ANNUITY NEW BUSINESS

FireLight eSubmission User Guide

April 6, 2026

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

Insurance products issued by:

The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

LCN-8859236-040626

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FireLight Overview

The **FireLight electronic submission platform** has been a trusted solution for submitting Lincoln Annuity applications for years.

It offers an experience that:

- Makes it easier to do business for our producers and consumers,
- Further reduce turnaround times,
- Reduces NIGOs, and
- Enables policies to be issued faster.

What You Need to Know

- Distribution Partners that are Firelight subscribers will need to **manually add products** to make them available to their Financial Professionals.
- Each Distribution Partner will have a **customized experience** including where to access the platform and the eSignature process.
- Lincoln will not be able to access or view case information until the case has been **submitted** via the FireLight platform.
- FireLight is **additive** to Lincoln's other available submission options *(ie: iPipeline)*.
- All electronic capabilities are **subject to availability** based on product, firm and/or state approvals.

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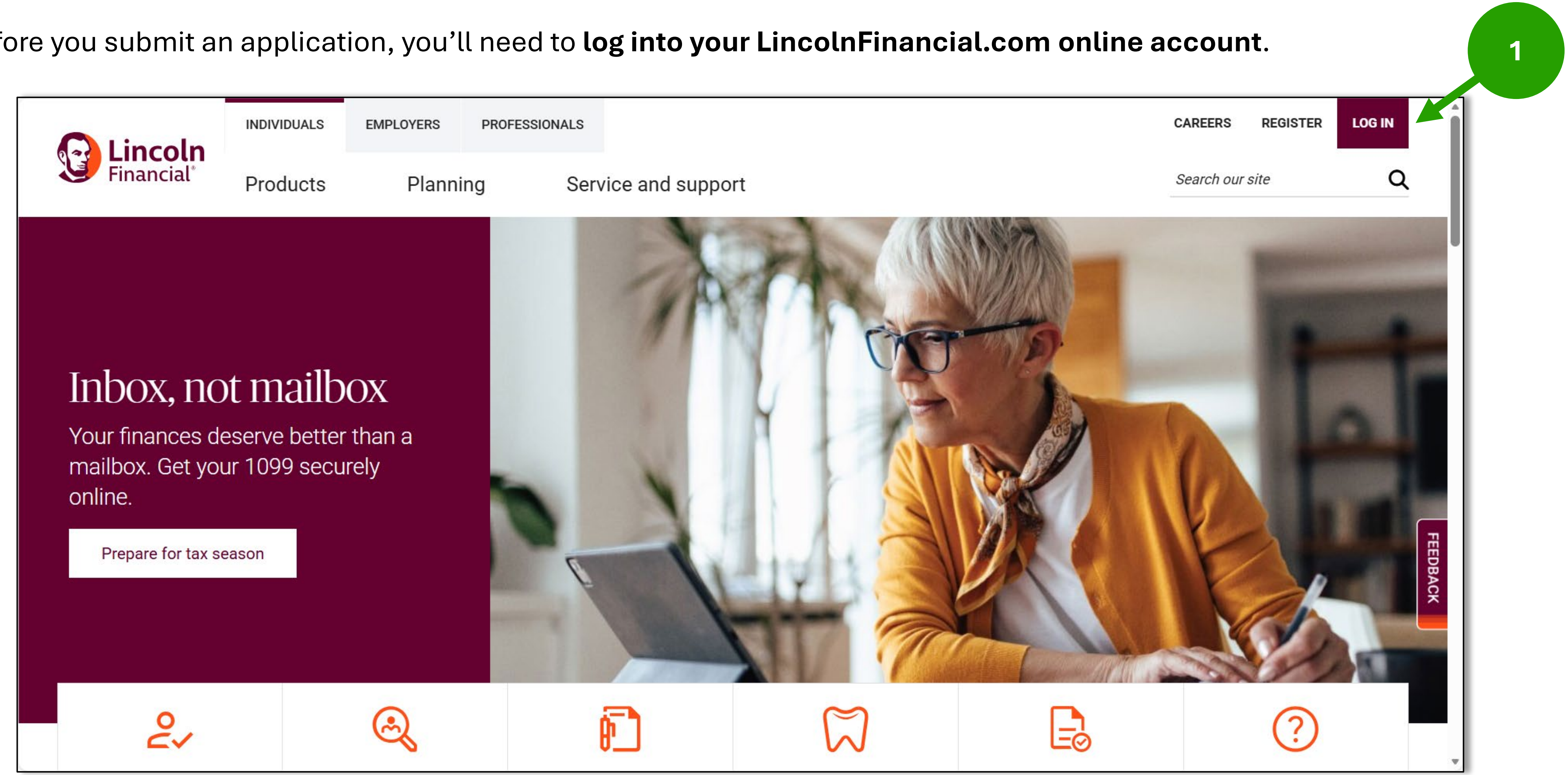
Getting Started

