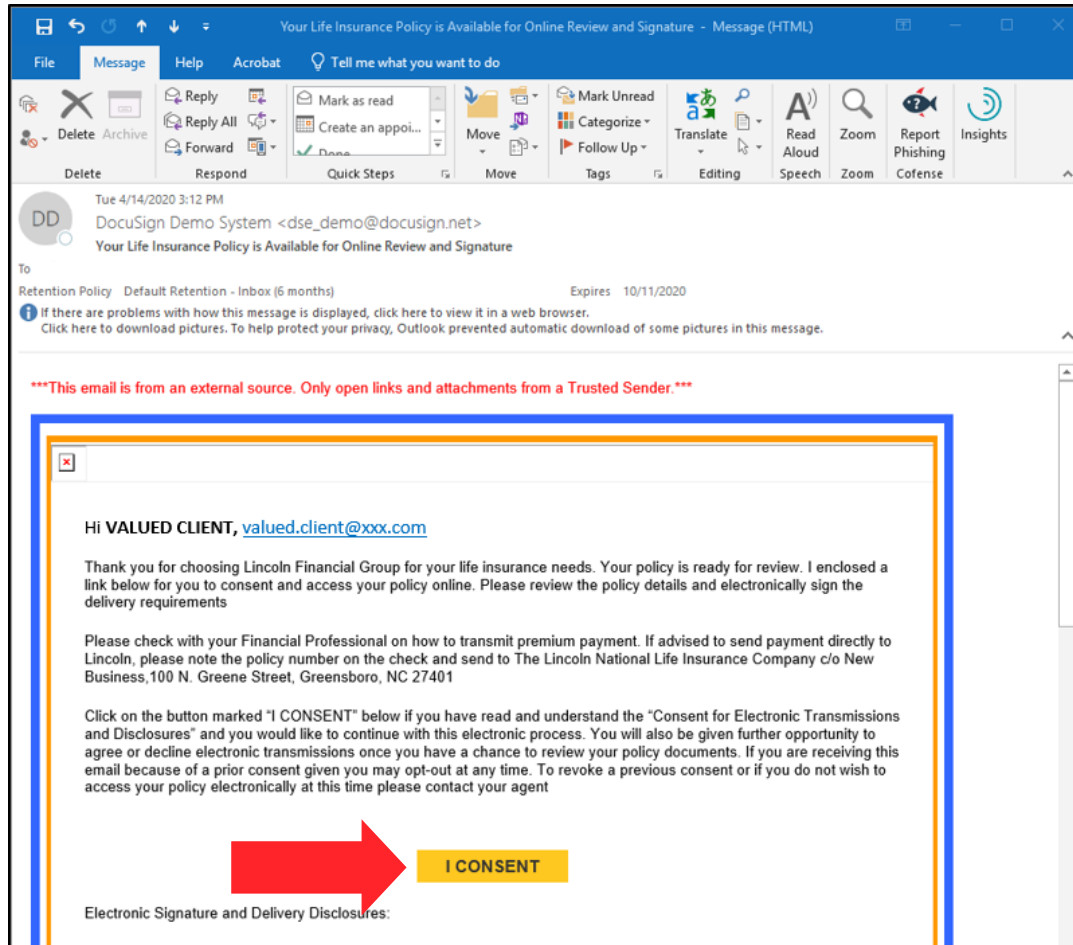
Please note: If you have already signed your documents and made your initial premium payment, you may disregard this email. We will review your documents as soon as possible. You will receive a confirmation email once your policy has been activated and is in-force. If you have any questions, please contact us at 1-844-504-2303 or LincolnDANB@lfg.com.

Thank you for allowing us to help protect your loved ones. On behalf of your financial professional, we appreciate your business!

Lincoln Financial Group does more than help you create and protect wealth for your future. We empower optimism, giving you the means and the confidence to embrace your future through all its transitions. Learn more at: LincolnFinancial.com (NYSE: LNC).

Once the case is issued, the Client will receive an email from Lincolndanb@lfg.com notifying them that the policy documents were sent in a separate email. This email is sent every 7 days on cases in Issued status.

