

# Lincoln Fixed and Fixed Indexed Annuities

## Resolving NIGOs

Incomplete or incorrect application submissions may be deemed “NIGO” (Not in Good Order). Lincoln Annuity New Business will always try to resolve any issues by working with the servicing agent or representative.

**During this current environment, Lincoln is striving to be as flexible as possible in resolving NIGOs via recorded line or email.**

### Types of NIGOs and ways to resolve them

Lincoln Annuity New Business will always try to resolve any issues by working with the servicing agent or representative. **For the majority of NIGOs dealing with missing information, the NIGO may be resolved over a recorded line.**

Form	NIGO resolution
<b>Application and application supplement</b>	<ul style="list-style-type: none"> <li>Any changes made to the application/supplement should be initialed by the owner. If the Owner did not initial the change, confirmation of the change will need to be provided over a recorded line or in writing (email, USPS mail or fax).</li> <li>Missing or incomplete information may be accepted over a recorded line.</li> </ul>
<b>Suitability form</b> (where the suitability review is conducted by Lincoln)	<p><b>With the current practice of social distancing, instead of initialing and dating a correction, Lincoln is temporarily accepting client confirmation (when possible) via recorded line or email.</b></p> <ul style="list-style-type: none"> <li>Missing or incomplete information on the Suitability form (most states) may be accepted over a recorded line in most instances; confirmation may be required from the client.</li> <li>Florida Suitability forms that have expired due to the 10 day rule will require new signatures. In this situation, Lincoln may accept an email: the client can re-sign and date the form, take pictures and email the forms.</li> </ul>
<b>Transfer paperwork/ACORD form/Replacement forms</b>	<ul style="list-style-type: none"> <li>Any paperwork that will be sent to another carrier or institution will need to be completed and submitted to Lincoln; any missing information or changes will need to be supplied and the forms resubmitted to Lincoln.</li> </ul>
<b>Other forms</b>	<ul style="list-style-type: none"> <li>Other forms such as the <b>Deceased Contract Request Form and Certification of Trustee Powers</b> form may still need to be initialed and dated and submitted for corrections.</li> </ul>

*Note: if a form is completely missing, we will need the completed form submitted. However, if the form has been submitted, but is incomplete, information may be taken over a recorded line.*

**Not all items may be accepted on a recorded line, contact your Lincoln representative or New Business Case Coordinator for specific inquiries.**

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