Log Into Your Account

1. Before you submit an application, you'll need to **log into your LincolnFinancial.com online account**.



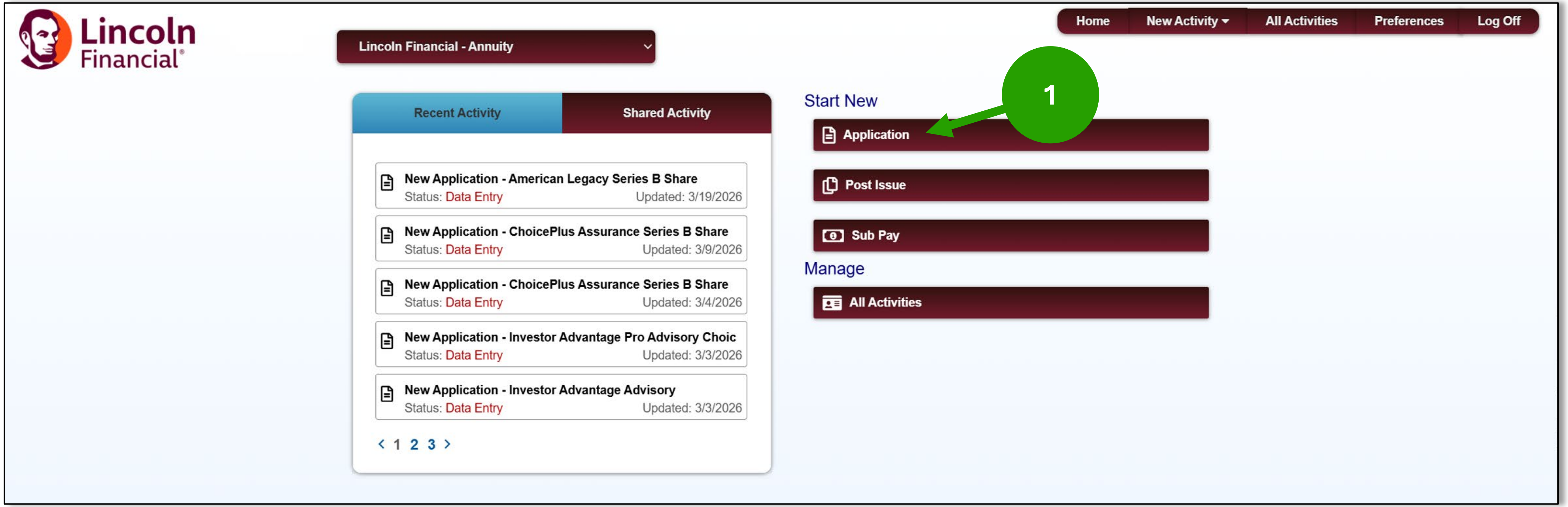
Log Into Your Account

1. Click on the **My business** dropdown.

2. Select **Lincoln AppAdvantage®**.

Start New Application

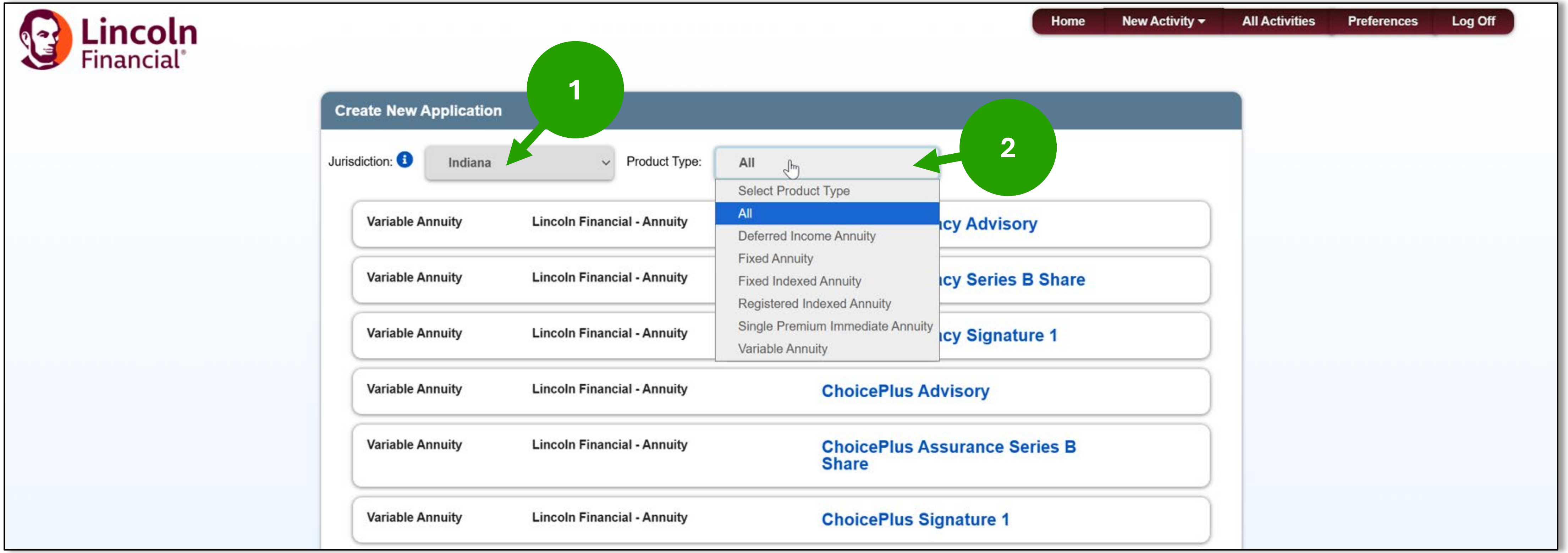
1. Start by clicking the **Start New > Application**



Select Jurisdiction and Product Type

1. Select your **jurisdiction** and your **product type** from the options available.

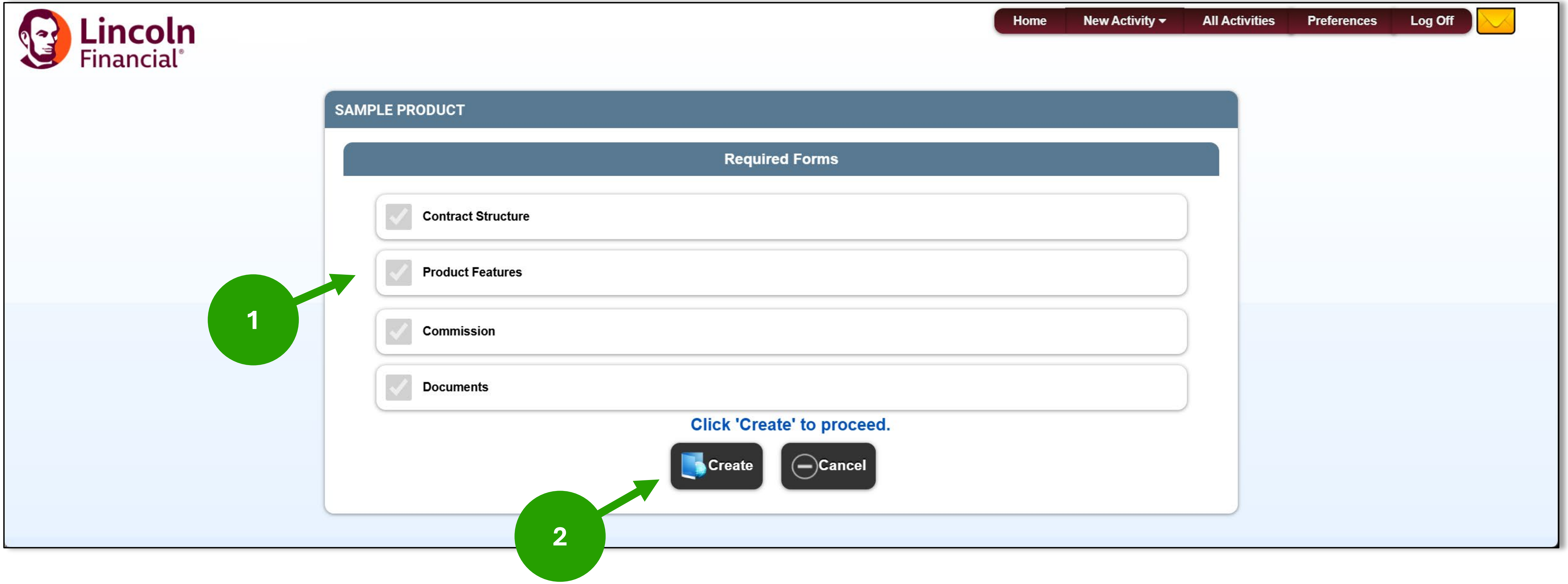
2. Use the product type **dropdown** to narrow your options.