Client DocuSign Experience



After the agent electronically signs the eDelivery package, the Client will receive an email from dse@esignature.lfg.com to review and sign. The subject line will read: Your Life Insurance Policy is Available for Online Review and Signature. After clicking "I Consent" a video will pop up for review prior to signing.



Viewing the Policy



Once all eSignatures are completed, the Client will receive an email from dse@esignature.lfg.com that will provide a link to view the policy. The subject line will read: Completed: Your Life Insurance Policy is Available for Online Review and Signature

The image shows two overlapping screenshots. The background screenshot is an email from DocuSign Demo System. The subject line is "Completed: Your Life Insurance Policy is Available for Online Review and Signature". The email body contains a warning: "***This email is from an external source. Only open links and attachments from a Trusted Sender.***". Below this is a Lincoln Financial Group logo and a blue box with a document icon and the text "Your document has been completed" and a "VIEW COMPLETED DOCUMENTS" button. Below the button, it says "All parties have signed your life insurance policy. To view your policy, please click the 'View Completed Documents' button above." At the bottom, it says "Powered by DocuSign", "Do Not Share This Email", and "Alternate Signing Method".

The foreground screenshot is a document viewer interface. At the top, it says "This document is now complete." with a "CLOSE" button and "OTHER ACTIONS". The document content includes the Lincoln Financial Group logo, a "Consent for Electronic Signature" heading, and several paragraphs of text regarding electronic signatures, including a consent acknowledgment, a recommendation for software, and a request for a physical copy. At the bottom, it says "Powered by DocuSign" and "Change Language - English (US)".

eNIGO Signer Consent Email



From: DocuSign System <dse@docusign.net>
Sent: Saturday, June 17, 2023 3:29 AM
To: Client, Valued <ValuedClient@email.com>
Subject: Reminder: NTXXXXXXX - Please Review and Complete Your Life Insurance Forms

This email is from an external source. Only open links and attachments from a Trusted Sender.



Hi ValuedClient@email.com,

Thank you for choosing Lincoln Financial Group for your life insurance needs. In order to continue processing your file, please electronically complete and sign the forms referenced in the Form Requirements below. If received, read-only copies of the previously submitted forms may be included in the file for your reference. Please note, if you are unable to navigate to all fields, those fields will be completed by the designated recipient.

Form Requirements

Removing Agent of Record Letter : LF12436 Removing Agent of Record Letter

Click on the button marked "I CONSENT" below if you have read and understand the "Consent for Electronic Transmissions" and you would like to continue with this electronic process. You will also be given further opportunity to agree or decline electronic transmissions once you have a chance to review your documents. If you are receiving this email because of a prior consent given, you may opt-out at any time. To revoke a previous consent or if you do not wish to access your documents electronically at this time please contact your agent.

I CONSENT

Consent for Electronic Transmissions:

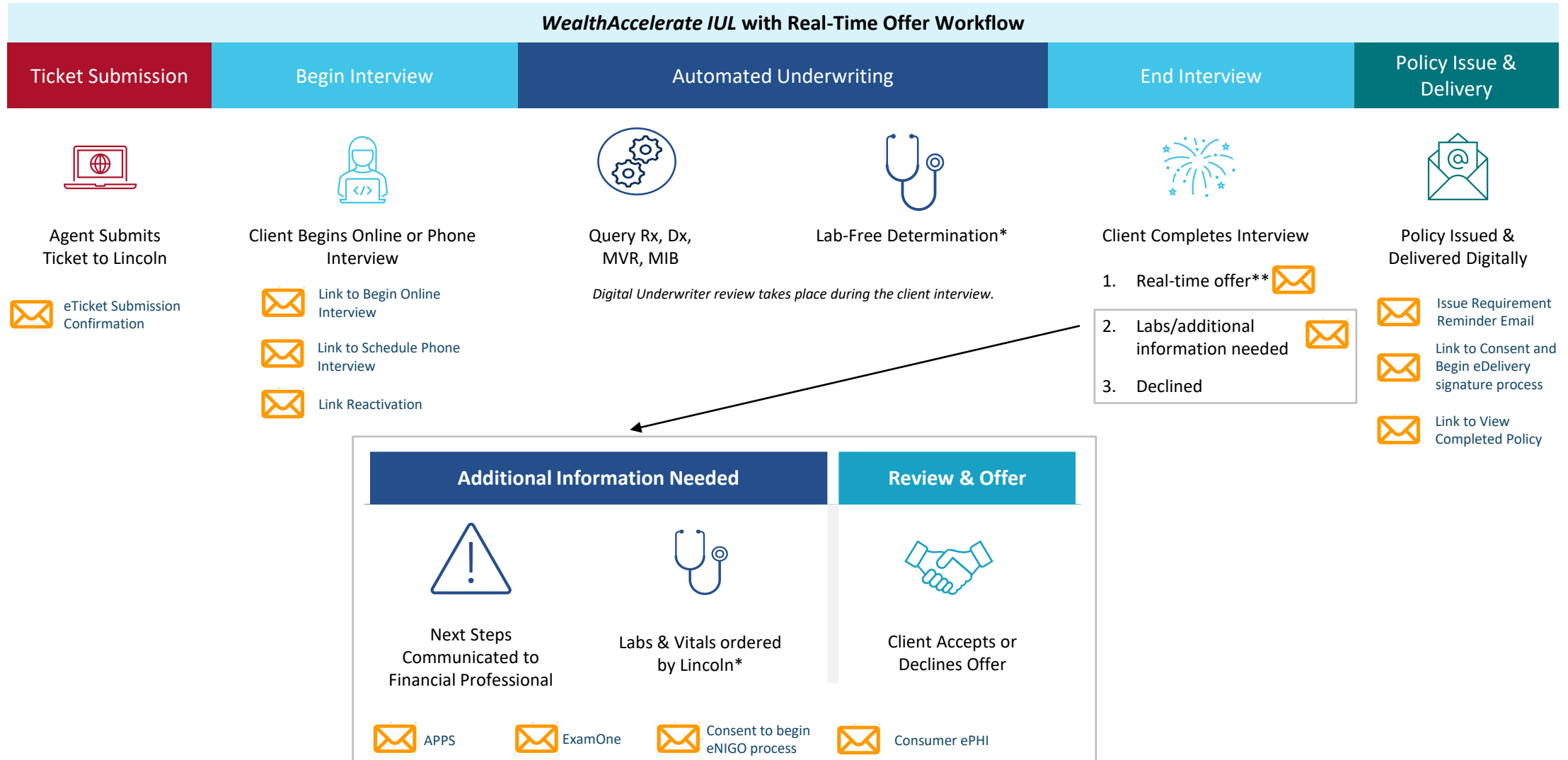
The Lincoln National Life Insurance Company (the "Company") offers you the ability to fill out, sign and receive documents electronically. These disclosures will help you decide whether you would like to continue with this electronic process or not. Please read this carefully.

Once the Agent launches the eNIGO package, the Client will receive an email from dse@docusign.net that will provide a link to view the documents for eSignature.

eTicket Process overview- Lincoln WealthAccelerate[®] IUL



Click on the yellow envelopes to see examples of the client-facing emails



*Lab-free consideration is available for: Face Amounts of \$1.5 million and under; Ages 20-55; Underwriting Rate Classes of Preferred, Standard (up to Table 3), Standard Smoker (up to Table 3)

**Real-Time Offer can occur in two ways: 1) Lab-Free approval in Real-Time by Digital Underwriter; or 2) Lab-Free approval within 24-hours by a Dedicated Underwriter (additional information may be requested)



eTicket Submission Communication



Return Home

Client will receive an email to begin the electronic signature process from donotreply@ipipeline.com.

The Agent's name is inserted into the "From" line to simulate that the agent sent the email.

Hello Valued Client (Proposed Insured),
Your Lincoln WealthAccumulate 2 Indexed UL 2020 (eTicket-LincXpress) ticket is ready for your review. You should have received a PIN code in a text message referencing Lincoln Financial Group. This PIN will be needed to access your ticket. Please click the button below to be directed to your online application.
Once you have reviewed all forms for accuracy, you may apply your eSignature by following the instructions on the screens.
If you have any questions, please do not hesitate to contact me at valued.agent@...com.
Thank you for allowing me to handle your financial needs.
IMPORTANT: This link will expire after 21 days if no action is taken.