Review Required Forms

1. An overview of the required forms is generated.

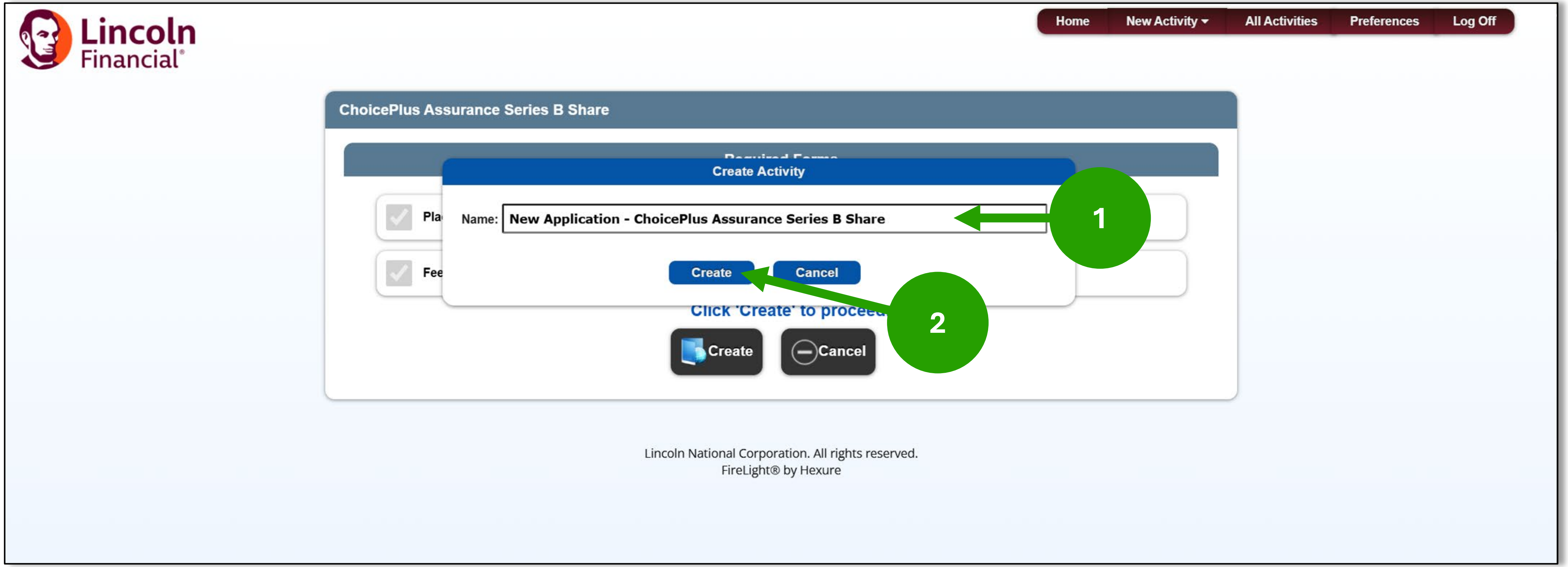
2. Click the **Create button** at the bottom to proceed.



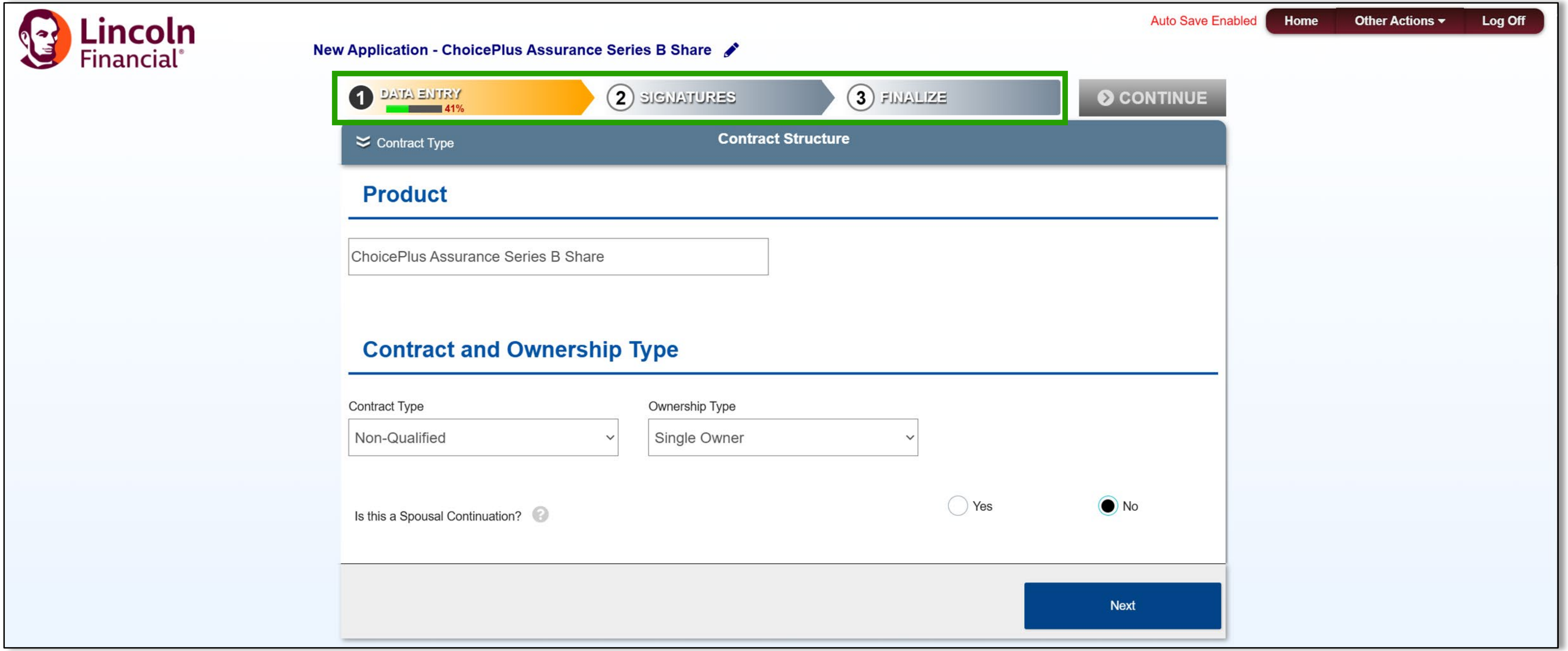
Create Application

1. Next, personally **name the case.**

2. Once the case is named, hit the **Create button** again to get started.



Begin the 3-Step Submission Process



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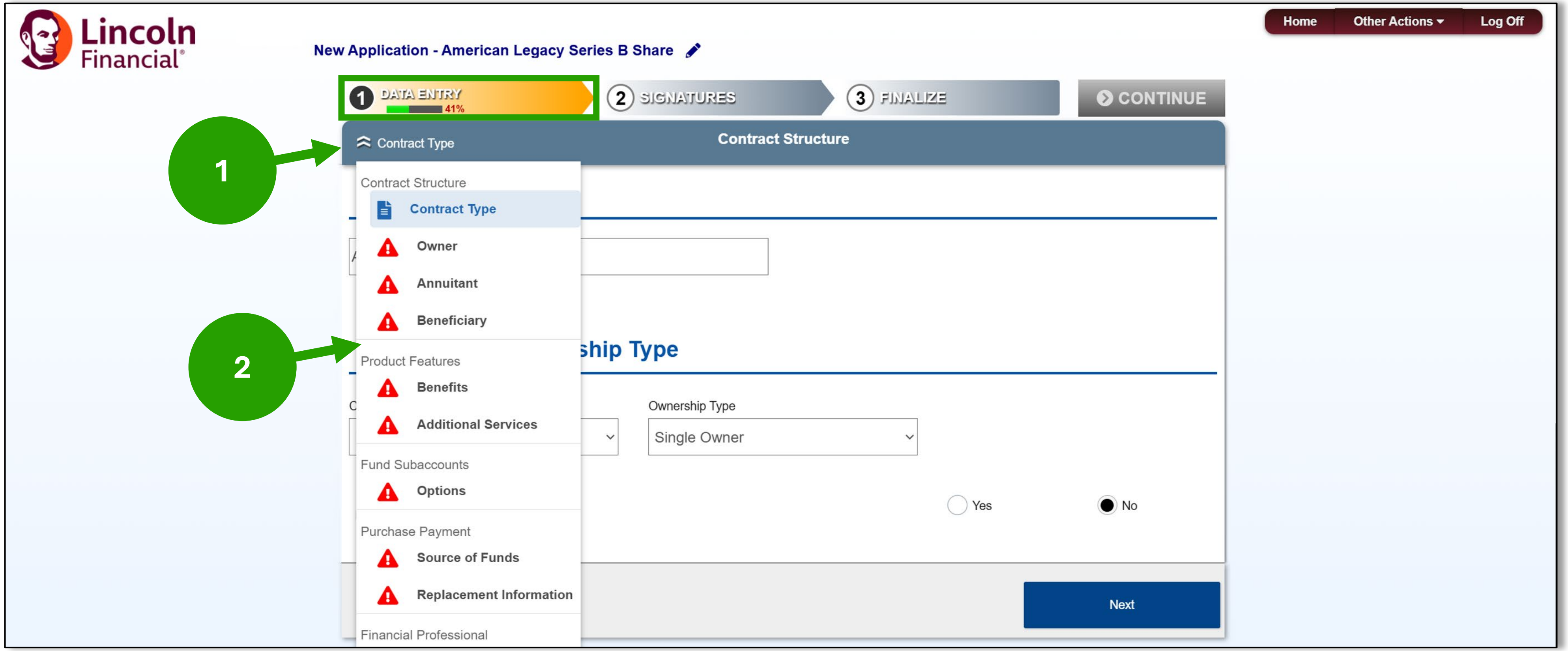
Data Entry

Data Entry Overview

1. Click on the **dropdown arrow** at the top to see the different data entry questions required.

2. Questions are **grouped by category**, giving users the ability to jump back and forth to different sections of information throughout the process.



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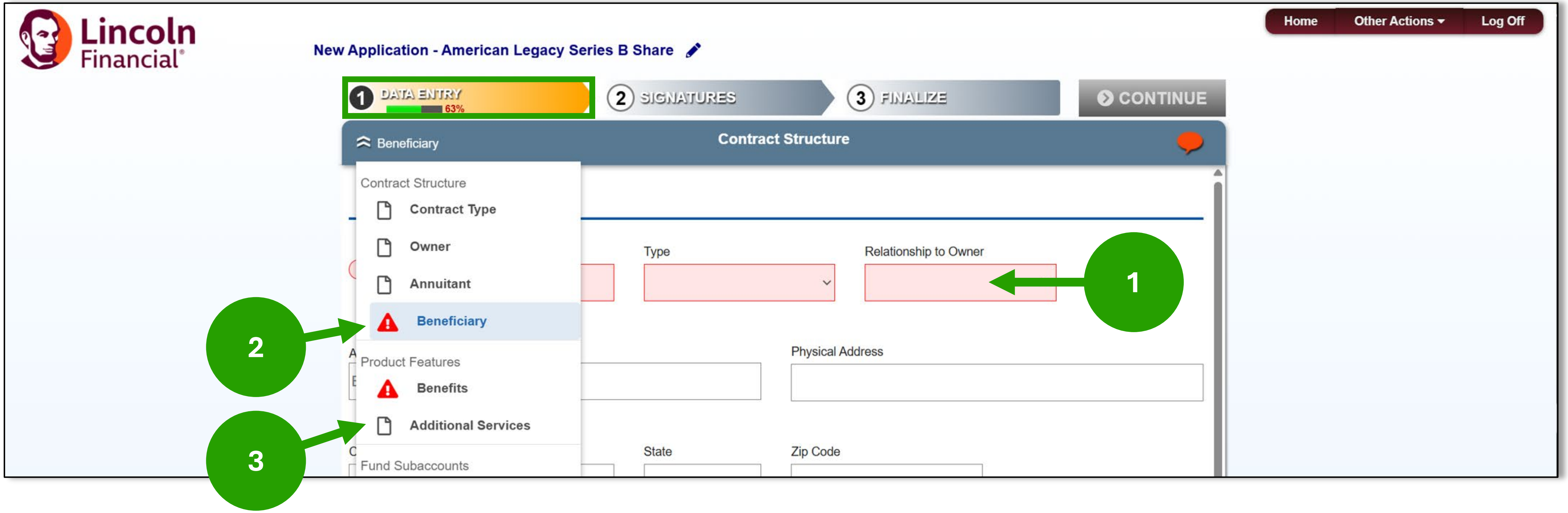
Data Entry Fields

1. Fields in red are **required.**
2. **Incomplete sections** contain a red exclamation point.
3. As sections are completed, the **red exclamation point is removed.**