[I Consent
Click Here](#)

Regards,
Valued Agent
The Lincoln National Life Insurance Company

Consent for Electronic Transmissions

If you consent, The Lincoln National Life Insurance Company (the "Company") at www.LFG.com, will transmit documents to you related to your application and policy by electronic means, to the extent that electronic transmission is consistent with applicable state and federal law. Any document that we send by electronic means, which complies with applicable law, will have the same force and effect as if that document was sent in paper format.

This Consent covers all electronic documents and communications as related to an application for life insurance coverage through the Company, which includes, but is not limited to, (applications, supplements, administrative forms and any policy-related correspondence). This Consent also covers all electronic documents and communications as related to a life insurance policy issued to you by the Company, which includes, but is not limited to the (policy and policy delivery notices).

In order to successfully receive electronic transmissions using this web site, it is recommended that your electronic device supports (Windows® 7 or above, or Macintosh OSX); Adobe Acrobat Reader; has browser settings such as (Internet Explorer 9.0® or above (Windows only), Google® Chrome® (Windows only), Apple Safari (for Mac and iPad), or Mozilla Firefox (Windows or Mac)); a valid email address and security settings that allow per session cookies. The Company recommends that you keep electronic copies or print a copy of your documents.

The Company will only transmit documents to you electronically if you consent. Such consent is voluntary. You are not required to consent to electronic transmissions if you prefer not to do so. If the policyholder or insured or owner has permitted electronic transmissions in the past, that authorization does not obligate the same procedure regarding this policy as well. If you choose not to consent to receive your documents electronically, please contact your agent or the Company.

If you consent to receive documents electronically, the Company will provide you with a paper copy of any document sent electronically upon request. The Company will not charge a fee for this service.

If you want to revoke the consent to receive the documents noted above electronically and want to receive all future documents via paper mail, you may notify the Company by any one of the methods shown below, otherwise the consent will continue until revoked.

If your email account changes, we suggest that you contact your agent or the Company so that the Company's contact information for you remains current and accurate. You may contact us via the Company web page as shown above, or by our toll free telephone number (1-800-487-1485), or by submitting a written request via paper mail with sufficient postage to the Company at (100 N. Green Street, Greensboro, NC 27401).

If you consent to the terms outlined above for electronic transmissions, click on the button marked "I consent."

Client interview email samples



ILF3000732 Valued Client - Welcome to Lincoln's Life eInterview

Lincoln Financial Group <DoNotReply@lfg.com>

Retention Policy Default Retention - Inbox (6 months)

Preinterviewworksheet.pdf 186 KB Life Insurance Buyer's Guide.pdf 133 KB

Welcome to Lincoln!

Start your eInterview below.

Valued Client, thanks for your interest in purchasing a Lincoln WealthAccelerate IUL life insurance policy. Your next steps are to review the attached pre-interview document, then select **START** to initiate the eInterview process.

Your eInterview link will only be available for the next 10 days. You have until 09-11-2022 to complete it, so don't wait!

START

Online Interview



The client will receive either an email with an Online Interview link to start the interview, or instructions to schedule the Phone Interview.

The eInterview email will come from DoNotReply@lfg.com.

The phone interview email will either come from DoNotReply@lfg.com or directly from a Lincoln Tele-App Specialist with a LFG.com email address.

Telephone Interview



NTXXXXXXX V Client – WealthAccelerate/Lincoln Financial Welcome Packet

Lincoln Financial Group
To Valued Client

Retention Policy Default Retention - Inbox (6 months) Expires 9/15/2021

Preinterviewworksheet.pdf 186 KB Life Insurance Buyer's Guide.pdf 133 KB

Thank you for your Lincoln Life Insurance submission! Please use the link below to schedule a convenient time to complete the 30-40-minute telephone interview for your life insurance application. You may also call our team Monday-Friday 8:00AM-6:00PM EST at (866) 835-5223 to schedule a time over the phone if you prefer. Because the interview questions relate to your health history and financial information, please schedule the call for a time and place that give you the privacy you need.