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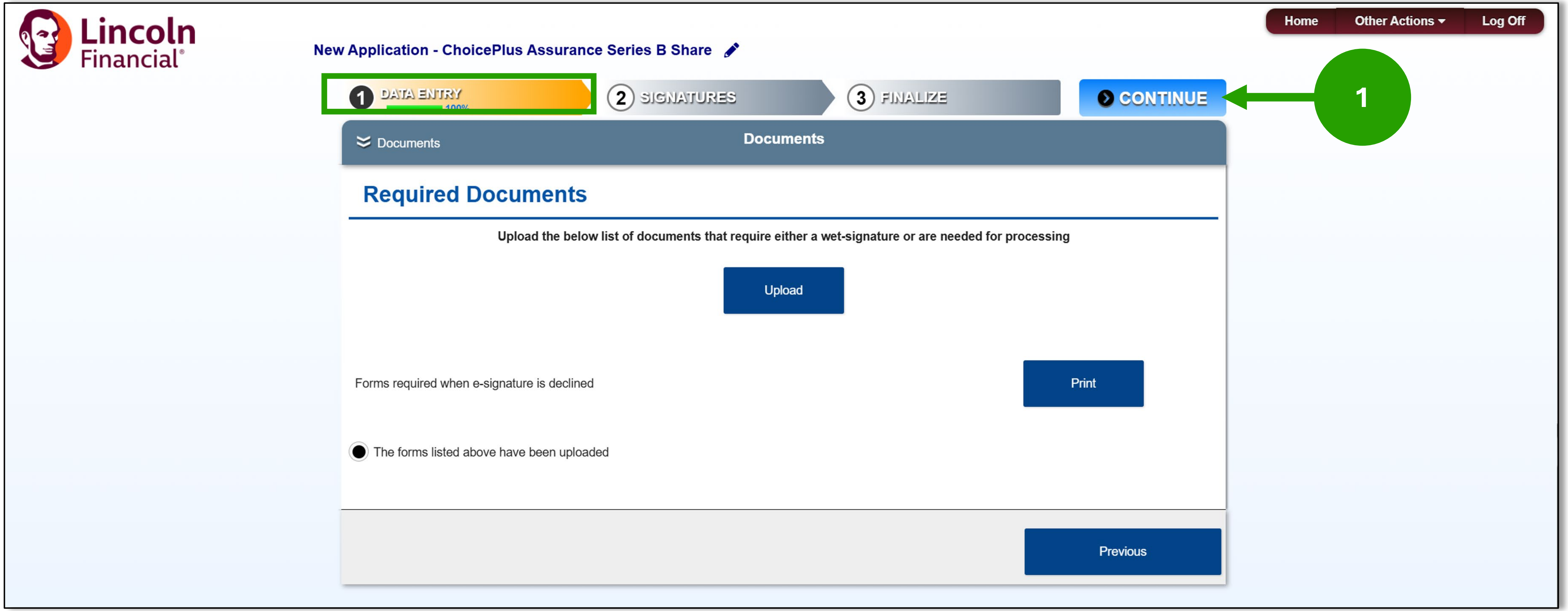
Complete Data Entry

1. Once all required fields are filled, click ‘**Continue**’ for move to the Signatures section.



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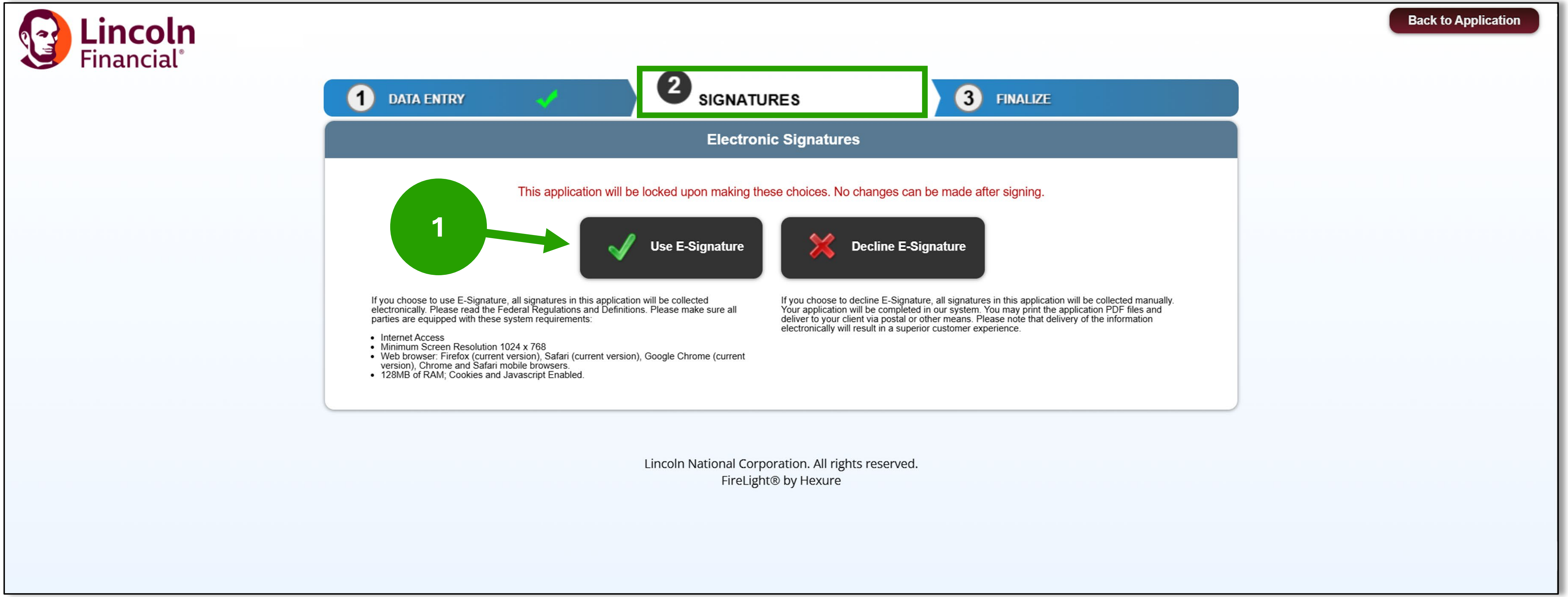
eSignature

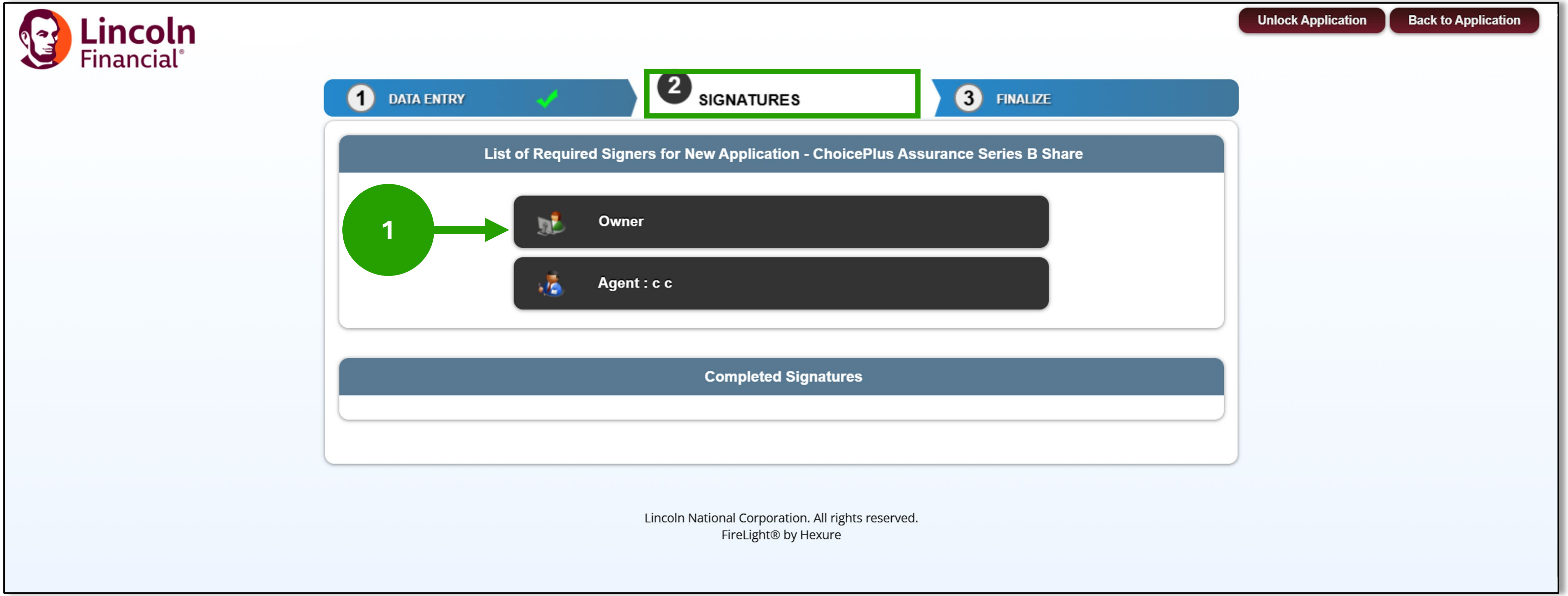
eSignature Selection

1. From here, the user will be prompted to **accept eSignature** as the method of signing.



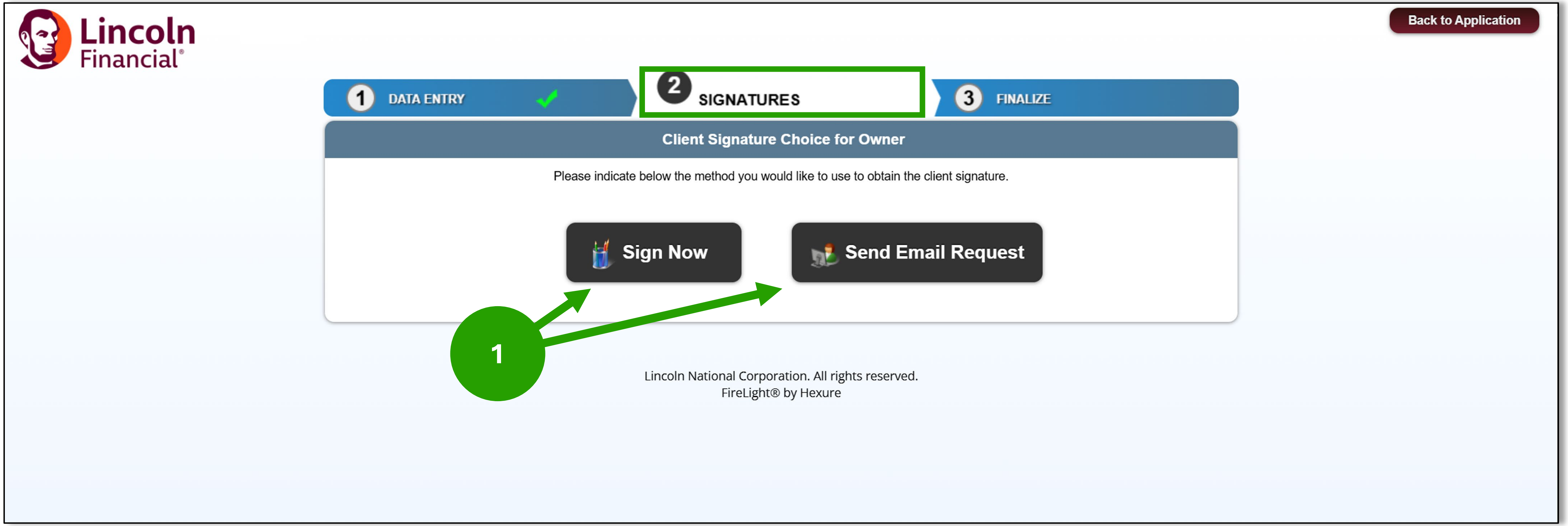
eSignature Roles

1. This page will list the roles that require a signature. Click on **a role** to get started.



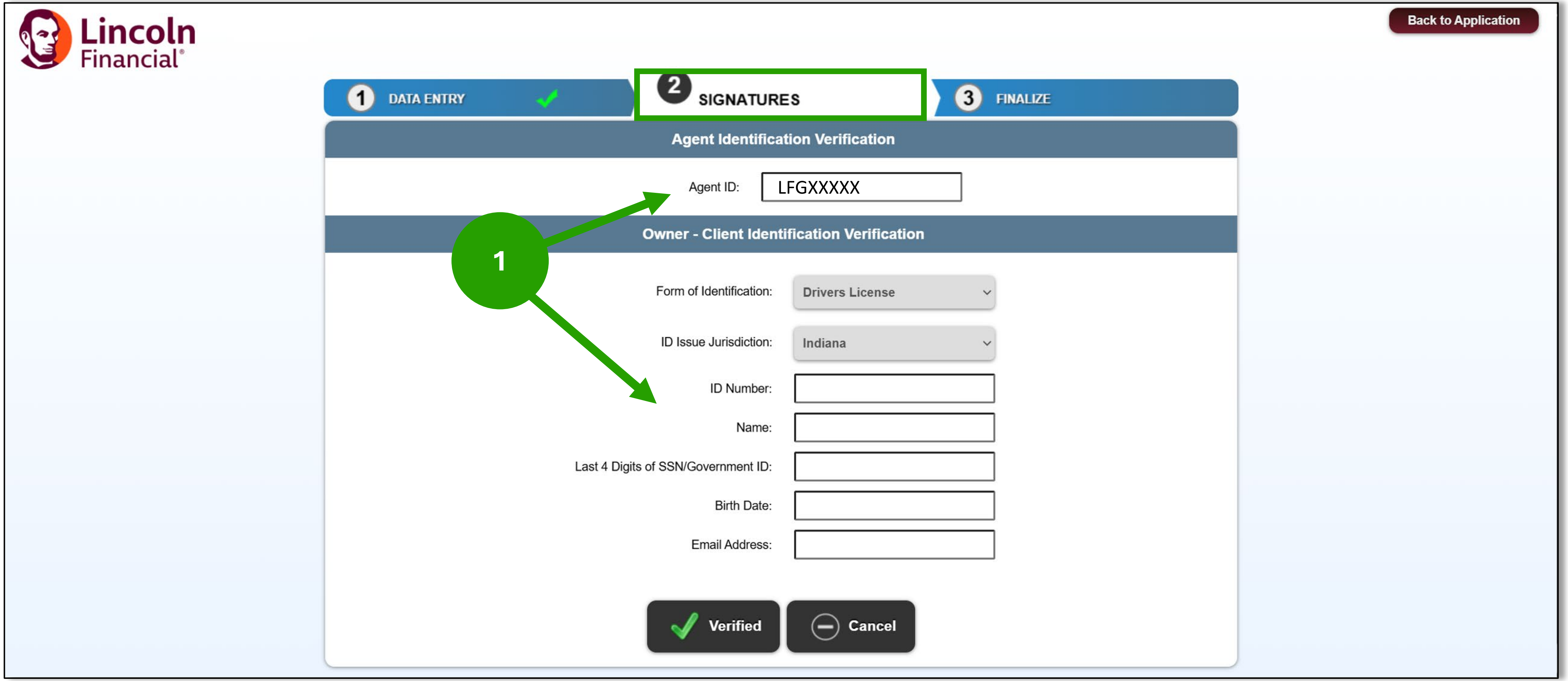
eSignature Preferences

1. Select the **preferred method** of obtaining the client’s signature.