To ensure interview accuracy, prior to the scheduled appointment, please complete the attached pre-interview worksheet. This is for your use only.

Thank you again for choosing Lincoln Financial Group. We look forward to speaking with you soon!

Click [here](#) to schedule your interview.

PLEASE NOTE: This link is to schedule your initial appointment only. If you should need to reschedule or cancel your appointment, please use the link that you will receive in your confirmation email.

Link Reactivation



Thank you for choosing Lincoln Financial Group!

\$INSURED_FIRST_NAME \$INSURED_LAST_NAME, access to complete your electronic application has expired. Please select **START** to regain access to your application and complete it.

START

If you have any questions, please contact Lincoln Customer Service at
877-546-2647
Mon. - Fri., 8 a.m. - 6 p.m. ET

Thank you,
Lincoln Financial Group
www.LincolnFinancial.com

If the link to the eInterview expires, Lincoln will send the client a new reactivation email. The client can automatically reactivate the expired eInterview link by clicking the “Start” button. This is available 24/7 and will work in real-time – no waiting for assistance to regain access!

Consumer ePHI

If additional information is required to complete an underwriting review, your client will automatically receive this personalized email to start the ePHI Underwriting Follow-Up Additional Information Questionnaire.



Welcome to Lincoln Financial Group!



VALUED CLIENT, some additional information is needed for your application. Please select **START** to begin your Online Personal History Interview.

START

Access to your Online Personal History Interview will only be available until 3/18/2023, 8:48:55 AM.

If you have any questions, please contact Lincoln Financial Group at:
800-331-5064
Monday - Friday, 8 a.m. - 6 p.m. EST

Thank you,

Lincoln Financial Group
www.LincolnFinancial.com



Return Home

Examiner Email - APPS



Return Home

If APPS is the vendor performing the Lab services for your case, the client will receive an email from their local APPS office.

The email address will utilize the @APPSdom.com or @APPS.com domains.

From: Jacksonville.FL@APPSdom.com <Jacksonville.FL@APPSdom.com>
Sent: Tuesday, April 27, 2021 3:40 PM
To: Jane Doe
Subject: [External] The Next Step to Complete Your Application for Insurance with LINCOLN NATIONAL

Jane:

We are APPS, the company that has been retained to obtain medical information for your Life / Disability Insurance Application.

We want to assure you that we are making every effort to minimize the spread of COVID-19.

Our examiner will inform you that:

In the last 14 days I have not had any signs of fever, cough, or respiratory ailments, or had close contact with someone who has, nor have I, in the last 14 days traveled outside of North America, or had close contact with an individual who has.

They will also ask "I'd like you to confirm the same for you.", and if your answer is yes to any of the questions, they will delay scheduling your appointment for everyone's safety.

Also, when they arrive for your appointment, the examiner will make every effort to stay at least 6 feet from you while completing the exam.

When they need to come closer in order to obtain your measurements and draw your blood, they will ask that you both not speak at that time in order to limit the chance of any droplets being transmitted.

If they have not already done so, an examiner will contact you shortly to schedule / confirm your appointment. The following information is for your usage during this process:

Your Case #
APPDSE121342

Branch managing your case:

Jacksonville, Florida
904-332-8100
Jacksonville.FL@APPSdom.com

To help explain the process and ensure you are prepared, please view this brief tutorial by clicking on the link or cut and paste the link into your browser.

<https://appsive.com/AppPrepVideo.aspx?CaseID=APPDS00000000000000000682460366APPDS0000000000000000682460384>

Great News! Your Insurance Company participates in Access My Labs! Through Clinical Reference Laboratory, this program provides you free access to your lab results following your exam with APPS. Please click on the link below to learn more.

[Access My Labs! Video](#)

If you have any questions during this process, please do not hesitate to contact us directly as noted above!

Thank you!


APPS

The world's largest paramedical service provider

Examiner Email – ExamOne



Your E1 test account Application

 portalnotification@examone.com

Congratulations on your recent decision to apply for insurance v application process, you need to schedule an appointment with Diagnostics Company, for your insurance exam.

We care about your health and in light of the concern about t 19) in this country we have a couple of questions before we sche

1. In the last 14 days have you exhibited signs of fever or resp with someone who has?
2. In the last 14 days have you traveled to China, South Korea contact with an individual who has?