eSignature Identification Verification

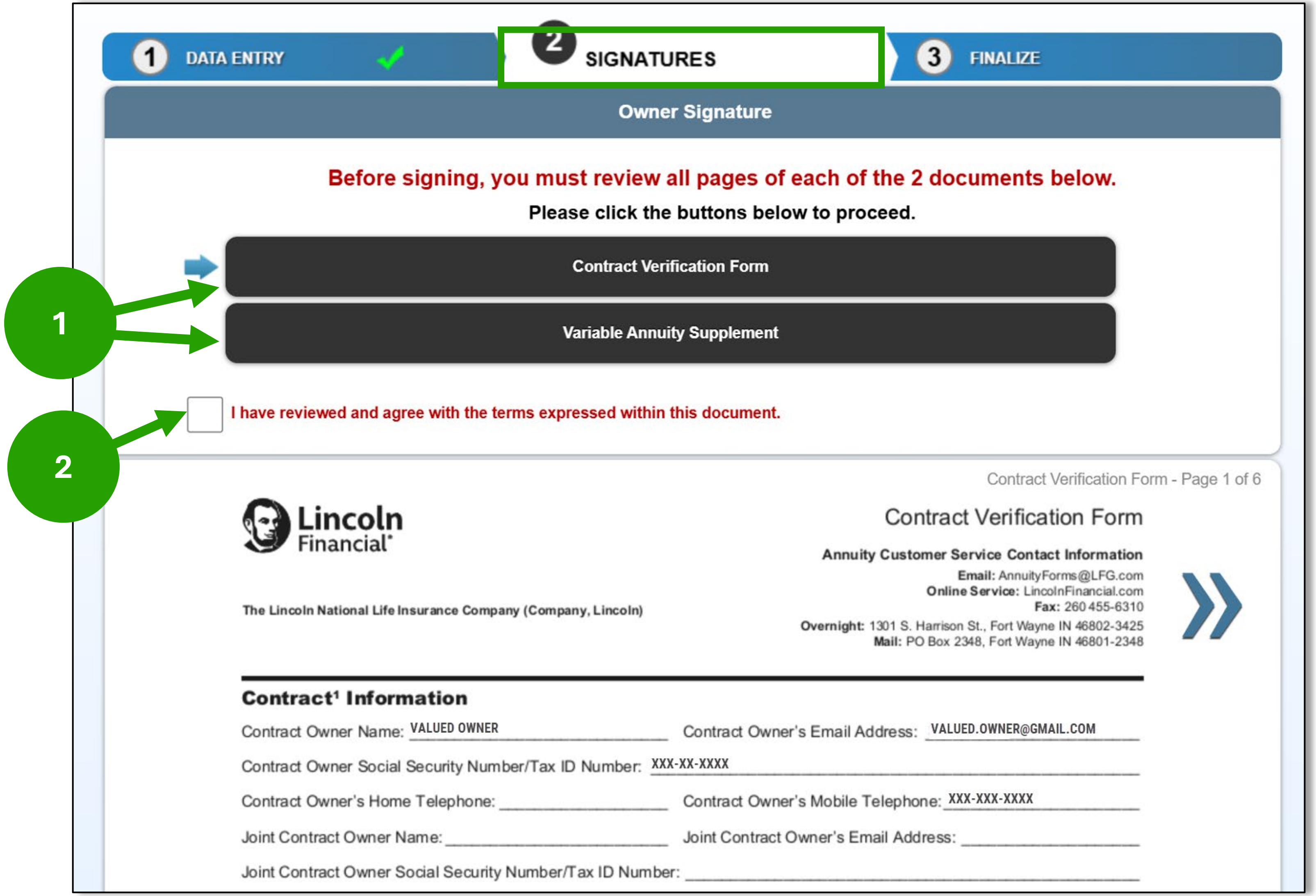
1. Input the following **identification information** to verify yourself and the client.



Form Review and Attestation

All the data entered previously is **auto-populated into forms** for the client to review.

1. Click the **buttons at the top** to review.
2. Once finished, the client will click the **attestation checkbox** to agree to signing all listed forms.