If the answer is yes to either question, please call our ExamO and schedule your exam for 14 days from your return travel date contact.

Click the link below to begin the appointment scheduling proces

[ScheduleNow](#)


Per your insurance carrier instructions, an ExamOne representat date, time and location of the exam appointment.

Visit www.MyExamOne.com to learn how to prepare for your ex stories about the importance of life insurance.

Please be aware that we may call you to expedite the scheduling been scheduled.

ExamOne
10101 Renner Blvd 2nd Floor
Lenexa, KS 95050
Phone: (913) 555-1234

Your life insurance health exam confirmation

 noreply@questdiagnostics.com

Your life insurance health exam has been scheduled for Wednesday, October 13 2021 at 10:45 AM at the following address:

Your Address Here

Find out how to prepare for your appointment and access your laboratory results at MyExamOne.com/how-to-prepare/.


You will receive a reminder call or email 48 hours prior to your appoi

If you have you exhibited signs of fever or respiratory distress, or had someone who has OR in the last 14 days have you traveled to China, S Kong or Italy or had close contact with an individual who has please c immediately to reschedule your appointment.

If you have questions about your appointment, please contact us at t listed below.

Thank you for taking this important step to protect your family with li

ExamOne, A Quest Diagnostics Company
8609 College Boulevard (913) 381-1404
Overland Park, KS 66210
Phone: (913) 381-1404



A Quest Diagnostics Company

Your insurance exam appointment(s) has been canceled

 noreply@questdiagnostics.com

Your insurance exam appointment was canceled.

If you have any questions or need assistance, please call 913-381-1404 or email KansasCity@examone.com.

Thank you,
ExamOne, A Quest Diagnostics Company
8609 College Boulevard (913) 381-1404
Overland Park, KS 66210
Phone: (913) 381-1404



A Quest Diagnostics Company

If ExamOne is the vendor performing the Lab services for your case, the client will receive an email from your local ExamOne or Quest Diagnostics office. The email address will originate from portalnotification@examone.com or noreply@questdiagnostics.com

Real-Time Offer



Congratulations, you have completed your eInterview!

We are pleased to inform you that your request for Lincoln life insurance coverage has been approved. Your agent or Lincoln will contact you with details regarding your approval and will be able to provide you next steps.

You may receive a request from Lincoln for your signature on additional paperwork needed. Your prompt attention is appreciated.

TAKE SURVEY

Client On Screen Notification



Agent and Case Contact Email

T4000XXXXX VALUED CLIENT – Case Approved



DoNotReply@lfg.com



Congratulations!

We are pleased to inform you that your request for Lincoln life insurance coverage for your client has been approved at Preferred Plus Non-Tobacco. Your client was made aware of this approval during their interview experience; however, no rate class was shared.

This policy will be issued and placed once any remaining outstanding requirements have been received.

For the fastest service, please utilize your Lincoln Pending Website or your Case Management System to view status and/or respond instantly to outstanding requirements.

We appreciate your business.

Note: The Agent and Case Contact must have provided an email address with the case submission and have auto-follow-ups turned on to receive further updates.

Requirements Needed



Labs or Additional Info Needed

This screenshot shows a Lincoln Financial Group notification page. At the top left is the Lincoln Financial Group logo. In the top right corner, there is a 'Chat with us' button. The main heading reads 'Congratulations, you have completed your interview!' followed by a decorative graphic of a person with a dollar sign. The text below states: 'Based on the information you have provided today, our underwriter may need some additional information. This may include a follow up phone call from a Lincoln representative or our paramed vendor. If no additional information is needed, an assessment will be made, and your agent will contact you with an update.' It continues: 'You may receive a request from Lincoln for your signature on additional paperwork needed. Your prompt attention is appreciated.' Below this, it says: 'Please select the button below to tell us the most convenient times for you to meet with an examiner.' At the bottom, there are two buttons: 'PROVIDE BEST TIMES FOR AN EXAM' and 'TAKE SURVEY'.