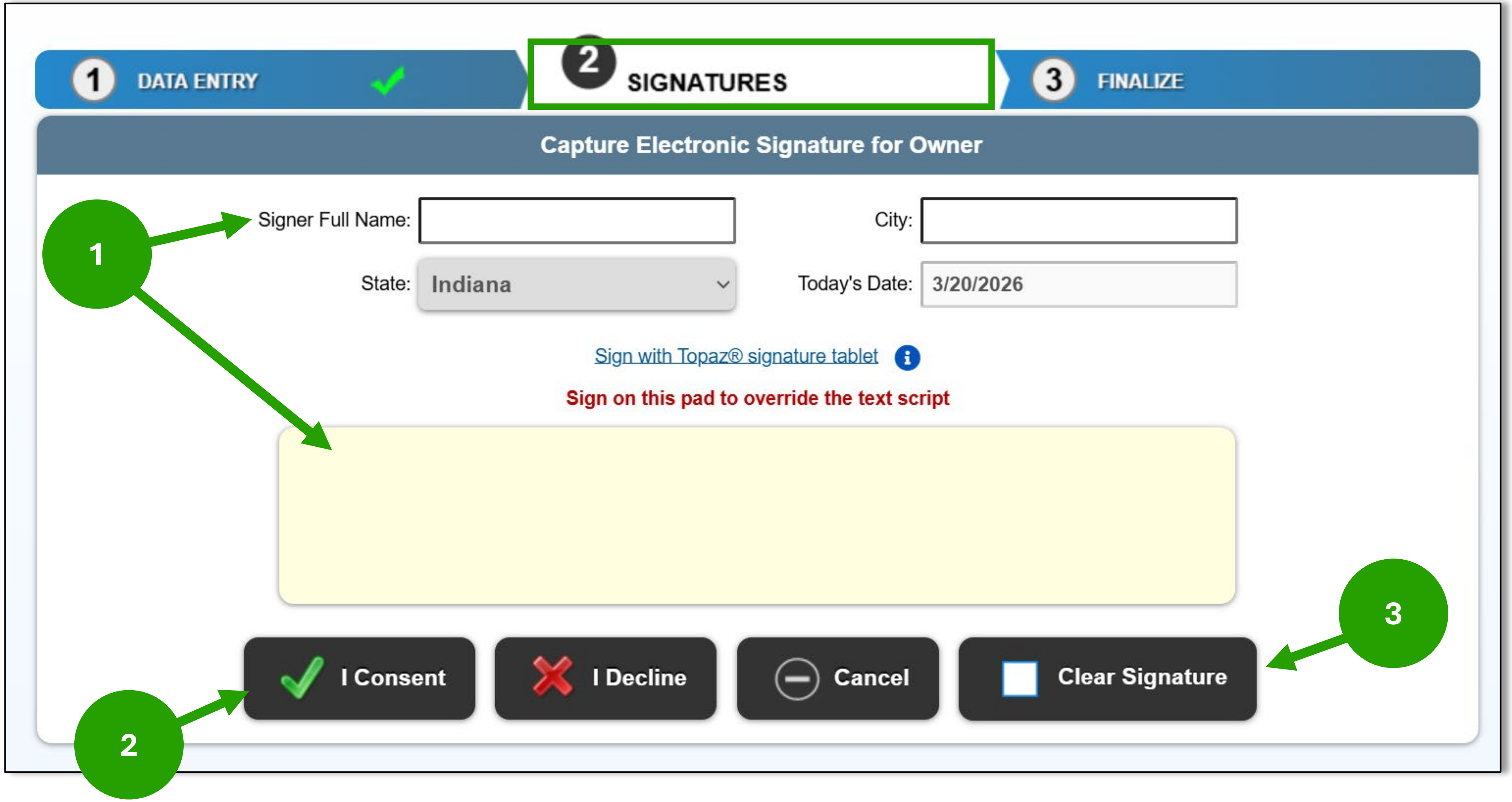


eSignature Instructions

1. The client can then **type or hand-enter** their signature (via finger or mouse). This will apply to each form as needed.

2. Click **I Consent** when complete,

3. or **Clear Signature** to start over.



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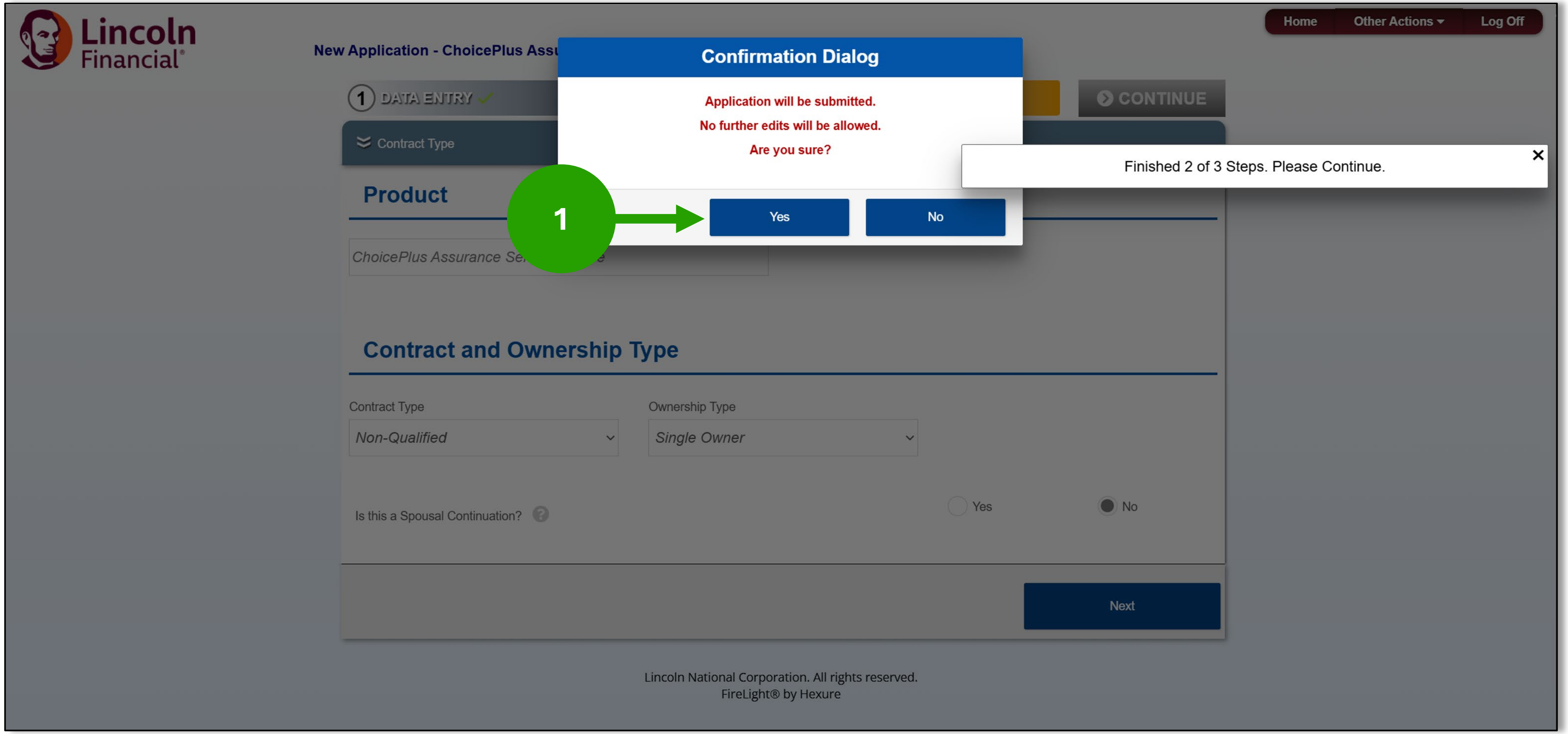
Finalize and Submit

Finalize and Submit

1. The final step to click **Yes** to submit to the Carrier.



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