Declined

This screenshot shows a Lincoln Financial Group notification page. At the top left is the Lincoln Financial Group logo. In the top right corner, there is a 'Chat with us' button and a 'Help' button. The main heading reads 'Thank you. You have completed your interview.' followed by a decorative graphic of a person with a dollar sign. The text below states: 'Your agent will contact you with an update.' It continues: 'You may receive a request from Lincoln for your signature on additional paperwork needed. Your prompt attention is appreciated.' At the bottom, there is a 'TAKE SURVEY' button.

Notification to Agent and Case Contact

The agent and case contact will be advised of any requirement(s) (or declined underwriting decision) according to Lincoln's standard pending status process.

The agent will communicate next steps to the client.

Issue Requirement Reminder Email



From: Lincolndanb@lfg.com
Sent: Monday, January 23, 2023 10:00 PM
To: valuedclient@gmail.com

Subject: TXXXXXXXXX Valued Client

Dear VALUED CLIENT,

Thank you for choosing Lincoln Financial Group for your life insurance needs. At this time, we have not received the needed requirements to place your policy in force.

Your life insurance policy was delivered by e-mail on 12/30/2022 and came from LincolnPolicyDelivery@lfg.com

Your coverage is not active until all of the following requirements are fulfilled:

Review and electronically sign your policy documents

Make your initial premium payment

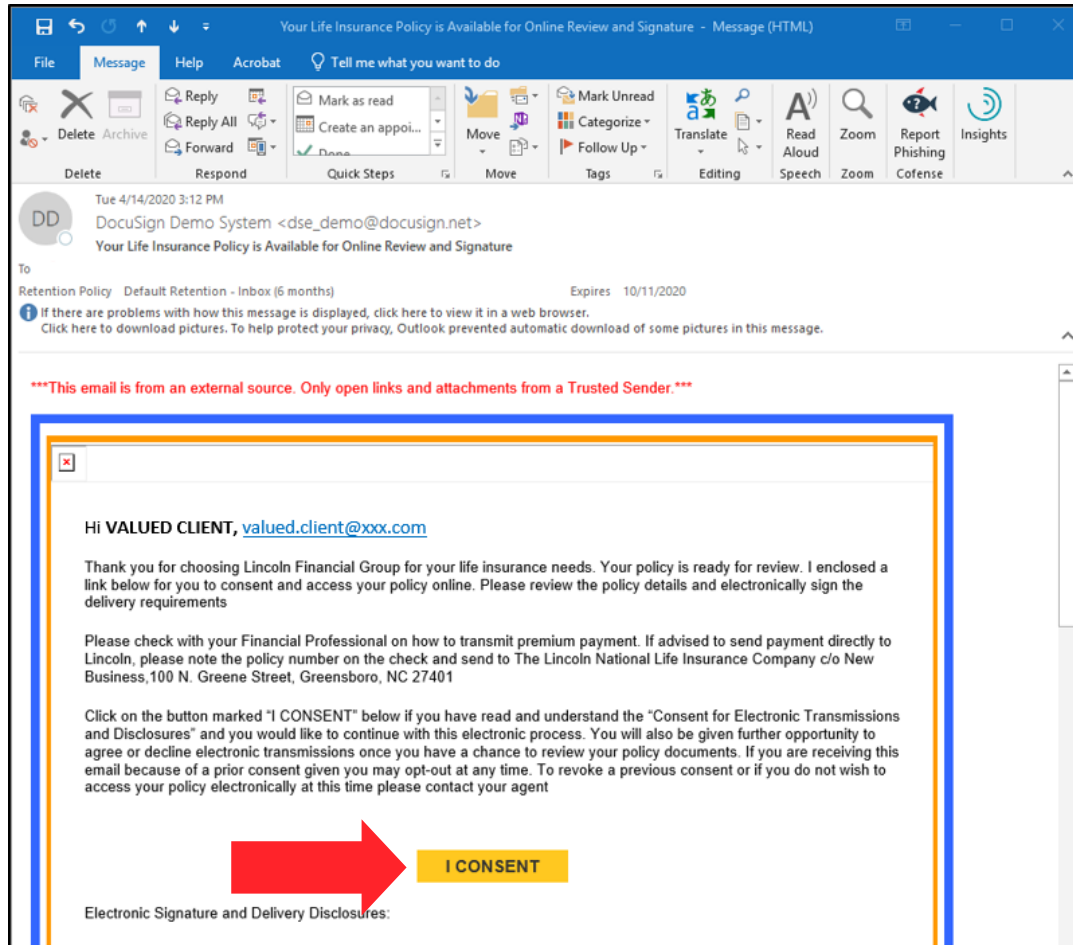
Please note: If you have already signed your documents and made your initial premium payment, you may disregard this email. We will review your documents as soon as possible. You will receive a confirmation email once your policy has been activated and is in-force. If you have any questions, please contact us at 1-844-504-2303 or LincolnDANB@lfg.com.

Thank you for allowing us to help protect your loved ones. On behalf of your financial professional, we appreciate your business!

Lincoln Financial Group does more than help you create and protect wealth for your future. We empower optimism, giving you the means and the confidence to embrace your future through all its transitions. Learn more at: LincolnFinancial.com (NYSE: LNC).

Once the case is issued, the Client will receive an email from Lincolndanb@lfg.com notifying them that the policy documents were sent in a separate email. This email is sent every 7 days on cases in Issued status.

Client DocuSign Experience



After the agent electronically signs the eDelivery package, the Client will receive an email from dse@esignature.lfg.com to review and sign. The subject line will read: Your Life Insurance Policy is Available for Online Review and Signature. After clicking "I Consent" a video will pop up for review prior to signing.



Viewing the Policy



Once all eSignatures are completed, the Client will receive an email from dse@esignature.lfg.com that will provide a link to view the policy. The subject line will read: Completed: Your Life Insurance Policy is Available for Online Review and Signature

The image shows two overlapping screenshots. The left screenshot is an email from DocuSign Demo System. The subject line is "Completed: Your Life Insurance Policy is Available for Online Review and Signature". The email body contains a warning about external sources, the Lincoln Financial Group logo, a blue box with a document icon and the text "Your document has been completed" and a "VIEW COMPLETED DOCUMENTS" button. Below this, it states "All parties have signed your life insurance policy. To view your policy, please click the 'View Completed Documents' button above." and includes a security code: D9640ED4642647C59B11414471765E3E1. The right screenshot is a document viewer for a "Consent for Electronic Signature" document. The document header includes the DocuSign envelope ID and Lincoln Financial Group logo. The main text of the document is a consent form for electronic signatures, detailing the company's policy on electronic signatures, the user's consent, and the security of the electronic records.

eNIGO Signer Consent Email



From: DocuSign System <dse@docusign.net>
Sent: Saturday, June 17, 2023 3:29 AM
To: Client, Valued <ValuedClient@email.com>
Subject: Reminder: NTXXXXXXX - Please Review and Complete Your Life Insurance Forms

This email is from an external source. Only open links and attachments from a Trusted Sender.



Hi ValuedClient@email.com.

Thank you for choosing Lincoln Financial Group for your life insurance needs. In order to continue processing your file, please electronically complete and sign the forms referenced in the Form Requirements below. If received, read-only copies of the previously submitted forms may be included in the file for your reference. Please note, if you are unable to navigate to all fields, those fields will be completed by the designated recipient.

Form Requirements

Removing Agent of Record Letter : LF12436 Removing Agent of Record Letter

Click on the button marked "I CONSENT" below if you have read and understand the "Consent for Electronic Transmissions" and you would like to continue with this electronic process. You will also be given further opportunity to agree or decline electronic transmissions once you have a chance to review your documents. If you are receiving this email because of a prior consent given, you may opt-out at any time. To revoke a previous consent or if you do not wish to access your documents electronically at this time please contact your agent.

I CONSENT

Consent for Electronic Transmissions:

The Lincoln National Life Insurance Company (the "Company") offers you the ability to fill out, sign and receive documents electronically. These disclosures will help you decide whether you would like to continue with this electronic process or not. Please read this carefully.

Once the Agent launches the eNIGO package, the Client will receive an email from dse@docusign.net that will provide a link to view the documents for eSignature.

**Please contact your dedicated
Lincoln Underwriting & New
Business team with any 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.